A People's History of Economic Oppression

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Abstract

Biological Economics is the process of all unicellular and multicellular existence; its principles form the basis for Natural Law; therefore, the principles of Natural Law are economic principles, which takes precedence (by more than two billion years) over any arbitrary economic ideology currently being espoused.

Approximately 5,000 years ago, an intraspecific kleptoparasitic (hierarchal) form of economic ideology emerged, which combined religious myth (shared beliefs) with the violence of interspecific parasitism and predation, housed within the pretense of hierarchal divine right. A prototype for government formed around this economic paradigm, which was needed to enforce its arbitrary principles; the conflict between the myth of hierarchy and the unalterable principles of biological economics—upon which the human multicellular organism was built—has created a positive feedback loop of violent negative externalities for which fifty centuries of people have unnecessarily suffered.

It is the purpose of this treatise to move the human species back onto its original foundation—biological economics—which will not only be more economically sustainable for the planet, but through the Natural Law of all organisms to seek homeostatic balance, consequently nudge

people toward healthier behaviors as well, to the great benefit of their overall life, liberty, and happiness.

Observations

The root of all existence is economics; the root of economics is connection.
The root of all suffering is violence; the root of violence is disconnection.
How did economics and violence come to intersect?

- Biological economics is the process of energy conversion—a form of communication—which can only be accomplished through (cellular) labor; each organism must labor to exist, and thus labor represents the sole means of positive value creation.
- Biological economic exchange begins with connection, that enables labor toward maintaining homeostatic balance. Where inequality (imbalance) exists, so do issues with connection and / or labor.
- With every connection, an economic 'relationship' is formed (e.g., mutualistic, commensal, parasitic, predatory) and various values (positive and negative) are communicated. As positive values can only be derived through individual labor, negative values represent the parasitic or predatory extraction of individual labor by an outside agent.
- Organisms exercise their liberty through the binary choice to either gravitate toward sources of positive value (positive response), or away from sources of negative value (negative response); prior to these positive or negative responses (*taxis*), an impetus must form—a 'belief' in the potentially positive or negative value behind each choice. At the social / relational (societal) level of human economics, beliefs—when shared—represent 'wireless' communication hubs that allow societally disconnected people a means to economically connect.
- The human organism is a product of intraspecific unicellular mutualism; the principles of 'micro' economics utilized by the single cell remain unchanged at the multicellular (or 'macro' economic) level (because, of course, they evolved from one stage to the other). The human organism is currently in the process of establishing intraspecific mutual interdependence at the 'global' (social / relational or societal) level of economics to enable the next stage of its economic development (or 'evolution'); this is a process that has not been without struggle. The introduction of parasitic and predatory elements has thwarted attempts to establish mutual interconnectedness.
- Intraspecific violence is the mechanism through which parasitic and predatory economic relationships have formed; from its unicellular origins as a chemical / emotional communication of disconnection (a negative response), it evolved into an intricate multicellular defense mechanism against harmful interspecific relationships. The 'nature' of eukaryotic cells is constant; the variable is always the environment each organism must navigate, which shapes the beliefs, that lead to the choices, which ultimately define individual liberty. Thus, the intraspecific communication of violence at the social / relational level, however paradoxical, stems from the interrelated mechanisms of self-defense (self-protection) and emotional disconnection.
- Intraspecific violence became interwoven with religious hierarchal ideology at the social / relational economic level 5,000 years ago, where it generated a positive feedback loop of economic kleptoparasitism antithetical to the biological economic paradigm from which the human organism evolved. The chemical / emotional communication of

violence is a stopgap defense mechanism and not meant to serve as long-term economic strategy; its misapplication has resulted in measurable negative outcomes at all economic levels (cellular, societal, planetary).

- The biological economic principle of homeostatic balance keeps organisms floating within the narrow parameters required for continued existence. The human organism is no different; it is genetically predisposed to adapt to the environment ('go with the flow') rather than to fight or flee it. Adaptations that generate measurable negative (fight or flight) outcomes communicate that the environment itself is toxic to the human organism. If that environment was artificially constructed, then the human species would do well to alter it; logically, humans would look to the Natural Laws upon which organisms came to exist to make those alterations.
- Hierarchal economics is built upon a paradigm of violence, inequality, and division (disconnection), and thus will elicit the behaviors necessary to maintain homeostatic balance (and thus survive) within this environment.
    - The recommunication of intraspecific violence manifests itself externally through national crime statistics and internally through national health statistics. It is revealed through war, poverty, pollution, racism, drug abuse, and obesity. All are considered third party 'negative externalities' within hierarchal economics because supply has been disconnected from demand, which relegates people (and planet) to the role of supply side assets, tools, or resources (of varying 'use value') prior to any role as an agent (participant) in the overall economic exchange.
- Hierarchal Economics is based on divine rights (as there are no naturally occurring rights). Religious temples were the first marketplaces for shared beliefs; the market began with the shared belief in a pantheon of gods, then later spread to hierarchal economic beliefs such as **property rights**, **taxation**, **money as debt** (to extract labor), and a hierarchal form of liberty—**negative liberty**—which reinforces the main principle of hierarchal violence: that the world is free for whoever is strong enough to take it.
- Through hierarchal property rights, disconnections are placed between the laborer and A) the land, B) the value of their labor, C) the products of their labor, D) their economic liberty, E) their shared beliefs, and more. Between every disconnection, financial paywalls are placed, where intermediaries parasitically extract from the labor value generated by the laborer. From a biological economic perspective (where equally created organisms form mutualistic relationships), labor is the only source of value creation, therefore *every added cost beyond the labor value needed to produce a good or service (measured in wages) represents a form of* ***value-added taxation*** *on the laborer*, which is extracted by hierarchal beneficiaries on the consumer (or 'demand') side of the economic exchange.
    - The measure of wealth inequality is clear evidence of this parasitic (or 'one-way') connection, where positive value is being drained—not 'cancelled out'—as the peddlers of hierarchal debt money would assert.
- Hierarchal Debt represents a financial hole into which each person must shovel the positive value of their labor. All hierarchal money is derived from debt. The concept of debt evolved to soften the direct threat of hierarchal violence, but still represents a negative value intended to coerce or extract the positive value of labor. If people were allowed—through their Liberty—to own the value of their labor, it would accumulate as

credit; instead, it is required to cancel out an imaginary debt owed to an arbitrary master; thus, the history of hierarchal oppression has been allowed to repeat itself instead, for fifty centuries and counting.

- Hierarchal Debt Money is valueless until it parasitically attaches itself to labor; it is floated out into the economy from many sources, where it gets 'laundered' through this attachment. Infused with positive labor value, the debt money—now a "store" of positive labor value—is subsequently extracted from the economy through various inflationary mechanisms (profit, inflation, economic rent, price gouging, elastic currency, inelastic demand, supply and demand, economic scarcity, et al.); this is accomplished long before the original debt (which triggered the original release of debt money into the economy) is paid back and allegedly "cancels out." Inflationary 'demand' prices snatch away the laborer's 'supply-side' wage (labor value) and leaves the debt money behind for the laborer, in the form of personal debt or National debt. This practice has raised the cost of living by 2,972% since the Federal Reserve was founded in 1913; currently, average household (personal) debt sits at $143,636, and National Debt—at $32.1 trillion and counting—represents a $250,000 share owed by each U.S. taxpayer; the sum of this debt perfectly measures the amount of Liberty extracted from the American laborer over the last 110 years.
    - For the record, taxation is pure labor value. Customer deposits, from which private banks leverage the creation of imaginary hierarchal debt money—is also pure labor value. When federal government pays its bills with National Debt Money, it is the U.S. taxpayer who picks up the tab, using their pure labor value (the ever-increasing interest-only payments currently stand at $606.7 billion per year).
- Natural Law was originally posited by 'enlightened' philosophers as a 'natural' reaction to the unnatural economics of divine right, though they had no biological foundation to substantiate it at that time. Nevertheless, the 'federalist' founders of the United States had enough of a shared belief in Natural Law to cite it in their 'declaration' of independence from hierarchal rule, and with the establishment of the U.S. Constitution, Natural Law theoretically abrogated the arbitrary laws of hierarchal economics. The founders also managed to interpret many of its principles correctly: they sought connection ('united' states), fair labor (not slavery), no income taxation (extraction of labor value), and a single currency (a shared belief that was meant to be owned by all the People—through the Congressional Money Powers). First Treasury Secretary Alexander Hamilton replaced the hierarchal religious temple with a national public bank designed to collect pure labor value and disseminated it toward the General Welfare.
    - Public Banks (and publicly created money) have been used many times throughout U.S. history: the First Bank (1791-1811), Second Bank (1816-1836), National Currency and Legal Tender Acts (1862-1864), the War Finance Corporation (1918), the Home Owners Loan Corporation (1933), the Reconstruction Finance Corporation (1932-1957), and the G.I. Bill (1944), for instance.
    - Importantly, property rights, gun rights, and states' rights (that protected slavery for a time) were enumerated within constitutional amendments only, because they represented the compromises made to secure everyone's allegiance under one flag. Thus, hierarchal economics became woven into the fabric of American

society, where the United States (compared to all developed countries) ranks highest in health care costs, incarceration, gun violence, years at war, wealth inequality, waste, and more; our economic policies have propelled the human species into the unique and unsustainable category of the world's only super predators.

Recommendations

A) Establish a Natural Law based on the biological economics that successfully produced the human species, B) clearly demonstrate where current economics deviates from Natural Law, C) citing principles of Natural Law—upon which the Declaration of Independence was predicated and the U.S. Constitution was prefaced (making it a living document capable of evolving along with the people it serves)—bring charges against the Federal Government for its failure to secure the 'Equal Protection' of everyone under its administration.

- Biological economics asserts that liberty is the mechanism through which each person chooses their connections; beliefs drive those connections. Therefore—through the promise of Liberty—beliefs, choices, and the shared beliefs that lead Americans to connect are all the property of the people who share those beliefs and choices.
- Currently, the only belief all Americans share is the expectation that money holds value; it is also the only shared belief to which the People hold legal title, through their federal government's Congressional Money Powers. To correctly practice the 'positive' Liberty of biological economics, a mutualistic form of economic connection must be secured; the recommendation is to center this connection around the People's shared belief in money.
- To secure the Blessings of Liberty verified by Natural Law, each person must be allowed to own (and take ownership) of their choices, and thus would retain an ownership 'share' in all the means and mediums to which they choose to economically connect. Where shared means and mediums of connection intersect basic human needs (which are essential to each person's Life), they create a short list which perfectly embodies what the founders broadly referred to as the *General Welfare*; not only does the '*General Welfare*' serve as the only constitutionally allowable financial expenditure granted to Congress, but it is also the only constitutionally allowable excuse to tax the labor value of the American people.
- The following infrastructure represents the means and mediums of connection most essential to the *General Welfare*: banks, transportation (roads, rails, and runways), energy, communication, education, government, agriculture, housing, and health care. The recommendation of this treatise is to utilize American tax money (real labor value) as an investment in all the essential means and mediums of connection, loaned out through local branches of a National Public Bank, whose main branch is housed within the U.S. Treasury. These 'loans' would be paid back by the American people, for the American people, through their rent, utility bills, etc. These would not be 'self-liquidating loans because the labor value is real, thus when the loans are paid back, the money does not need to be cancelled, but can be dispersed equally among all stakeholders and serve as universal retirement dividends (to replace social security).
    - This plan would tie our fates together (connection), reward labor value (by turning taxation into an investment that is returned) and help preserve the planet's

‘ecosystem’ (through all the latest green and clean infrastructural innovations). Natural Law predicts that the communication of mutualism will dissipate the negative externalities of external and internal violence by replacing the positive feedback loop created by disconnection with a negative feedback loop created by connection; this would bring down the cost of government, the cost of living, and the cost of violence to a much healthier (and sustainable) level.

- Natural Law is economic law. The role of government is to manage economics; it has no other purpose. The size of government—measured in armies and prisons, health care and welfare—is indicative of the functional (or dysfunctional) nature of the economics being administrated. The United States Government was constitutionally founded on Natural Law and therefore pledged to manage its economics upon those principles. America’s founders specifically asserted Natural Law to establish precedence over hierarchal divine right (and thus its brand of economics) and thereby abrogate it. These points cannot be stated enough.

Summary of Major Findings

Part I: The Main Principles of Biological Economics
Part II: Defining Natural Law (Based on Biological Economics)
Part III: Components of Hierarchal Economic Ideology
Part IV: Proposed Solutions
Part V: Building a Case: *The People v. Intraspecific Hierarchal Economics*

Part I
The Main Principles of Biological Economics

To call the single eukaryotic cell a ‘building block’ within the multicellular macroeconomics of the human organism is analogous to calling a single person a building block within the social / relational ‘global’ economy; it expresses a top-down or hierarchal perspective of the universe that is born out of ignorance. Life was built from the bottom up.

Humans represent one of many planned communities that eukaryotic cells have built for themselves over the last three billion years. Each human houses and employs 37 trillion native cells, plus another 39 trillion permanent and temporary residents; all 76 trillion receive their basic needs while performing specific functions within the cellular economy. The key to their economic success is *connection* to stimulate *labor* toward improved *communication* (transduction of energy), driven by a commitment to maintain *homeostatic balance* and alleviate perceived *uncertainty*.

I. Cells Seek **Connection**.

- Cells are drawn toward and connect to energy resources (through *taxis*) to communicate their existence, which demonstrates life (will to exist), liberty (binary choice to connect or disconnect), and the pursuit of happiness (or pursuit of connection, which serves as the source of all value creation).

- Cells are drawn toward and connect to each other, to communicate through the products of their labor; the universal language of (biochemical) energy (ATP) that cells share demonstrates they are born to connect and communicate with each other (evidence shows that multicellular organizations developed many times in Earth's history—this phenomenon is not an accident, but a probable outcome; given the cell's tenacious will to exist through connection, life becomes inevitable).
- Cells are drawn toward and connect to the future, to communicate themselves across the medium of Time through the transfer of cellular blueprints which are continually updated; thus, evolution is a process of biological 'economic growth.'
- Importantly, Time and evolution inextricably connect biological economics from its foundation in the single cell (microeconomics) up through the multicellular organism (macroeconomics) to the global (social / relational or societal) level of human interaction, *and back down again*; this establishes a causal relationship between the disconnection (and subsequent imbalance) that hierarchal economics perpetrates at the societal level, and the negative physical, mental, and emotional health outcomes seen at the multicellular and cellular level (cells are not born to be cancerous, for instance, just as children are not born to do violence to one another; these behaviors are 'nurtured' through disconnection). Studies already confirm the communication of transgenerational trauma through time, so connection—and thus causation—can already be scientifically established.

II. Cells Perform **Labor**.

- The single eukaryotic cell is a self-contained micro-economic unit fully equipped with transportation, communication, self-defense, reproduction, energy production, and waste management infrastructure. Connection alone does not sustain existence; only through labor can life be sustained, to convert resources into usable energy products; thus, *Labor* represents the only true source of *positive value*.

III. Cells Maintain **Balance**.

- In exchange for existence, cells make an economic deal with the universe: for the use of the power grid, each cell must pay something forward; the miracle of biological economics is that cells can produce more than they need to power their own existence, and through the cellular mandate to maintain homeostatic balance, the excess products of labor must be dispensed (communicated), creating a natural supply chain of production, distribution, and consumption.
- Cells connect themselves to other cells because they are born to connect and distribute (communicate) the products of their labor; through this connection, various relationships are formed. Cells prefer mutual relationships but will accept commensal ones; they even seem to tolerate parasitic (hierarchal) relationships but will defend themselves vigorously against predatory ones.
- The mandate to achieve constant homeostatic balance infers that inequality is an unnatural arrangement. Importantly, inequality becomes an impossible arrangement once mutual connection has been established, meaning that inequality is evidence of parasitic

(or predatory) connection—a one-way connection where positive value is drained, not dispersed.

IV. Cells Exercise **Choice**.

- *Taxis*—a cell's binary choice to either gravitate toward sources of positive value (positive response), or away from sources of negative value (negative response)— forms the biological basis for the "self-evident" truths of *life* (will to exist), *liberty* (binary choice to connect or disconnect), and the *pursuit of happiness* (the positive value that only connection-plus-labor can provide).
    - The choice of *connection* is a proactive, long-term strategy that serves as the only path toward sustainable existence; it alone represents a *positive value*.
    - Disconnection is a reactive, short-term, unsustainable strategy to avoid perceived danger; it represents a *negative* (unwanted) *value*.
        - Disconnection creates a fictitious source of value within hierarchal economics, where the parasitic or predatory extraction of positive value is masked by the guise that debt somehow holds or stores some positive 'monetary' worth, when in fact, debt money is only a tool to coerce ownership of the natural process of positive value creation (aka *connection plus labor*). Thus, hierarchal economics 'capitalizes' on the violence caused by disconnection, rather than recognizing the violence as a negative value or impediment to biological 'economic growth' (evolution), where obvious solutions would be proposed to reestablish connection and restore balance.

V. Cells Facilitate **Communication**.

- Cells utilize their labor to communicate with other cells, who are drawn to connect and communicate further. As multicellular conglomerations formed, cells engineered (among other things) a chemical communication grid, to relay messages from individual cells outward (to ensure the cellular 'community' acted with a single purpose). Cells also engineered a second electrical communication grid, complete with external sensory mechanisms (sense organs) that do what cells do best: convert energy (heat, light, sound, and chemical) into communication from the outside to the inside; again, this demonstrates A) the important role communication plays in cellular existence, and B) the inseparable connection between the single cell and its external environment through space and time, such that the effects at any one level (or time period) will surely resonate (be communicated) throughout all levels.
- The cell only needs to communicate one of two messages: connect or disconnect. Thus, the chemical language necessary for taxis at the unicellular level evolved into the universal (multicellular) language of emotion that multicellular organizations like humans feel and express at the social / relational (societal) level.
    - The emotional language of connection translates into feelings of belongingness, which communicates the positive value created by connection and comes with some addictive positive chemical reinforcement attached.

    - The emotional language of disconnection is equally potent, with not-so-pleasant chemical reinforcement meant to protect the entire multicellular community from perceived harm.
    - Importantly, violence at the societal level stems from emotional disconnection (certainly exacerbated by physical and mental considerations). Meanwhile, the fear of violence—that often escalates into further violence—is the cell's emotional warning signal that disconnection exists; like dogs barking, multicellular organisms emotionally mimic (or repeat) the message of disconnection, triggering a positive feedback loop meant to communicate this emotional message to the entire community.
        - During invasion by a foreign agent (cellular or acellular microorganism), the invader is detected because it has no established connection—and therefore is not 'in communication'—with the cellular community. If a 'connected' cell suddenly becomes disconnected ('cancerous'), it is similarly perceived as a foreign agent by its own cellular community, which reinforces the notion that both connection and communication of connection (belongingness) must be present to dispel uncertainty.
        - Connection can utilize a negative feedback loop to dissipate perceived uncertainty; disconnection cannot help but create a positive feedback loop that will escalate perceived uncertainty.
- Hierarchal economics is designed to disconnect people from a) each other, b) resources, c) individual liberty, d) the value of their labor, and e) the value of their beliefs (which drive their will to exist). Once disconnected, 'stressed' caregivers may recommunicate this message to their children (through adverse childhood experiences), who will likely pass this communication on through violent behavior—mild to severe—because the environment of hierarchal disconnection has no avenue available to dissipate it. Recipients of violent communication will either internalize the violence (which will manifest in accumulative health records) or externalize the violence (which will manifest in accumulative police records), but whatever is communicated must by recommunicated to further homeostatic balance.
    - Hierarchal economics induces a constant low level of these toxic chemicals, through feelings of uncertainty, anxiety, stress, etc. (disconnection) that in the long-term develop into serious health issues.
    - The combination of A) the cell working to maintain homeostatic balance in B) a toxic environment (like hierarchal economics), where it cannot help but C) recommunicate emotional, genetic, and epigenetic information on to the next generation, helps explain why "the oppressed...tend themselves to become oppressors"; again, only proactive effort to alter the environment of oppression can shift the cellular organism back onto the more productive path of connection and balance.
        - As humans were forced to adapt to an environment of hierarchal violence, natural survival tactics such as mimicry—coupled with the positive feedback loops generated by disconnection—escalated violence into an overblown role in current economics; its natural role—as a reactive defense mechanism—is not designed to be a sustained strategy; the

external and internal toll hierarchal violence has taken on the people and the planet serves as clear evidence of its unsustainability.

VI. Cells Dislike **Uncertainty**.

- Uncertainty makes cells 'irritable,' which causes them to utilize the only strategy they understand, which is *further connection*. Cells connect to each other and—through their labor—engineer solutions that mitigate uncertainty. (Connection—to mitigate uncertainty—defines evolution; full stop.)
- Unless the fight / flight protocol alarm is sounded and reactive disconnection becomes necessary, cells show a stubborn *belief* in the power of connection to solve any problem. Disconnection—the only other option—never alleviates uncertainty; it only creates a positive feedback loop that generally escalates the violence, which consequently increases the uncertainty. For this reason, existence has towed this singular line of connection to avoid the uncertainty of nonexistence.
- The uncertainty of disconnection drove A) the engineering of more sophisticated sensory mechanisms, B) the mimicry of weapons such as claws, fangs, and tusks, and C) the development of verbal language to communicate more effectively; all were meant to gain further connection, and all required more and more cerebral 'processing capacity.' At some point—perhaps five million years ago— increased awareness of and interaction with the external environment created the illusion of conscious awareness; thus began the next stage of human existence, where the human brain began believing that it was in command of the multicellular organism that housed it, and not the other way around.
- Because the external gap between human organisms at the societal level was much larger than what cells experienced internally, feelings of disconnection had a better chance of taking hold before the gravity of connection could draw people closer. *Shared beliefs* became the wireless cellular hub through which people could exercise their liberty (choice) to connect.
    - *Personal beliefs* are the tenuous psychological footholds we fashion to keep ourselves climbing upward, out of the pit of uncertainty below our feet; understandably, the strength of these beliefs grows arithmetically when they are shared with others (often indirectly accomplished through storytelling). Beliefs are not the source of the power; they are merely the communication hub through which the power of human connection is channeled toward some singular purpose; this consequently inspires labor—the only true source of positive value. (Connection to a Belief, Labor to Communicate that Belief.)
    - Beliefs are the catalyst that ignites the chemical reaction we know as life. Like any catalyst, beliefs are not consumed in the reaction; they rest outside the dimension of Time, and therefore Time cannot erode them. Because of the interconnectedness of life from single cell to entire civilization, interpretive theory would posit that the genesis of human belief must be housed within the single cell; through this interpretative hypothesis, the cell's stubborn will to exist—through connection—could be redefined as the cell's undaunted belief that it can—through its labor—somehow produce *certainty* out of *uncertainty*.
    - Because one cannot help but extend the theory of connection / communication to the limit, it makes sense that the transduction conduit we know as the single cell is simply transmitting the message of the universe: to produce *order* out of *chaos*.

Stone Age peoples shared stories of how the universe was held together by a pantheon of gods that lived among them; these beliefs became a powerful salve to mitigate uncertainty. The attempt to explain the uncertainty of the universe—through shared observations and theories—became the basis for the scientific method we practice today; meanwhile, the original stories rigidly remained as well, forming the basis for the religions we practice today.

This split between science and religion began around 3,000 BCE. The *shared beliefs* in gods brought the comfort of connectedness; the people likely gave the credit to their gods for the resulting 'peace of mind.' The power of these first beliefs were so valuable, a market was created for them: religious temples became the first marketplace for selling this 'peace of mind.' Through the institutionalization of religion, early priests were able to claim a third of the land for the gods and establish the first hierarchal property rights; 'offerings' soon morphed into duties, tithes, and levies.

People not laboring on the god's property also began bringing their excess goods to the temple to trade; the 'marketplace' grew. The priests traded these goods abroad, often in exchange for shiny trinkets such as silver, which undoubtedly began to accumulate, as there was no practical use for them. Meanwhile, the people had little use for their excess crops, which would spoil if not utilized in a timely manner (labor can produce more than is needed to power the laborer). The priests began exchanging their metal for these excess crops, to grow the marketplace and thus increase their wealth; cleverly, the priests allowed the people to give the metals back through offerings, tithes, levies, or tribute to the gods (i.e., taxes), and thus the tradition of the people giving away their labor for nothing was established.

The final blow came when thuggish types with armies claimed to be the true mouthpiece for the gods and took over this turnkey marketplace operation started by the priests. Even before the hostile takeover, the priests had already established the concept of *hierarchal communication*, where communication only flowed one way (down from on high); the gods spoke only through the priests, while the people were left to worship privately (the people still brought 'offerings' to the priests, because the people believed in connection; the priests took the offerings for themselves, but claimed no ability to personally influence the gods).

When the business of the temple changed ownership, the gods were moved high above, out of the temple and out of the reach of the people, where they soon became violent and hierarchal, to match the next 5,000 years of conquerors. It was not until the United States of America was formally constituted that an attempt was made to break away from hierarchal institutions, apparently ignorant of the fact that while hierarchal oppression was legitimized by government, it was established through the economics originally conceived by religious institutions.

Part II
Defining Natural Law (Based on Biological Economics)

Findings

1. There are no natural rights, obligations, or privileges, only *considerations*.

2. Only *reciprocal considerations* would further *homeostatic balance*; therefore, whatever *considerations* are conferred upon one must be mutually conferred upon all, *or an unacceptable imbalance will result*.

Life is a process of **Communication** (energy transfer) that involves many levels of **Connection**.

- **Beliefs** are the fuel that power our **Will to Exist**; (conversely, our **Will to Exist** is the *medium or channel* through which we *communicate* our **Beliefs**).
  - **Beliefs** drive (and therefore are *connected* to) **Choice.**
- **Choice** is the fuel that powers our **Liberty**; (conversely, our **Liberty** is the *medium or channel* through which we *communicate* our **Choices**).
  - **Choice** drives (and therefore is *connected* to) **Labor.**
- **Labor** is the fuel that powers our physical person or **Body**; (conversely, our **Body** is the *medium* through which we *communicate* our **Labor**).
  - **Labor** is our *means of connection* to the Earth's potential or *stored energy***,** and our *means of connection to others,* through the *communication* (transduction, transformation, translation) of these raw energy resources, where they serve as a *means* of potential *positive value* for others.
  - Therefore, through *beliefs*, which drive *choice*, that guides *labor* toward production, others may *connect*, through the exercise of their choice, driven by their beliefs; thus, the process of life becomes circular, or *interconnected*.
- While **Choice** is *always binary* (to either *connect* or *disconnect*), **Life** cannot be *communicated* without *connection*, therefore the **Will to Exist** is the *Will to Connect*, and the **Beliefs** that fuel this *Will to Connect*—and serve as the *means* to express each person's **Life**—are *communications* that also facilitate *connection* when they resonate with others.
  - **Beliefs—**as a form of *communication*—can indirectly produce *positive value*, but only if they serve as a *means of connection* toward some shared purpose that leads to **Labor** (the only source of *positive value*). **Beliefs** that *communicate disconnection* will produce only *negative values*.
- Because the process of *Connection*—through *means* such as **Beliefs**, **Choices**, and **Labor**—requires deliberate purpose (action), and all organisms are stubbornly willing to enact this purpose, *a clear* **will to exist** *is being exhibited*, which necessarily becomes *the foundation of a 'Natural Law'*.

Conclusions (The Foundations of Natural Law)

I. Existence is the will of all known organisms.
*To sustain existence, each person must have access to the means and mediums of their existence. Therefore, **we will entrust each person with the means and mediums through which to enact their existence**.*

- The ***Human Body*** serves as the *medium* or vessel through which each person communicates their *existence*. To exist, each person must be afforded uninterrupted access to their Body. *Therefore, we will entrust each person with ownership—and to take ownership—of their Body.*
- ***Beliefs*** are the *means of connection* to each person's deliberate purpose, which drives their *will to exist*. To exist, each person must be afforded uninterrupted access to their

Beliefs. *Therefore, we will entrust each person with ownership—and to take ownership—of their Beliefs.*
- The ***Choice*** whether to connect or disconnect in any given moment represents each person's *means of communicating their beliefs.* To exist, each person must be afforded uninterrupted access to their Choices. *Therefore, we will entrust each person with ownership—and to take ownership—of their Choices.*

II. Existence cannot be initiated, generated, or communicated without Connection.
To sustain existence, each person must have access to the means and mediums of their connection. Therefore, ***we will entrust each person with the means and mediums through which to enact their connection.***
- **Liberty** serves as the *medium* or channel through which each person *communicates* their *Choice*. To connect, each person must be afforded uninterrupted access to their Liberty. *Therefore, we will entrust each person with ownership—and to take ownership—of their Liberty.*
- **Labor** serves as each person's *means of connection* to the Earth's resources, as well as the *means of translation (transformation)* of those resources into *positive value*. To connect, each person must be afforded uninterrupted access to their Labor. *Therefore, we will entrust each person with ownership—and to take ownership—of their Labor.*
- **Shared Beliefs** serve as our *means of connection* to each other. To connect, each person must be afforded uninterrupted access to their Shared Beliefs. *Therefore, we will entrust each person with ownership—and to take ownership—of their Shared Beliefs.*
- **Human Institutions** serve as the *medium* or channel through which each person communicates their *Shared Beliefs*. To connect, each person must be afforded uninterrupted access to the Institutions that house their Shared Beliefs. *Therefore, we will entrust each person with ownership—and to take ownership—of their Shared Institutions.*

III. Sustained Existence cannot be achieved without homeostatic balance.
To maintain homeostatic balance, each person is entrusted to own and take ownership of the means and mediums of their existence and connection *but cannot forcibly own or take ownership of anyone else's. Therefore,* ***we will not entrust ourselves or anyone else with another person's means and mediums of existence or connection. ****
- Through each person's unforced *Connection* to *Shared Institutions*, the dispersion of all *values positive* and *negative* can be managed such that relative *homeostatic balance* is maintained. The extraction of *positive value* by parasitic or predatory means would be considered a ***Forced Connection*** corrosive to the *homeostatic balance* of all.
    - ***Violence*** is the *means* through which ***Forced Connection*** is communicated; it appropriates or nullifies one or more of the *means* or *mediums* of *existence and/or connection* which have been reciprocally entrusted to each person and thus represent the only source of *negative value* gained through *connection*. Once the interconnectedness of existence is fully understood, ***violence*** against anyone will be seen to disturb the *homeostatic balance* of everyone.

[*Overall, to establish that a *negative value* is derived through any form of dependent relationship may help people establish clearer boundaries, so that support or advocacy need not turn into any form of codependency.]

Part III
Components of Hierarchal Economic Ideology

Findings:

- Early religious temples utilized the power of the people's shared beliefs to effectively disconnect them from the land; from there, laborers were subsequently disconnected from their labor value, the products of their labor, their shared beliefs, their Liberty, and—most importantly—one another. As hierarchal oppression transitioned into the current economics, the divide and conquer strategy of hierarchal disconnection was maintained by placing a series of financial paywalls between these disconnections, where various 'owners' and intermediaries continue to parasitically extract from the only true source of value, which is labor.
- Per the Natural Law of biological economics, labor is the only source of positive value; therefore, all value extraction (from profit, rent, taxes, hierarchal middlemen, inflation, etc.) is a tax on labor, which is ultimately imposed on the laborer. Within the arbitrary environment of hierarchal economics, those who wish to succeed would ultimately (and logically) strive to own the laborer versus be the laborer.
- 1913 was not a good year for Natural Law, as Congress voted to relinquish control of their money powers to private interests, meanwhile ratifying an amendment to make direct taxation of labor value ('income tax') legal, neither of which would have been acceptable to the nation's founders. Importantly, A) Congress did not (and cannot) give away its Money Powers and B) private money creation is not backed by the Constitution, nor has it ever been legitimized by any Supreme Court ruling.
- In 2020, the U.S. spent approximately $794.5 million a day on five ongoing conflicts: the Somali Civil War, War in Yemen, Syria, and Iraq, and the remaining time in Afghanistan, for a grand cost of around $290 billion.[001] The cost of incarcerating U.S. citizens in 2020 was $87.5 billion.[002] The cost of theft and fraud to business was $119 billion. [003] Although it is counted as profit on U.S. GDP, the cost of drug abuse—alcohol, tobacco, opioids, and illicit drug use—totaled $232 billion in healthcare costs alone.[004] The healthcare costs of climate change and fossil fuel pollution was estimated at $880 billion for 2020[005] (the meat industry accounts for 14.5% of climate pollution[006] and like fossil fuels, are counted as a positive in the GDP tally). There were 6.1 million motor vehicle crashes in 2020[007] resulting in 38,824 deaths[008]; the estimated cost was $435.2 billion.[009] Gun accidents and deaths cost the U.S. economy $557 billion in 2020.[010] The federal budget for 2020 was $6.6 trillion, $3.1 trillion over budget.[011]
    - The above assessment is lenient; it only includes the external violence that we can eliminate at any time if we simply choose to do so. Internal suffering—such as cancer ($208.9 billion in 2020[012]) or cardiovascular disease (another $320 billion[013])—is exacerbated by factors whose causation is more difficult to correlate (ongoing transgenerational trauma, workplace stress, or proximity to known carcinogens, for example), though violence and disconnection is most assuredly at the root of all of it.
    - Economics is the medium through which life is communicated; simply judging by the above numbers, *the goal of hierarchal economics is violence*; further statistical analysis would show that it is also excellent at perpetuating inequality.

> *Separate cannot be equal*. Hierarchal disconnection thwarts homeostatic balance; the resulting inequality triggers violence, which is simply the communication that disconnection exists. We currently have no avenue to mend these disconnections, so we are forced to live with the violence that hierarchal economics creates.

Approximately 5,000 years ago, hierarchal economics was established through early religious temples that were subsequently overrun by violent oppressors; this sequence of events forcibly disconnected people from resources, the products (or positive value) of their labor, and each other, among other inconveniences; these practices remain unchanged to the present day.

Through this forced disconnection, a second source of value was created—*negative value*—which simply represents the parasitic extraction of *positive value* from the labor of others. Hierarchal economics operates under the pretense that both of these opposing sources of value exist; many claim that the two cancel each other out: positive (or real) value, created through labor (visualized as 'credit'), and negative (hierarchal) value (visualized as 'debt'), but hierarchal 'debt money' has no real value (and never did, regardless of attempts to tie it a 'gold standard'); only labor can produce positive value. The ruse perpetrated by hierarchal economics works because the exchange of institutionally imposed debt (negative value) for real labor (positive value) occurs beneath the façade of a 'currency' that pretends to measure both.

Hierarchal debt is simply a hole into which the 'borrower' shovels the value of their labor. Long before this hole is refilled and debt money is allegedly 'cancelled out,' the capitalizer has siphoned off and essentially laundered this imaginary money through mechanisms such as 'economic rent,' profit, or inflation that become intermixed with real labor value. When the buck stops, it is the laborer-turned-consumer who is 'left holding the bag;' Their losses are measured in statistics such as profit margin, inflation or personal (and national) debt.

Because the 'debt' portion of hierarchal economic exchange is not based on any real value, its 'monetary' price can be routinely altered; while some pretend that the value leaks out of hierarchal debt money each year (or that the currency is 'elastic'), the leak is coming from the extraction of labor value, as laborers are forced to purchase the products of their own labor at inflated prices. Biological economics (and Natural Law) asserts that labor is the only source of positive value, meaning that all monetary additions to a product or service beyond wages essentially functions as '**Value-Added' Taxation**, which is passed back onto the laborer when they inevitably become the consumer; *any nonreciprocal extraction of labor value is taxation, whether it is imposed by the private or the public sector*.

Until March of 2020, the true 'gold standard' through which banks were allowed to peddle their imaginary debt money was none other than the positive value of labor, given over to private banks as 'demand deposits.' U.S. Government is similarly backed by the laborer, through taxation of their labor value; upon even the slightest reflection, one might reason that labor itself should represent more than enough 'taxation' to cover any debt a 'free' people owe to their society. Instead, government, private banks, and the capitalizers who control them are all backed by the full faith and credit of the United States laborer.

Ironically, while imaginary hierarchal debt money is allowed to purchase and own real property, when labor money—which represents the only real value—is given over as taxation, it purchases but DOES NOT OWN any of the 'public' investments it makes (in infrastructure, banks, energy, communication, agriculture, education, transit, healthcare, housing, research & development, et al.).

Taxation is the use of earned wages to purchase something that would legally give hierarchal ownership ('property rights') to private individuals; calling it 'taxation' nonsensically exempts people from owning the products they purchase, though the process for acquiring hierarchal ownership of 'property' is virtually the same (as an example, Wall Street collectively invested in several hundred thousand foreclosures they caused during the 2007-2008 financial crisis; mutual funds represents another collective investment in which 'dividends' accrue).

Importantly, the U.S. Constitution—and the Supreme Court that interprets it—*has never legitimized private (debt) money creation* because it cannot; there is simply no constitutional language that justifies its existence. The 'originalists' who founded the United States sought *connection* through a central government and a single currency, disseminated through a single National Public ('People's') Bank; meanwhile, they believed taxation of someone's labor went against Natural Law and therefore did not include it in the original 'articles' of the Constitution. In other words, the founders understood enough about Natural Law to get some of its main principles correct.

When the mantle of governmental power was passed onto future generations, however, the American citizen was eventually disconnected from their money powers (which were handed over to the privately controlled Federal Reserve), and their labor value (through the Sixteenth Amendment, which allowed Congress to tax individual labor income). Interestingly, Congressional permission to publicly tax labor value and privately create debt money both occurred in the same year: 1913.

Except for the years when America had a National Bank working for it, money has proved to be a consistent source of misery. Since 1913, inflation has risen 2,964.3%; wealth concentration spiked just after the creation of the Federal Reserve, then again just before the Great Depression; since the Financial Crisis of 2007-2008, wealth disparity has again risen to unsustainable heights.

The illusion of 'property rights' is the linchpin of hierarchal economics, which can only be defended with weapons in hand, as no convincing verbal argument exists for it (no one has yet arrived to or departed from the Earth carrying any property; even our individual cells are on temporary assignment). The mechanism of intraspecific hierarchal property rights allows for several disconnections within the otherwise circular flow of the natural economy; though we take them for granted now, these obstructions conflict with the system of Natural Law and therefore generate numerous negative externalities that can only be repaired at the source. Here are several of these disconnections:

Disconnection 1: Between the Earth and the people (enforced through property ownership).
Purpose: to extract labor.

- Technically, people still own their labor; however, there is nowhere to freely exercise this Natural Law (thus, the only source of positive value comes at a cost to the one who helps provide it).

Disconnection 2: Between each person and their Liberty (enforced through business ownership).
Purpose: to extract profit.

- The laborer's Liberty to choose has been severed from the mechanism of his or her labor and redistributed to the owner as a nonreciprocal obligation; the owner assumes the role of *medium of production*, which incurs risk in hierarchal economic arrangements. Thus, wages only need cover the laborer's '*use value*.'

Disconnection 3: Between each person and their labor value (enforced through hierarchal government).
Purpose: to extract taxation.

- The laborer pays for the mediums of connection—such as transportation, energy, or communication lines—through which the private sector often extracts further labor value; taxation is very much the 'cross we have to bear.'

Disconnection 4: Between laborers and the products of their labor (enforced through traditions such as feudalism or slavery).
Purpose: separates supply from demand, laborer from consumer.

- A tree is a tree until labor turns it into a house; who owns the tree is nine-tenths of hierarchal law.

Disconnection 5: Between the products of labor and their price (implemented through hierarchal value).
Purpose: to maximize debt to secure maximal labor, which in turn maximizes potential profit.

- The number of so-called 'property owners' allowed in the economic cycle creates successive '*value added taxes*' that further diminish labor value.

Disconnection 6: Between the consumer and their shared beliefs (implemented through an 'elastic currency').
Purpose: to extract economic rent, inflation, price gouging, etc.

- Hierarchal economics comes with its own version of liberty ('consumerism'), where people are afforded the binary choice to either *connect to—or disconnect from*—a myriad of '*consumer choices*,' which are subsequently used against them, as a product's price is allowed to increase based on the number (***agglomeration***) of consumers who *share the belief* in its value (therefore, in hierarchal economics, *consumers do not own their shared beliefs*).

Disconnection 7: between the people and their shared belief in money (enforced through the Federal Reserve).
Purpose: to cast a wide net of hierarchal debt out into the financial waters in the hope of reeling in the highest possible amount of pure labor value. Currently, the only universally held shared beliefs are the ones imposed by hierarchal institutions (money, property rights, taxation, gun rights, hierarchal economics, et al.), none of which allow the people sharing the belief an individual 'share' in the value of it. A 'right'—which must be defended by violence—can be turned into a reciprocal conferment simply by giving people a 'share' in the value generated—to 'buy into' the belief—rather than forcing the belief on them under threat of violence.

Part IV
Proposed Solutions

Under current hierarchal law, contracts require mutual agreement by all parties involved; meanwhile, the contracts we have made with society and government remain implicit at best.

Natural Law asserts that biological economics—or the constitution of nature—is the only agreement we need to make with each other; it will serve well as a constitution of society, and of government. Natural Law is already conveniently housed within the Constitution of United States government; all that is needed is a firm grasp of its main principles, combined with the will of the American people to embrace those principles.

As ’rights’ can only be secured through violence—which aggravates all attempts to minimize uncertainty and disconnection—the proposed solution is to convert rights (which cannot be reasonably defended) into more tangible reciprocal ‘investments’ in our planet and in each other; this will incentivize connection toward mutual (and interdependent) relationships, which are the only relationships that can secure Life, Liberty, and Happiness for every person.

Per Natural Law, people need to retain a stakeholder’s share of the economic means and mediums of their connection. Per the U.S. Constitution, people need connection to essential needs to secure Life, Liberty, and Happiness. To navigate (survive) the current environment of hierarchal economics requires connection to the following essential needs, many of which represent the means and mediums of economic connection at the societal level:

1. Money connects laborers to the products of their labor.
    a. The American people own the ‘money powers’ through their government constitution; while this power has been obscured for over a century, it nevertheless remains intact.
    b. The private sector is currently in charge of renting out money, as well as paying a nonliving wage that ensures personal debt, which incentivizes money rental; this is the hierarchal version of a circular economy: a debt spiral. *Economic rent* begins with rent paid for the use of money.
    c. The average cost of a U.S. home in 2022 is $406,000, and the current interest rate is 6.88%, meaning that to qualify for a home loan, one would need a salary of $128,000 a year to cover a $3,000 a month mortgage payment; 74% of Americans do not make $128,000 a year.
    d. The lower one’s wage, the higher the price tag gets for renting private money; payday loans run as high as 391% APR for the poorest Americans.
2. Transportation lines (roads, rails, runways) connect people to their labor, the products of their labor, and to each other.
    a. The people currently own 4.17 million miles of public roads, 140,000 miles of freight rail network, and 10,000 miles of commuter and light rail through *taxation*. Roads alone cost $204 billion in 2020.
        i. Instead of generating any income, roads represent a sunk cost incurred by the people; the people similarly paid $85 billion to bail out car companies during the financial crisis (2008). Americans suffer six million car accidents, 43,000 deaths, and one million vehicles stolen in any given year; personal transportation needs to be reassessed.

3. Energy lines connect people to power sources that drive the economic process.
    a. The energy grid is privately owned, though our tax money pays for all the innovation in this field, and will foot the bill for modernization of it.[014]
    b. Estimates in 2010 show government accounts for $610 billion in spending for something that the private sector owns[015]; the U.S. government still gives out between $20 and $50 billion in fossil fuel subsidies each year, to keep costs down on every American's energy bill. Like other subsidy deals, the taxpayer foots the bill to make essential needs appear more affordable and the inflation rate seem more palatable, but subsidies drain the General Welfare of the people to promote the Limited Welfare of the private sector.
        i. Subsidies are a dysfunctional economic arrangement; while applying taxation to 'generally' lower the price of a product might satisfy some superficial rendering of the General Welfare Clause, subsidizing profit-seeking has only promoted overproduction and the use of cheap and dirty (unsustainable) forms of energy and agriculture, which further tax the people with negative externalities such as pollution or land degradation.
4. Communication lines connect people to each other.
    a. Communication is crucial to Liberty but is still given over to the private sector to manage; recently, the FCC subsidized internet users with $3.2 billion worth of discounts, again draining the General Welfare of Americans toward the Limited Welfare of those allowed to own the medium and means of our Connection to each other. Per Natural Law, to relinquish possession of our collective neural communication network arguably ranks as the most oppressive arrangement to which the American people have willingly acquiesced.
        i. Natural Law counts all economic exchange as communication, where various relationships are formed; private ownership of communication infrastructure clearly forms a parasitic relationship with the people who technically retain the right to speak freely but must pay a price to be heard.
    b. Amazon generates $470 billion a year as the medium of connection between laborers and the products of their labor; their business revolves entirely around the use of the taxpayer's transportation and communication grid (In 2018, Amazon paid $0 in federal taxes, meanwhile they received $2.2 billion in tax incentives from three sources alone: New York City, Nashville, and Northern Virginia).
5. Water / Sewer lines connect people to these essential services.
    a. Taxation covers all water / sewer lines; the public once again pays for it but does not own it, so is charged for it twice, through a 'utility' bill (the same as payments for energy, communication, and waste management).
6. Housing connects people to a means of shelter.
    a. Housing has mostly been a private sector market. In 1940, the average home in America cost $2,938. With inflation, that house today would cost $63,823, except that the average cost in 2022 topped out at $406,000, or 6.6 times the inflation rate of everything else on the planet. Since 1970, inflation has risen 644%, while housing has risen 1,608%; for every $100 rise in U.S. rent, homelessness rises by 9%. The overall inflation rate for 2021 was 7%; for housing, it was 18.8% (17.6% for rental prices). In California, with minimum wage at $15.50 an hour, and one-

bedroom rental going for $2,852 a month, residents would need to work 46 hours a week just to pay the rent, no utilities.

7. Agriculture connects people to a means of sustenance.
    a. Through *taxation*, 20,000 different farms received an average of $1 million stretched across 37 straight years, for a total of $18 billion in agricultural subsidies.[016]
8. Education connects people to valuable knowledge, as well as labor opportunity.
    a. The people own public education through *taxation*.
    b. *Private* education has been a great source of student debt; if government ends up forgiving student debt, the private sector will still get their money, while the debt will pile onto the existing National Debt, which stands at $31.8 trillion, costing taxpayers $575.3 billion a year in interest.
9. Social Security connects laborers to their lifelong investment in themselves.
    a. Instead of holding the laborer's payroll tax, or investing it on their behalf, the government spends it, creating a social security 'debt' that gets tacked onto the National Debt, meaning that the laborer is taxed to get back the tax they allegedly paid the government to hold for their retirement.
10. Government connects people to their liberty.
    a. The people pay for government through *taxation*, but clearly do not own their government or their Liberty, making this mandatory payment a 'sunk cost' when it could be a lucrative investment. Meanwhile, the private sector is allowed to dump its unwanted costs into the ever-expanding hole created by National Debt, which has risen from $9 trillion in 2007 to its current level of $31.8 trillion in 2023—an average of $1.5 trillion a year (Americans are taxed $575.3 billion a year just to make the interest-only payments). Again, 'to drain the General Welfare of the many toward the Limited Welfare of the few' is a fair description of current U.S. government domestic policy.
        i. The exorbitant cost of federal government represents the failure of hierarchal economics to sustain people, the planet, or even itself. Government must shoulder the blame for this, however, because it is not the job of a small number of private sector citizens to manage the life, liberty, and happiness of all Americans; We the People formed government to manage economics, not to be a taxpayer safety net for the guaranteed failure of hierarchal economics to do the job of government.
        ii. Natural Law is economic law, and government is tasked to manage economics, otherwise government has no purpose; because the mission statement of U.S. government is to secure the life, liberty, and happiness of the people under its jurisdiction, government needs to manage economics toward that end. To do otherwise is not simply a manner of mismanagement; per Constitutional law, *a case can be made against the government for criminal liability*.

The means and mediums of connection are A) essential to existence, B) mostly paid for through taxation, meaning they are already collectively owned by the people, and C) currently overseen by the people's government, through executive departments (therefore, the government 'infrastructure' is already in place to manage these 'investments'). Meanwhile:

- Congress only has power to tax and spend for the General Welfare and the Common Defense.
- The only areas where the people's General Welfare intersects is around essential needs; the infrastructure to provide these needs is also the source of our connection to each other, so co-ownership of these means and mediums of connection would fit a societal-level model of biological economics.
    - Money, Transportation, Energy, Communication, Water / Sewer, Government, Education, Food, and Housing.
    - Healthcare and Social Security can be thought of as providing for the "Common Defense"—insurance against internal forms of violence.
- Only a National Public Bank has been deemed constitutional. The First and Second Banks of the United States were the original banks; they perfectly embodied the Congressional Money Power to tax and spend (i.e., collect the nation's taxes, consolidate its debt, and through the "necessary and proper" clause, "provide for the Common Defense" and "promote the General Welfare"). In McCulloch v. Maryland, the Supreme Court reconfirmed their original ruling: Hamilton's two National Public Banks—and no other banks—were constitutionally legitimate.
    - In accordance with Constitutional law (Article I, Section 10, Clause 1), Chief Justice John Marshall ruled—in *Craig v. Missouri* (1830)—that privately created money was unconstitutional. Between 1830 and 1837, Andrew Jackson attempted to replace all of Marshall's Court; Upon Marshall's death, the Jacksonian Court quickly moved to overturn Marshall's ruling through a separate case—*Briscoe V Kentucky* (1837)—but the ruling only managed to assert that the federal government could not regulate privately-created money because it was not federally created; it was upon this shaky ground that the Federal Reserve was built, but Supreme Court interpretations have only confirmed that Congress never gave away its Money Powers, and thus may exercise its Liberty to reinstate this power at any time.
- Only taxed money has any real ('positive') value because it is directly derived from labor (private money is unconstitutional and of no value until labor is exerted to pay it back).
    - Therefore, putting taxed money into a National Bank to build the essential needs infrastructure not only promotes the General Welfare—because the means and mediums of connection are essential to all people—it does not add to a 'National' Debt but instead allows a 'National Credit' to accumulate.
        - Credit would accumulate as people pay the monthly bills associated with these essential needs.
    - The bank would curb *inflation* by capping the cost of essential needs. It would create continual employment in these crucial areas. It would control the interest rate (fixed at 4%) because the bank is publicly owned, so therefore must apply the Equal Protection Clause to eliminate any form of discriminatory lending.
        - To A) control inflation, B) maximize employment, and C) control long-term interest rates are the intended goals of the Federal Reserve, which it has absolutely failed to accomplish. Because the Fed is not a constitutional entity, and the money its private banks create is not constitutionally

backed, the *People are not beholden to employ either if a better solution presents itself*.

The necessary first step in the 'great re-transformation' of U.S. economics is for Congress to reassert its Money Powers.

If A) money can only exist through our shared belief in it, and B) beliefs are the property of each person (through the *Life* and *Liberty* granted them by the United States Constitution), then C) *only through a single medium (or source) that is* ***owned collectively by all citizens*** *could this shared belief be properly protected and disseminated*. Further, D) ***no private institution could be allowed to garner any interest from the sale or rent of the people's money,*** *because this interest* ***could only be the property of the people who share the belief in its value.*** Finally, E) since the federal government is the only institution with sovereign money powers, we cannot afford to believe in any money that is not created by a government bank (a government-created bank is the only bank ever deemed constitutional by the Supreme Court).

The proposed solution would look like this:

- House a National Public Bank within the U.S. Treasury, where federal taxes are traditionally collected.
- Instead of a federal income tax, collect 10% of gross revenue (positive 'labor' value) from all U.S. residents as a 'mandatory investment.' This could be implemented like the payroll tax, since the payroll tax would no longer be needed, either (as the 10% investment would cover social security, Medicare, and all other General Welfare).
- Divide the total amount collected into equal 'shares' among all U.S. residents and deposit these monetary 'shares' into a 'local' public bank branch (Congressional districts typically have a population of approximately 763,000 people; ideally, there should be a bank 'branch' in each community of approximately 109,000 people).
- Each community would be mandated to invest its allotted monetary shares (109,000) in new infrastructure: green energy, regenerative and vertical farming, clean and safe transportation, high speed fiber optic communication, HDPE water / sewer, walkable city centers, affordable housing, new educational and healthcare facilities, etc.
- All this new infrastructure would be paid back through utility bills, registration fees, purchases, etc., but only needs to cover cost plus 4% interest on the National Bank loan (so-called 'self-liquidating' loans). Once infrastructure projects are underway, leftover money could be used for home loans, small businesses, or commercial buildings; after that, investment money could be used to pay down the National Debt.
- While loans are paid back and fill individual 'share' accounts, new investments would continue to be made; unlike private bank deposits, no shareholders could withdraw these investment 'dividends' until retirement age, whereupon they would receive a steady income stream still being enhanced by the return of money from annual investments.
- While this income stream may (or may not) be modest, the investment in infrastructure would bring the cost of living down to under $1200 a month (it is currently $5,111 a month), because the cost of all essential needs would have been lowered (through economies of scale, elimination of profit, economic rent, hierarchal 'middlemen,' etc.).

- This proposal would more correctly capture overall positive labor value, and realistically reward people for their collective efforts.
- Essential needs infrastructure represents our economic mediums and means of connection; they would now be the property of the people and bring in a substantial ROI, while lowering the cost of living and creating a more stable version of social security for future generations.
- Money, disseminated this way, would allow 1) everyone access to it (facilitating 'equality of opportunity'), 2) overachievers to retain 90% of their efforts (facilitating 'Liberty'), 3) everyone to share in the country's overall economic success, through their contribution as laborer and consumer (facilitating biological 'connection'), and 4) the value of money to remain stable (it is through the 'inelastic demand' of essential needs that inflation grows more rapidly).

The benefits of this simple plan are numerous:

- Natural Law sees any payment to a private entity for the use of one's mediums and means of connection as a form of *taxation*; this solution would turn taxation into an investment to secure each person's economic means and mediums of connection (essential needs infrastructure), which is set up to pay dividends that provide for a Common Defense later in life. Thus, a circular economic use of taxation would allow everyone to benefit from the full value of their labor.
- To provide people's essential needs 'at cost' puts a cap on the cost of living, which makes wages livable without having to raise them, benefitting both employer and employee; it also solves the problem of 'inelastic demand,' which is the main cause of personal debt spirals.
- With the proposed solution, the price of federal government would also drop from the current cost of $6.55 trillion in 2020 to under $1 trillion (half of that representing the interest-only payments on the National Debt, which this solution intends to pay off and eliminate, further dropping the cost of government to $500 billion annually).
- Further, the overall percentage of taxation would be lessened, as people currently lose at least 35% of their income to various taxes; this solution consolidates these taxes into one 10% lump sum.
- Rebuilding infrastructure allows for 'greener' solutions to be implemented, helping to sustain the longevity of the planet and thus ourselves.
- The hope is that with the reduction of disconnection, the ensuing balance will lessen the internal and external violence of the previous system and thus the cost associated with it (statistically recorded in the cost of government, health care, national and international defense, incarceration rates, murder and suicide rates, etc.)

Part IV
Building a Case: *The People* v *Intraspecific Hierarchal Economics*

The overall success of this case necessarily requires adjudication on several levels:

1. Through civil litigation: to sue the Federal Government—through the Tucker Act—for A) failure to provide Equal Protection to groups afflicted by the Financial Crisis of 2007-

2008 (because government financial protection of one group necessitates Equal Protection of similarly afflicted groups), B) gross negligence in selling foreclosures off to Wall Street investors across the United States, directly accelerating inflation to the unequal pain and suffering of the lower and middle income laborer, and C) for dereliction of its duties in continuing to allow the Federal Reserve to manage its Congressional Money Powers, when during the time in question (2000-2023) it has utterly failed to maximize employment (9 million jobs lost during the crisis), control inflation (especially in rental prices, for which it is directly culpable), and maintain moderate interest rates (their random rate adjustments forced 10 million homeowners to walk away from their mortgages).
2. Through the challenge of various statutes, to A) establish the 'non-constitutionality' of the Federal Reserve and its private banking system, as well as the private money it creates, B) establish that only National Public Banks have the constitutional authority to collect federal taxes, as well as disseminate Congressional money toward the General Welfare, and C) to introduce concepts of Natural Law, as they pertain to Congressional Money Powers, liberty rights, taxation, Equal Protection and Spending Clauses, etc.
3. To submit a federal grant request to run a beta test on the effectiveness and efficiency of a public bank within underserved communities.

Constitution of the United States
The Preamble

We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.

Article I, Section 8, Clause 5: "[The Congress shall have Power...] To coin Money, regulate the Value thereof..."

Article I, Section 10, Clause 1: "[No State shall...] coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts."

The Constitutional language is clear: Congress has the sole power to create the currency of the United States; *no private or state entity was given this authority.* Equally clear is that Congress can only tax and spend toward the nation's General Welfare and Common Defense.

As First Secretary of the Treasury, Alexander Hamilton was tasked to combine Constitutional law with the tenets of Natural Law; Hamilton and the 'Federalists' believed (correctly) that the loose confederation of colonies should unite and—as one interdependent body—politically communicate through a single 'federal' government, and economically communicate through the language of a single currency. Hamilton's economic incorporation of Constitutional and Natural law became the First Bank of the United States, a Central Bank owned by the people, which collected the nation's taxes into the U.S. treasury and dispersed them toward the General Welfare and Common Defense. The Supreme Court declared the Bank constitutional, solidifying this ruling again in 1819 with *McCulloch v. Maryland*. Meanwhile, the Court made it clear—in *Craig v. Missouri* (1830)—that state currency ("bills of credit") was unconstitutional.

How this all changed has everything to do with one person: Andrew Jackson. He alone vetoed the National Public Bank out of existence, took all the money out of it—for which he was censured by Congress—then proceeded to pack the Supreme Court with his "states' rights" judges, to decentralize federal government authority. He did this so he could drive back indigenous people and expand slavery into newly conquered territory without reprisal. His actions mirrored the earliest oppressors and served as the catalyst for the U.S. Civil War.

Even so, when his 'Jacksonian Court' waited for federalist John Marshall's death in 1837 so they might overturn *Craig v. Missouri—with* its ruling in *Briscoe v. Kentucky*—the opinion of the Court only established that *private money could not be federally controlled*; this is because it *was not federally created* (in other words, privately created money was not unconstitutional, it was 'non'-constitutional). The ruling cleverly skirted the question of who had the 'money powers' because states' rights advocates could not win that argument. From this point forward, money became a privately controlled process that never needed to be legitimized by the Constitution.

The ensuing Panic of 1837, followed by the Civil War, followed by bank panics in every decade leading up to the turn of the twentieth century caused people to reconsider privately created money; in 1902, support started growing for the *Fowler Bill*, which proposed reinstating a Central Public Bank using the U.S. Treasury as the source of tax collection and dispersal of monies (in other words, Hamilton's original bank). This is when Wall Street intervened, to ensure the ability to create money—however non-constitutional—remained with them.

When Wall Street fashioned the Federal Reserve Act in 1913 and got it pushed through Congress, Woodrow Wilson naively attempted to legitimize the Act by linking it to the Federal Government, *for which there is no constitutional precedent*. The decision did nothing to stop the failure of private banking, it merely provided it a financial safety net; ever since the passage of the Federal Reserve Act, taxpayer money has been parasitically drained to promote the limited welfare of private banking at the expense of the people's General Welfare; the National Debt total (now at $31.8 trillion), as well as the Fed's 'reserve balances' (currently $8.5 trillion) represent the ineffectiveness and inefficiency of our private banking system, for which the American taxpayer must suffer. Congressman Wright Patman, who attempted to nationalize the Federal Reserve throughout the 1960s (to turn it into a Central Public Bank again), harassed the Fed relentlessly (and even audited them) until they finally began giving some of the profits back from their open market operations, because the interest accrued was all from taxpayer money (the Fed creates their money through buying Federal debt).

Bank panics are historically telling; the first one, in 1819, caused the nation to bring back Hamilton's Bank (the Second Bank of the U.S.). The panic in 1837 happened once the Second Bank was vetoed out of existence by Jackson. The panic in 1907 kickstarted Wall Street's Federal Reserve, to block the attempt for Congress to take back its Money Powers. The Great Depression of 1929 should have dissolved the Federal Reserve, but in another unprecedented and 'non' constitutional act (the McFadden Act of 1927) the Federal Reserve was re-chartered in perpetuity (all prior bank charters needed to be renewed every 20 years).

Once the Depression hit, private banks did not rebound until WWII (war is predictably profitable within hierarchal economics); the country rebounded sooner than private banks because

Congress asserted its Money Powers and passed the **Reconstruction Finance Corporation Act** in 1932, which ran through the Treasury, and did the job of a National Public Bank while the private banks floundered. After the Reconstruction Finance Corporation was dismantled in 1957, private banks struggled in the 1970s, 80s, and 90s; in 2000, the 'dot.com' bubble burst. In 2007, the financial crisis hit. Covid caused a panic in 2020, and there have been bank failures in 2023 as well. The frivolous injections of supply side money creation have raised the rate of inflation 1066% since the RFC was shut down (as previously stated, housing has increased sixfold during that same period).

The Federal Reserve Act is 'non'-constitutional, because there is no amendment to the Constitution allowing private banks to create money; *Briscoe v. Kentucky* makes this plain. The Federal Reserve, Fannie Mae and Freddie Mac are 'independent' the same way capitalists are independent: they retain all their winnings and pass off all their losses to the American taxpayer.

Meanwhile, ten million homeowners were not bailed out by the mistakes of these 'independent entities.' Biological economics would assert that *independence* does not exist in closed loop environments; per Natural Law, the Supreme Court has established a clear precedent: if any entity receiving financial assistance from the federal government favors one group of people over another, it is in violation of the Equal Protection Clause of the Constitution, for which monetary damages can be assessed. An equally clear precedent has been established regarding the Spending Clause, which holds Congress accountable if it fails to spend for the General Welfare or Common Defense of all citizens.

Wall Street and the Fed have immunity from prosecution for the damages to our housing market—even though they are almost entirely to blame—because these 'independent' agencies are not constitutionally bound to promote the General Welfare or provide for the Common Defense of the American people; that is the job of our federal government. The mistake the federal government made was to bail out these institutions instead of the American people, who pay the government (with their taxed labor value) to take care of their Life, Liberty, and Happiness. Per the Equal Protection Clause—and in conjunction with corporate personhood (banks are people, too)—when government bails out banks and other 'artificial people' (corporations) to the tune of $700 billion, the government is accountable—per the mandate to spend toward the General Welfare—to 'similarly' invest $700 billion in 'similarly' associated groups of people.

Although Congress unconstitutionally disconnected the people from their 'Money Powers', the people, through their labor, ironically remain the only source of money's true power; money has no value without it.

1. Forget the gold standard, or any money conjured up by the Federal Reserve or its system of private banks; the only legitimate money inside private sector banks is the monetary deposits of its customers, who invest in each bank with their hard-earned labor value. Until recently, banks could only rent out their imaginary debt money if it was backed by a sufficient percentage of labor money.
2. Homeowners similarly put their labor money down as collateral to borrow the imaginary debt money, then proceed to fill the remaining hole with their labor. Home equity loans

must be similarly backed, not by the home itself, but by the amount of legitimate labor money that has been already sunk into it.

   a. Biological economics asserts that a relationship is necessarily formed between borrower and lender during these economic connections. Liberty can only be attained through mutual relationships; parasitic relationships—a sign of hierarchal disconnection within intraspecific exchanges—create inequality, for which the federal government has been instituted to intervene and remedy. When federal government action furthers the inequality, legal remediation becomes necessary.

3. To infuse private banks with more lending power (deposits dwindle in economic downturns, of which there have been many), the Fed has attempted various money laundering techniques, flooding the economy with valueless fiat money, hoping that some legitimate labor value chooses to attach itself to it. Meanwhile, its purchases of treasury securities to inject money into the economy has dug a nine trillion-dollar hole (as of June 2022) that accounts for about 28.3% of our National Debt, therefore costing the American taxpayer almost $163 billion a year in added interest payments.

To make the People's main case, it is important to understand the sequence of events during the 2007-2008 Financial Crisis:

- After the dot.com bubble burst and 9/11 shook the economy, the Fed dropped the fed funds rate to 1% from 2002 to 2004 to encourage banks to borrow money and thus add more of it into the economy.
    - Why did the dot.com bubble burst? Ten years earlier, the Fed had also dropped the fed funds rate (1992-1994), which consequently injected too much imaginary (non-labor produced) money into circulation. Wall Street uses these fluctuations in the money supply to create alternating 'bubbles' in housing and secondary markets like the NASDQ; the money is flooded into a particular market, which gives the illusion that some value exists there. A *shared belief* begins to form, teasing the smaller 'players' to ante up their excess money and purchase assets at prices purposely inflated, whereupon the real players cash out (sell) and leave the game. This eventually bursts the bubble; the smaller players take the losses and the real players have laundered this imaginary money, now giving it the illusion of value, where it can be used to create a new bubble in a different market.
    - All this extra money comes directly from the Fed, who floods the market with imaginary money that Wall Street investors systematically grab onto with mechanisms such as economic rent, inflationary pricing, speculative investments, etc.; mechanisms that only can be accessed by people who accumulate money without having to labor for it (which, by Natural Law, should render this debt money valueless).
- Meanwhile, Congress-created (and government-backed) home mortgage agencies Fannie Mae (1938) and Freddie Mac (1970) were also trying to kickstart home ownership by purchasing private bank mortgages (as they are purposed to do) to encourage private banks to 'greenline' (versus redline) affordable housing options to lower-paid Americans (per the Equal Protection Clause). While the government purpose is noble, per the 1913 arrangement, it must take care of the private banks first, so that the banks will be 'incentivized' to take care of the American people (an unnecessary and wasteful

intermediary step); it must also trust private sector bank loan practices and Federal Reserve policies, neither of which it can intervene to control, and neither of which are beholden to the 77% of Americans who are burdened with debt and need their services.

- When it saw the next wave of financial opportunity beginning to swell in this low-income housing market, Wall Street decided to copy Fannie and Freddie and began buying up private bank mortgages as well, then bundle them into mortgage-backed securities and other debt instruments. The difference? Wall Street's motive was not to help Americans own their first home; it was to turn a profit. Riding the long history of success from government-sponsored mortgage-backed securities, Wall Street greenlined much riskier homebuyers, bought up their much riskier loans, then packaged them with AAA ratings, which was likely based on the solid track record of Fannie Mae and Freddie Mac.
    - The Fed did not need to inject more money into the economy, there was already too much of it sitting around from winners of the dot.com bubble heist. To soak up all this cash, Wall Street had to 'scrape the bottom of the barrel' to purchase enough sketchy mortgages to bundle up and sell to any smaller players willing to hop on this rising wave of *shared belief*.
    - Wall Street supplies the pool (the market); the big players—with the debt money they have systematically squeezed out of the real economy—create waves of belief that become *shared beliefs* when smaller players choose to jump on and ride. The big players sell to the smaller players, take the extra money with them, and hop off the wave. The wave crashes down. The big players wait for the next wave.
- To draw more loans to bundle up and sell, banks offered homebuyers the lowest interest rates in 40 years ('teaser rates'), plus promised interest-only payments for the first few years; the 'catch' was the adjustable rate (ARM), which could (and did) go up at the same time the mortgage switched to include payments on principle-plus-interest (if Congress were truly in charge of their Money Powers, they never would have given lower-paid Americans a variable interest-only loan).
- What really started the crisis was the Fed raising the fed funds rate from 1% to over 5% by mid-2006. Their excuse? the economy was doing 'too well.' Why? Because Wall Street had flooded the market with all these high-risk loans. Why did they do this? Because the Fed had previously flooded the market with too much imaginary (non-labor produced) money, that Wall Street investors had grabbed through creating then bursting inflationary bubbles. The private banks were willing to make enormous amounts of 'risky' loans because Wall Street was willing to buy them and likely worked with the banks to ensure a steady flow of mortgages were coming in.
    - Too much money allowed to chase after too few essential goods (which suffer from inelastic demand) is the recipe for inflation, which makes the Fed criminally negligible for all the toxic effects inflation has wrought on the general population since the financial crisis. The Fed created the imaginary money that heated up the economy. They drove up the interest rates which forced 10 million home mortgages underwater. As owners walked away from their homes, they supplied Wall Street investment banks with the quantitative easing to buy up these delinquent Fannie Mae and Freddie Mac loans; now Wall Street is inflating the overall price of rent by driving up rent prices all around them, creating a rent bubble that may drive low-wage workers to walk away from their states. Wall

Street is even back in the business of packaging and selling off mortgages too risky for Fannie Mae and Freddie Mac to take. A conspiracy? The effect was certainly conspiratorial, but from the people's perspective, it is only important to make sure it never happens again.

- The government, meanwhile, was desperate enough to rid themselves of the failed Fannie Mae and Freddie Mac underwater homes under their care that they (unbelievably) sold them to Wall Street. They are also guilty of using $700 billion in taxpayer money to bail out Wall Street instead of American homeowners; some of this bailout money was likely used by Wall Street to buy up the foreclosures they helped precipitate. Since We the People own the government, it is government that we must hold accountable, for their share in the unequal protection of the American citizen.

Think about this scenario from Wall Street's perspective:

- Through one of their banks, Wall Street buys a lot of houses for a lot of lower income Americans. They make sure the borrowers can afford the initial loan; they buy the loan, then package it up and immediately sell it off to someone else, then also insure it through AIG. Meanwhile, their subsidiary local bank, that made the original loan, is collecting pure interest (perhaps they collected some initial money down on the principle as well);
- If the loan defaults, Wall Street already got paid when they sold off the MBS; they collected a few years of interest payments from the homebuyer, plus they now own the house, which they could resell, or as it turns out, could keep, and rent as an investment. In the end, the federal government even bought up most of these 'bad loans' with taxpayer money, adding it to the National Debt pile; Wall Street used the money to buy a couple hundred thousand more homes to rent out, many of which were offered by the federal government, who felt obligated to bail out Fannie and Freddie, but somehow did not feel obligated to those Americans who lost their homes through all of this. Perhaps this was the deal all along: the government buys the bad loans from Wall Street, then Wall Street gives the money back in exchange for the houses, which Wall Street can rent, thereby making the transaction look legitimate. Now Wall Street can inflate rents knowing that if one 'investor' walks away, another investor, desperate for shelter, would take their place. The benefits of inelastic demand.
- This scheme was always a win-win for Wall Street and a lose-lose (homeowner and taxpayer) for the American people; for the result to match the rational self-interest of one group so perfectly, the conclusion can only be that this group has firm control of the mechanisms underlying hierarchal economics: the banks, the government, and the government's Money Powers. This, however, does not serve the General Welfare of all Americans, who—at least on paper—represent the major stakeholders in this United States government incorporation.

Ten million Americans had to foreclose on their homes; a court of law would not see this large of a number as a coincidence. $700 billion in taxpayer money was handed out to artificial people; three rounds of quantitative easing also injected $3.7 trillion dollars of debt into the economy, none of which went to these ten million homeowners, whose credit scores were destroyed. Private banks, even with all this new money, just sat on it; no lower income Americans could secure a loan, only Wall Street landlords. Un-Equal Protection of the law, *which is enforceable*

IF federal financial assistance is involved. This represents a legal way into the hierarchal structure, where hopefully a seed can be planted to generate the correct practice of economics.

Although inflation has risen the cost of an average home to $406,000, it still only costs as little as $100 a square foot to build one. A loan of $700 billion to the American people could build 3.5 million homes across America; Congress owes the American people 10 million new homes, but if Americans were smart, they would not touch any debt money, though some $8.5 trillion of it is currently floating around from Federal Reserve quantitative easing.

Ten million homes, disseminated 'generally' and not "locally" throughout the United States—per Equal Protection and General Welfare—would amount to approximately 23,000 homes per Congressional District (of which there are 435), or 3,284 new homes per 109,000-resident community (there are seven of these communities per Congressional District, which typically averages 763,000 residents). Hopefully that puts in perspective just how devastating the Wall Street banking industry was to every American community.

The People's case will ask for our hard-earned tax money to be put into a separate National Public Bank, to make fixed rate interest loans to ten million American families who were not afforded Equal Protection of the law. Because taxed money is labor money, it does not disappear once the loan is paid back. Once all ten million homes are paid back, the federal government would have loaned out $2 trillion, and gotten back $3.44 trillion; Congress might wish to rebuild the energy grid with this, with another self-liquidating loan (meaning Americans pay into the National Bank with their monthly energy bill). A $3.44 trillion loan, when paid back, would leave Congress with $5.9 trillion. Perhaps Congress could build Americans a high-speed fiber optic Communication Grid and completely new Water / Sewer infrastructure, for which Americans could pay off through low-cost monthly bills. Congress would have $10.2 trillion by that point, or around $30,000 for every American age 0 to 100. This is the power of a National Public Bank. Congress—and only Congress—has legal title to the Money Powers, though it can only disseminate money to promote the General Welfare. Currently, it performs neither of these functions; before charges of gross negligence or dereliction of duty are filed, the avenue of Equal Protection should be explored, as it may provide long term benefits such as the ones mentioned, versus some short-lived financial compensation that does nothing to fix the problem.

Natural Law requires connection, which at the societal level can only be achieved through a shared belief; Money is the shared belief that best encompasses all the economic issues Americans need to address, therefore the People must ultimately reclaim possession of the Money Powers for the Congress, so that it may more correctly tie our fates together through it.

1. Allow Congress to Settle 'Out of Court.'

Purpose: to seek Equal Protection for homeowners, renters, and small businesses through the Congressional Money Powers.

Arguments:

- People own their labor, and *thus the positive value created by their labor*.
- *Taxation* is an extraction from the *positive value* of *labor*.

- Congress was granted the power to tax the value of labor (Sixteenth Amendment, est. 1909), but only has the power to spend it on promoting the "*General Welfare*."
  - The **Spending Clause** grants Congress the power to "lay and collect Taxes, Duties, Imposts, and Excises, to pay the Debts and provide for the common Defence and the general Welfare of the United States." The Supreme Court's interpretation of this clause generally follows the Federalist (or "originalist") view proposed by Alexander Hamilton, that "the object, to which an appropriation of money is to be made, must be general, and not local; its operation extending in fact, or by possibility, throughout the Union, and not being confined to a particular spot."
- To correct for any misuse of this power, the citizenry has the authority to invoke the **Equal Protection Clause** of the Fourteenth Amendment, est. 1868 (which chronologically takes precedence over the Sixteenth Amendment), to ensure that one group is not afforded protections or opportunities that other groups are not.
  - Chronological precedent is a feature of the 'common law' embraced by hierarchy; to deny precedent under these findings would potentially abrogate many of the hierarchal laws that rely on precedent to exist, such as corporate personhood or money as free speech, for example.
  - Importantly, precedent exists to seek Equal Protection based on discriminatory actions, though the laws surrounding those actions may be non-discriminatory in their wording.
- Further, Natural Law would assert that the "*Common Defense*" of multicellular existence is predicated on *connection*, to secure *communication* and thus enables *homeostatic balance*.
  - Therefore, correct definition of the "Common Defense" is to tend to the emotional health of the people (health 'care') utilizing improved connection and communication, toward a goal of homeostatic balance.
  - Violence seeks disconnection, which only creates a positive feedback loop of further disconnection, so is unacceptable as an intraspecific strategy among the human population; if violence or disconnection exists, it can no longer be the job of government to provide it, nor the responsibility of the taxpayer to fund it.
- Therefore, it is a *misuse of funds* to spend taxed labor value that does not promote General Welfare, or provide Common Defense; per each citizen's Liberty, when their labor value is not being used for these purposes, the people have a right to refuse to be an accomplice in this misappropriation of funds.

We would ask Congress to fulfill its duties in a legal manner:

- If it must tax real value away from labor, then spend it to promote the General Welfare.
- Since people generate the shared belief in money, as well as provide all the collateral for facilitating this shared belief (through their private bank deposits, through borrowing, through interest payments on the National Debt, which is the source of the treasury securities that fund private bank money creation), the people should have an ownership stake in the institutions that represent these shared beliefs, namely government, money, and the banks that create this money.
- The founders of American government understood well enough the Money Powers they conferred upon themselves; they created a National Public Bank to disseminate the taxes

they collected, where it became the only constitutionally legal instrument devised to promote the General Welfare and provide for the Common Defense.
- Natural Law posits that only through shared beliefs do people connect at the societal level of economics, which necessitates each person's liberty choice to connect, making each person a stakeholder in maintaining the shared belief which secures the connection. For us to have a belief in government or money, we must also have a 'share' in them, as well as all the means and mediums of connection for which we are willing to forsake our labor and labor value to secure, per our belief in connection as the sole means of existence.

Stipulations:
- Remove QE and other excess money from circulation.
- Commit taxpayer money to a housing fund, through a Public Bank, to either build affordable housing or provide mortgages for lower income Americans.
    - Utilize economies of scale; do not use private contractors, only private labor, to control costs. Per the General Welfare, build ten million homes throughout the U.S. to provide affordable housing free from the imposition of inflationary economic rent; this will 'generally' help everyone by lowering overall inflation.
- Reassert Congressional Money Powers; allow the Fed and Wall Street to continue operations but disconnect their privately created money from public responsibility; the people can no longer be the safety net for money that is not Constitutional.
    - Further, because private money creation is only backed by deposits gleaned from labor, offer options for public banks to accept depositor's money, where average Americans can become legitimate stakeholders who receive a fair percentage of the bank's 'profits.'
- Match subsidies for Energy, Agriculture, Aviation, or Motor Vehicles toward businesses in green energy, vertical and regenerative farming, electric planes, and cars, respectively. Through a National Public Bank, these funds can come in the form of loans, so that they are paid back with moderate interest, allowing for the money to be repurposed toward other small business ventures that promote the General Welfare in sustainable ways.

2. Constitutional Challenge: Private Money Creation is not Tied to the Congressional Money Powers

Purpose: Either the Federal Reserve is tied to the Congressional Money Powers through Congress, who created it (and thus is also tied to the Congressional Money parameters to spend and tax toward the General Welfare—or Equal Protection—of all citizens), or it is not (and thus the American taxpayer is not obligated to bail out privately created money if it fails). We need Supreme Court clarification on which it is.

Arguments:
1. *Briscoe v. Kentucky (1837)*
- *Briscoe v. Kentucky (1837)* remains the only ruling in favor of private money creation, deeming it a non-constitutional issue, as private money is clearly not authorized by the federal government. Therefore, the Federal Reserve Act did NOT transfer the

Congressional Money Powers to the private sector, neither did it tie privately created money to the Congressional Money Powers.
    - *Briscoe v. Kentucky* established that all corporations are afforded a barrier between them and the entity who established them, and it is on this technicality that the new court declared that *the currency Kentucky banks issued was not state-issued money*, ***but corporate money***.
- Therefore, the Federal Government is under no legal obligation to use taxpayer money to stabilize the monetary mistakes of the Federal Reserve or its private banks; Congress has erroneously bailed out the private banking industry, when it has no obligation to do so.
- Meanwhile, Congress is obligated to spend toward the General Welfare of its citizenry.

We request a declaration that indeed no connection exists between private bank money creation and the Money Powers Congress has to tax and spend the real labor value of its citizens toward their General Welfare.

2. The National Currency Act of 1864

On June 20, 1874, a Senate resolution amended the National Currency Act of 1864 to instead be called the **National Banking Act of 1864**; here is the original title:

> *An Act to provide a **National Currency**, secured by a Pledge of United States Bonds, and to provide for the Circulation and Redemption thereof.*

The original text reads as follows:

*"***Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled**, that *there shall be established in the treasury department a separate bureau, which shall be charged with the execution of this and all other laws that may be passed by congress respecting the issue and regulation of a national currency secured by United States bonds. The chief officer of the said bureau shall be denominated the Comptroller of the Currency and shall be under the general direction of the Secretary of the Treasury.*

Here is the amended version (no date is provided for this amendment, or whether it was voted upon by either house of Congress; note that any reference to **enactment by Congress** has been removed):

"100. Sec. 324.—*There shall be in the Department of the Treasury a bureau charged with the execution of all laws passed by Congress relating to the issue and regulation of a national currency secured by United States bonds* **and, under the general supervision of the Federal Reserve Board, of all Federal reserve notes**, *the chief officer of* which *bureau shall be* called *the Comptroller of the Currency and shall* perform his duties *under the general direction*s *of the Secretary of the Treasury.*

The text of this bill has been altered many times; many of the alterations occurred **after the Federal Reserve Act was passed**, so the purpose can only be to **establish**—*however poorly*—**some legal precedent for a Private Central Bank**.

The "National Currency Act" was established for the Federal Government to "issue and regulate a national currency secured by United States bonds [war bonds] ...the name assumed by such association, [added 1959] **which name shall include the word 'national' and** *be subject to the approval of the Comptroller [also added in 1959 then removed again in 1982].*" Note: the Comptroller was removed from the Federal Board with the *Banking Act of 1935*; does federal government need 47 years to do its paperwork?

The *changes are enough to abrogate the entire Banking Act of 1864*, *because the alteration changes the entire purpose of the bill, thus rendering the original bill "fully inoperative."*

There is no constitutional precedent for privately created money, thus **The entire Federal Reserve Act is unconstitutional**; by altering the National Currency Act to become the **National Banking Act of 1864,** it superficially converted private state banks into 'National Banks' purely by naming them the "National Bank of [X,Y,Z]." Presumably, this would make National Banks somehow Constitutionally legitimate because *McCulloch v Maryland* ruled that *National Banks are constitutional*? The ruling was supposed to legitimize Congressionally created banks, not state or private banks.

1) The original 1864 Act was not called "The National Bank Act," it was called "An Act to provide a National Currency," and nothing more.
2) When reading the Act it becomes clear that the intention of it was only to peddle "United States [war] Bonds;" most importantly,
3) The original Act **never said** that *new banks needed to use the word "**National**" in their title*; this provision was added in 1874.

Therefore, the Federal Reserve Act is unconstitutional for at least two reasons:

1. The National Currency Act, designed to create a national currency through war bonds, was altered to create private banks, call them 'national banks,' and create the money themselves when they made bank loans to American citizens who believed the money had come by way of their Federal Government. **The altering of this 1864 act effectively abrogates it, and thus abrogates any legislation upon which it is built.**
2. The creation of the FDIC, quantitative easing, government subsidies and Wall Street bailouts are therefore unconstitutional acts perpetrated on the American taxpayer, who was forced to foot the bill for bailing out money that was not publicly (constitutionally) legitimate.

In the case of *We the People v. Hierarchal Economics*, we would want the courts to confirm the following rulings:

- *Bristoe v. Kentucky (1837)*: Congress has no power to forbid the creation of private bills of credit, as they are NOT under any federal jurisdiction; it does, however, retain it right to disseminate and regulate publicly created money toward the General Welfare.
- *National Currency Act (1864)*: altering it from a currency act to legitimizing private banks if they are named National Banks essentially changes their entire purpose, therefore abrogating the entire act.

- Federal Reserve Act (1913): no act of Congress is a substitute for Constitutional articles or amendments; in other words, the Federal Reserve Act in no way relinquishes Congressional Money Powers to the Federal Reserve Bank
- *The National Bank Act of 1935*: once the Secretary of the Treasury and the Comptroller were removed from the Federal Reserve Board, there is absolutely nothing tying the Federal Reserve to the Money Powers designated by Congress.
    - If the Supreme Court rules that this is not so and ties any Money Powers to the Federal Reserve, it would also tie the Federal Reserve to the Spending Clause and the Equal Protection Clause, giving the People grounds to sue the Federal Reserve for not disseminating their Money Powers toward the equal opportunity of all citizens. It would also invoke the 'separate is not equal' ruling of *Brown v. Board of Education (1954)* which would provide grounds for reestablishing a National Public Bank, along with local subsidiary banks (which have shareholders and enjoy 'corporate personhood') to desegregate private banking and connect all the money together under one roof.

Notes:

- Per Natural Law, only taxed labor value constitutes real money, so the hole known as the National Debt has, at best, a negative value and cannot be conjoined with the Congressional power to coin money and regulate its value.
- To corner both the Fed and the government, the lawsuit would likely need to name both as co-conspirators.

3. Civil Lawsuit: Federally Financed Institutions Must Provide Equal Protection

Purpose: Federally financed institutions must provide Equal Protection in regard to money allocation per the Fourteenth Amendment; the federal government bailed out Wall Street corporations (artificial people) through taxpayer money over failed home mortgages; therefore, it must similarly compensate A) people who suffered from failed home mortgages, as well as B) people affected by all rent payments above the inflation average (caused by Wall Street owning the foreclosed properties).

The Equal Protection Clause of the 14th Amendment (1868) has expanded its scope to help nearly every group except the one for which it was originally intended. As early as 1886, the 14th Amendment was widened to include Chinese immigrants (in *Yick Wo v. Hopkins*, 118 U.S. 356) and corporate shareholders (*Santa Clara County v. Southern Pacific Railroad*, 118 U.S. 394).

Yick Wo v. Hopkins established an important precedent: even though laws are not discriminatory in their wording, if enforced in a discriminatory way, then the enforcement violates the Equal Protection Clause.
Takeaway: *The law will judge discrimination by actions as well as words.*

Santa Clara County v. Southern Pacific Railroad established that "an aggregate of rights-bearing shareholders...[do] not forsake their constitutional rights" when they 'incorporate,' thus when a corporation—as an 'artificial person'—feels "substantially burdened" by some tax, for instance,

then equal protection implies that shareholders must feel similarly persecuted. The notion that a corporation is afforded the same equal protections as any person only exists because it is tied to the idea that an individual does not lose their constitutional rights when they become part of a group.
Takeaway: *When Wall Street corporations are "substantially burdened," then their "shareholders" must feel similarly persecuted; when banks are bailed out, then homeowners—as shareholders in the bank—must feel similarly persecuted through the foreclosure of their homes. Therefore, equal protection must be afforded corporations as well as shareholders, otherwise, individuals ARE forsaking their constitutional rights when they 'incorporate.'*

- The lawsuit must first establish the relationship between the borrower and the lender, such that the borrower should have Equal Protection under the law the same as the corporation whose 'investors' are its shareholders, whether they represent depositors, borrowers, or simply taxpayers footing the bill for the debt money banks are handing out.

Title IX (of the *Civil Rights Act)* (1972) established that "No person in the United States shall, on the basis of sex, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance."
Takeaway: *Again, being part of a group does not negate an individual's constitutional right to equal protection of the law; thus, if males can receive financial 'aid' then females are due the same financial treatment, especially when the aid is federally granted.*

In *Brown v. Board of Education* (1954), the Equal Protection Clause was cited to correctly assert that 'separate' could never be 'equal.'
Takeaway: *Natural Law asserts that only through connection can homeostatic balance be achieved and maintained. A student living in a financially disadvantaged neighborhood will not receive the same educational opportunity as a student living in a financially advantaged community; the only assistance Constitutional law can give is to remove any artificial barriers to opportunity (disconnection) placed between citizens who are equal under Natural Law.*

- Similarly, *a bank in a financially disadvantaged community does not offer its residents the same opportunity as a bank in a financially advantaged community; separate private banks also do not provide equal protection.*

In *Loving v. Virginia* (1967), the subject was interracial marriage. *Regents of the University of California v. Bakke* (1978) involved affirmative action. *Obergefell v. Hodges* (2015) protected same-sex marriage. In *Bostock v. Clayton County* (2020), the Supreme Court ruled that "it is impossible to discriminate against a person for being homosexual or transgender without discriminating against that individual based on sex,' which tied the Equal Protection Clause to Title VII of the Civil Rights Act of 1964, which "prohibits employment discrimination based on race, color, religion, sex and national origin."

Conclusions:
Through these rulings, Equal Protection has been afforded individuals tied together by ethnicity, financial investment, financial need, gender, citizenry, need of employment, similar social values, etc.— in other words, no group can be denied Equal Protection if its shared belief is strong enough to advocate for itself. The Equal Protection Clause is activated when similarly

connected groups are not treated similarly under the law; protection has mostly centered around providing equal opportunity, which has encompassed education, finance, employment, and even marriage.

The 2007-2008 Financial Crisis centered around one connection: groups of people who invested in home mortgages. One group, citizens, invested in home mortgages and lost 10 million of them when the cost was arbitrarily raised by the Federal Reserve at the same time wealthy investors cashed out of their real estate speculations and Wall Street ran out of people wishing to buy homes at excessively inflated rates. The other group, Wall Street, encouraged then bought up the riskiest of these home loans, packaged them up in toxic asset-backed securities and sold them all over the world, falsely advertising their stability. In the end, it was this second group that the federal government chose to help.

Congress does not exercise its Money Powers through the Federal Reserve, the Federal Reserve exercises Money Powers it does not have by manipulating debt instruments the U.S. Treasury is instructed to leave unattended.

The Supreme Court has ruled that Congress can authorize lawsuits that seek monetary damages against states "pursuant to the Fourteenth Amendment." In *The People v. Hierarchal Economics*, homeowners will seek Equal Protection as a group seeking the same amount of taxpayer welfare that the banks who foreclosed on them received. The federal government and the people are no strangers to private sector bank failures; the people only wish to be treated similarly to past victims (through the precedent established in 1929).

- Data shows that 6% of loans sponsored by Fannie Mae and Freddie Mac were delinquent during the period from 2001 through 2008; Wall Street loans were delinquent on their payments 27% of the time (4.5 times more). Fannie and Freddie made no risky loans until Wall Street lowered the bar; by 2007, 42% of Wall Street's loans went bust. Even then, only 5% of Fannie and Freddie loans were made to borrowers under the 620 FICO credit score cutoff signaling 'subprime' lending practices; Wall Street loans went under this bar 30% of the time. [016]
- In the end, only 2.2% of Fannie and Freddie-backed mortgages went into foreclosure, "compared to 13% of all subprime mortgages, 11.3 percent of all Alt-A mortgages, and 2.9 percent of all prime mortgages." [017]
- Importantly, the last time homes were threatened with massive foreclosure was the Great Depression (1929); the government opted to create the Home Owners' Loan Corporation, a National Public Bank, which bought and refinanced 1 million defaulted home mortgages at lower rates; the government simply held the mortgages until they were all paid off.
- In 2016, the federal government's new strategy was to auction off 95% of its 'distressed mortgages' to Wall Street Investors at rock-bottom prices with no stipulations concerning how Wall Street might handle this essential needs investment; private equity firms like Blackstone L.L.C. acquired more than 200,000 single-family homes, that it now rents at increasingly exorbitant prices under company names such as Strategic Property Management (Strategic Acquisitions), Colony American Homes (Colony Capital), Invitation Homes, or Starwood Waypoint. [018]

- Another recent real estate grab bought up another $60 billion worth of properties, driving housing prices up but not home ownership; "fundamentally altering housing ecosystems in ways we're only now beginning to understand." [019] More easy to comprehend is that middle-income homeowners were driven out by foreclosures, so all the current gains (from the average home price of $250k to the 2023 price of $501k) have gone to Wall Street investment companies and their shareholders.

Arguments:
- There must be a shared belief in the value of money for it to exist; shared beliefs, as well as economics itself, necessarily creates relationships between all groups. The Constitution of the United States claims to secure Liberty; equal relationships are mutual relationships; it is government's job to provide Equal Protection so that relationships do not turn parasitic.
- Banks base their credibility on 1) the labor value of its depositors, which allows 2) borrowers who promise to replace privately created debt with their labor value, thus increasing the assets of the bank. Finally, the private bank gets reserve funds from 3) the federal debt, where again the taxpayer's labor value serves as the financial backing for the bank's existence, as well as any bailout money for lenders (through Fannie Mae and Freddie Mac) or depositors (through the FDIC). The contention is that together, this proves that the American people are shareholders in the banks they fund, therefore if the artificial corporation, which is federally financed, receives welfare, then through the Equal Protection and General Spending Clauses, Congress needs to similarly provide for groups similarly inflicted.
- Since money was loaned and (mostly) paid back by Wall Street, the People's stipulation would be to similarly use taxpayer money loaned out through the Constitutionally-approved National Public Bank within the U.S. Treasury, to extend home loans to Americans who lost their homes, or have been forced—by the ensuing inflation caused by the poor strategies implemented during the Financial Crisis—to face exorbitant rent prices from the encroachment of Wall Street landlords into their communities.

The overall message of Equal Protection is that everyone feels unprotected. In the area of housing, blacks have suffered redlining, blockbusting, eminent domain, gentrification, and have seen their houses devalued along with their social worth. Everyone else should be getting in line behind them, but this is not how society is currently organized. When the Fourteenth Amendment was first ratified, it wound up helping corporations more than any other group; the hope is that this litigation will reverse that trend.

4. Parallel Litigation: Misuse of Congressional Spending Clause

(Corporate Welfare is not the General Welfare)

Purpose: Through the Spending Clause, Congress has the power to tax and spend in aid of the General Welfare, but any federal grant of money cannot be given to one group at the expense of another. Again, Equal Protection hovers over all Congressional spending allocations, so the federal grant of American homes to Wall Street landlords would imply a similar grant of home be provided the American taxpayer.

Arguments:
When federal government subsidizes high-end corporations with taxpayer money (extracted from labor, rather than renting out privately created money that must be paid back with interest), it does so through the Congressional mechanism of promoting 'the General Welfare.' Some subsidies (given over to agriculture, energy, water, healthcare) create the illusion that consumer prices remain stable for these essential needs, but the industries ultimately receive the full asking price (exchange value) for their products; the illusion that inflation is being controlled is just an illusion. Some subsidies (like Amazon) provide tax incentives to large companies to locate in certain areas and bring jobs with them. Often, people in poorer areas are not the ones hired; instead, people end up commuting to these jobs, so again, the illusion that equal opportunity is being disseminated is an illusion (it is estimated that even state and local governments spend as much as $30 billion a year enticing businesses to their area). Some subsidies (Boeing, GM, Ford) are meant to encourage production of certain products, but basically serve to prop up industries that are in decline.

Government is instituted among people to manage the economics through which their Life, Liberty, and Happiness is realized. The United States Government has decided (for now) to use hierarchal economics as its operating system; the main tenet of creating 'balance' in a 'free' marketplace is competition. Therefore, the People will seek one of two options:

Be allowed to retain their taxed labor value to be pooled for small business loans, spent—per the Spending Clause—through a National Public Bank capable of disseminating it in a "general" versus "local" manner (designed for small farms, green energy, local food production, electric airplane alternatives, etc., that can compete in every local community and thus represent an overall feel of competition), or
Demand an equivalent amount, per the Spending Clause, to be disseminated toward green energy (fossil fuel gets $20 billion), agriculture (which received $50 billion in 2020), transportation (airlines got $14 billion in 2021, car companies received $81 billion overall), tech companies ($52 billion from the feds, $9.3 billion from states) and communication ($65 billion for new broadband).

On the above numbers alone, the People could sue (through the Tucker Act) for a minimum of $210 billion in taxpayer money, which could be dispersed through National Public Bank loans for essential needs businesses supplying competitive next generation products. Whatever is paid back from the loans represents the People's investment in themselves (which makes everyone shareholders and fulfills the General Welfare requirement); instead of the money adding to the National Debt or becoming a sunk cost dumped onto the American taxpayer (the usual federal government model), this money will get paid back and can be reused for other projects.

5. Constitutional Challenge: Misuse of Taxpayer Money Toward 'Common Defense' and 'General Welfare'

Purpose: The spirit of U.S. Constitutional Law is Natural Law, and it is important that Americans reestablish this original Law, to see that it is duly applied to current Supreme Court decisions. Once Natural Law is reestablished, it will render much of Congressional spending unconstitutional.

Natural Law asserts that violence is an emotional communication meant to signal a disconnection exists; when the disconnection is systemically generated, it will create an imbalance (because connection cannot disperse it) and drive a positive feedback loop of further violence, which manifests itself in internal and external disorders:

External Costs

- Department of Defense: now at $1 trillion per year (three times the cost of any other country); $1.99 trillion is available through Congress. The United States has been at war for 225 of its 243 years).
- Gun Violence: guns kill 43,000 people a year and represent 71% of homicide deaths. 59% of gun deaths are suicides, however.
- Mass Incarceration: costs $182 billion to run, rises to $300 billion counting cost to police neighborhoods, and jumps to $1.2 trillion when including damages to society.
- National Debt: currently stands at $31.8 trillion.
- Environmental costs of pollution: estimated at $500 billion a year, with another $361 billion in health costs.

Internal Costs:

- Healthcare Costs: $4.8 trillion (#1 in cost in the world)
- Alcohol: costs $249 billion overall each year ($192 billion in direct health costs).
- Drug Abuse: a $152.4 billion cost per year.
- Smoking: more than $300 billion a year ($170 billion in direct healthcare cost alone).
- Cancer: over $200 billion in direct healthcare costs each year.
- Diabetes: $245 billion is spent each year; $175 billion represents direct healthcare costs.

The U.S. Constitution is based on Natural Law; where Natural Law is compromised, grounds for constitutional challenges to statutes exist. In common law, upon which early rulings were based, judicial precedent is binding. Because the Equal Protection of all people was not a precedent at the founding of the United States, the tenets of civil law have also been used, which are not as beholden to precedent, but founded upon legal codes, which become useful when precedent proves corrosive to civil liberty.

Argument:

- Out of every taxpayer dollar, 29 cents is spent on healthcare costs ($1.6 trillion); 14 cents is spent on the military industrial complex ($877 billion in 2022). Nearly 8 cents out of every dollar is spent on environmental issues, and 3 cents is spent to incarcerate American citizens.
- Natural Law asserts that only through connection can homeostatic balance be achieved, and only through balance will external and internal manifestations of violence dissipate. Disconnection from each other drives uncertainty, which drives the toxic effects of stress that leads to many internal disorders. Past traumatic experience still resonates epigenetically, whether through the stress of war or discrimination. Wealth disparity drives imbalance and uncertainty, and leads to depression, suicide, domestic violence, child abuse, and many other manifestations of violence.

- Per Liberty, people own the value of their labor, therefore it is through the mechanism of Liberty that people have a choice to NOT have their taxpayer money used for purposes that are proven to be detrimental to the health of the people and the planet; this, in effect, makes them accomplices to traditions of hierarchal oppression and violence that will not dissipate until the systemic mechanisms of hierarchal disconnection are dismantled.
    - Liberty is the mechanism of choice, which is driven by beliefs; the Constitution is protective of people's beliefs. The belief that only labor can convert potential resources into value leads to the idea that taxation of one's labor value diminishes a percentage of Liberty, as it limits choices. To not diminish the liberty of its citizens, yet still provide the means and mediums of connection necessary for the successful operation of economics, taxation should represent a share of these connections that facilitate economics and not diminish it.

6. Case Against the Federal Reserve: Failure to Meet its Objectives

Purpose: Independent 'Government-Sponsored Enterprises' (GSAs) like the Federal Reserve, Fannie Mae, and Freddie Mac do the work of Federal Government; they are simply the tools of government, created to serve a specific purpose. The tool of the Federal Reserve was created to *maximize jobs, stabilize inflation, and keep interest rates moderate*. During the Financial Crisis of 2007-2008, the Fed not only failed to meet any of its objectives, but it actively caused unemployment, inflation, and interest rate hikes (which precipitated the foreclosures) through its policy choices. Therefore, it is incumbent upon government to rethink the mechanism through which it disseminates its Money Powers.

During the aftermath of the Financial Crisis, ten million people defaulted on their home loans, nine million people lost their jobs, and when the housing bubble burst, homes went back down to an average price of around $250,000. That was in 2012; by 2023, housing prices climbed back up over $500,000 (an average increase of 100%). The difference this time is that a large percentage of the homeowners are now Wall Street investors, who bought up the foreclosures—many of them from the federal government.

When the government wasn't handing the houses directly over to Wall Street, to get them off Fannie and Freddie's books, Wall Street types were showing up with cash to outbid residents, such that neighborhood dynamics would never be the same. The mechanics of inflation were exposed, however; ownership of essential goods and services by profit-seeking types 'banks' on inelastic demand to get whatever price they ask, meanwhile the general public soon joins the price gouging event. Thus, the mechanism that federal government uses to secure its Money Powers purposely drives inflation that serves the 'limited welfare' of Wall Street investors; taxpayers are asked to pay further nonreciprocal obligations (rent) to these landlords, which in no way facilitates the Equal Protection of both parties.

Jobs were lost. Inflation was not curbed. Interest rates were purposely 'fluctuated' by the Fed, which singlehandedly drove the foreclosures that caused the housing collapse.

National Debt is created when the government pays out money, sometimes for labor, sometimes as pure economic rent, so that the private sector will not charge its inflated prices directly to the citizens (although the citizens pay for it anyway, through their taxes). Some debt covers economic infrastructure that aids the private sector, who then charges the taxpayer to use it. Once the money is paid out, and the National Debt sits in the Treasury, it is converted to 'securities' and placed in the banks of the primary dealers in these 'debt instruments.'

Primary Dealers

Amherst Pierpont Securities LLC
ASL Capital Markets Inc.
Bank of Montreal, Chicago Branch
Bank of Nova Scotia, New York Agency
BNP Paribas Securities Corp.
Barclays Capital Inc.
BofA Securities, Inc.
Cantor Fitzgerald & Co.
Citigroup Global Markets Inc.
Credit Suisse AG, New York Branch
Daiwa Capital Markets America Inc.
Deutsche Bank Securities Inc.
Goldman Sachs & Co. LLC
HSBC Securities (USA) Inc.
Jefferies LLC
J.P. Morgan Securities LLC
Mizuho Securities USA LLC
Morgan Stanley & Co. LLC
NatWest Markets Securities Inc.
Nomura Securities International, Inc.
RBC Capital Markets, LLC
Societe Generale, New York Branch
TD Securities (USA) LLC
UBS Securities LLC.
Wells Fargo Securities, LLC

The so-called 'shadow banking' division of Wall Street sees these holdings as assets through which to leverage many of their unregulated dealings, presumably with the confidence that if they fail, the government will bail them out, since they hold these assets hostage.

During the $9 trillion in Federal Reserve quantitative easing, the Fed removes $9 trillion worth of these securities from the primary dealerships, giving up newly created cash for it instead. This 'cash' is now moved out of the shadows and into the private banking system accessible by the general population. The shadow banking system is not necessarily pleased by this because it affords them less 'leverage,' but for quite a long time, even the private banks were holding onto the assets, preferring to use it as leverage, too.

Likely, the claims of poor Money Power management will simply be folded into the general case for Equal Protection, but the evidence shows that Wall Street certainly has leverage over the federal government and appears to have more leverage over the private banks than the Fed who supplies the banks with their debt money.

7. Equal Protection of Federal Government Employees

Purpose: To ensure future employees of the Federal Government—who received federal tax dollars—also receive Equal Protection, campaign laws need to be changed so that each viable candidate receives equal funding.

Arguments:

- It costs $24 million to buy a seat in the Senate; $3.4 million to sit in the House of Representatives.
- The average American does not have this kind of money, but Wall Street does, as well as the wealthy donors of the two current political parties; if any 'average American' wants to sit in one of those seats, they must become a paid marketer for Wall Street or whichever party hires them to sell their brand of politics (meanwhile, both now market capitalism).
- The Supreme Court decision in *Citizen's United v. Federal Election Commission* (2010) gave the private sector the right to financially support the candidate of their choice.
- As federal elections are financially aided by the federal government, Equal Protection of all Candidates (as a group) requires that it matches whatever campaign contributions are given to private sector candidates, otherwise one candidate is disadvantaged. Because elected officials receive financial assistance (salaries), all candidates deserve Equal Protection of the means to secure employment.
    - It is through federal statutes that the idea of corporate personhood is legitimized, and through federal government that citizens are allowed to participate in government.

8. Application for an Equal Opportunity Grant:
Grant to Run a Beta Test Implementing Natural Law

Purpose: Biological Economics and the principles of Natural Law take precedence over the current systems being used; through implementation of these foundational laws, the negative externalities of hierarchal economics would soon disappear. The contention is that 'nature' is the 'constant' (C) and therefore the only way to solve societal issues is through establishing an 'environment' that nurtures the results Americans hope to achieve (current government mandates dictate a desire for Equal Protection, General Welfare, Common Defense, etc.). Natural Law posits that creating an environment specifically designed to dispense these concepts should theoretically 'nudge' people toward external and internal 'economic' health. To prove this theory, a Beta Test is needed.

Sources For Funding a Natural Law Beta Test

1. Corporate Subsidies top $100 billion a year; the top ten corporations alone have received nearly $75 billion in taxpayer money; 70 different companies have received more than $1 billion each.
    a. The beta test look to incorporate an entire community, through the corporate entity of a public bank; the grant money would go into the bank, where it would rebuild the community and create jobs that render services for which the people

would pay; these payments would go back into the bank. The test is whether the community can flourish without inflation (i.e., extra money creation).

2. Federal Government handed out $700 billion in bailouts for the Wall Street 2007-2008 financial crisis. Evidence shows this bailout money was spent on individual bonuses and was used as seed money to buy up several hundred thousand of the foreclosures they had caused.
    a. The test would be rendered in the poorest communities, to help ‘bail out’ this group of Americans who do not lose their individual rights to Equal Protection simply by being in this group; the Spending Clause would best be served by choosing one community in each state to promote the General Welfare.
3. The Federal Reserve has created debt money (“monetized the debt”)—through quantitative easing—equal to nearly $9 trillion. The money has been used by private banks who do not equally protect American citizens. Meanwhile, 10 million individuals and families lost their homes (and 9 million people lost their jobs) between 2006 and 2014, raising the number living in poverty to 46.5 million. The U.S. National Deficit consequently rose from $9 trillion in 2007 to $31.8 trillion currently.
    a. If the federal government does not want to expend real (taxed labor) money to fund this project, it could repurpose some of the $9 trillion it already created, most of which sits in banks losing value and further taxing the American laborer (through ever-increasing interest rates on the National Debt).

Communities Outside the Equal Protection of Federal Government

1. **New York** Congressional District 15: *36.2% below poverty*
2. **Michiga**n Congressional District 13: *29.6% below poverty*
3. **Kentucky** Congressional District 5: *29.1% below poverty*
4. **Texas** Congressional District 34: *27.8% below poverty*
5. **Louisiana** Congressional District 2: *27.1% below poverty*
6. **California** Congressional District 16: *26.7% below poverty*
7. **Mississippi** Congressional District 2: *26.2% below poverty*
8. **Pennsylvania** Congressional District 2: *26.0% below poverty*
9. **Texas** Congressional District 15: *25.7% below poverty*
10. **Ohio** Congressional District 11: *25.6% below poverty*
11. **New York** Congressional District 13: *25.4% below poverty*
12. **Louisiana** Congressional District 5: *25.1% below poverty*
13. **Georgia** Congressional District 2: *25.0% below poverty*
14. **California** Congressional District 21: *24.7% below poverty*
15. **Alabama** Congressional District 7: *24.6% below poverty*
16. **Arizona** Congressional District 7: *24.2% below poverty*
17. **Texas** Congressional District 29: *24.1% below poverty*
18. **Tennessee** Congressional District 9: *24.0% below poverty*
19. **Pennsylvania** Congressional District 1: *23.9% below poverty*
20. **South Carolina** Congressional District 6: *23.8% below poverty*
21. **Texas** Congressional District 28: *23.6% below poverty*
22. **West Virginia** Congressional District 3: *23.3% below poverty*
23. **Louisiana** Congressional District 4: *23.2% below poverty*
24. **New York** Congressional District 7: *23.0% below poverty*

25. **California** Congressional District 40: *22.6% below poverty*[020]

Children's academic success is directly related to their poverty status; those who live below the poverty line have greater health issues and reduced ability to focus on school. Data also indicates that parents have a significant impact on the academic ambitions of their children; school spending seems less of a factor and more an indication that high-achieving parents live in wealthier neighborhoods, where the demand for educational spending and academic success combine with the emotional need for these neighborhoods to look and appear more prestigious.[021]

1. Alabama: Chickasaw City Schools, Mobile County
In the Chickasaw district, 41.3% of school-age children live below the poverty line. School spending averages $9,400 a child; only 14% of residents in this country have attained a bachelor's degree.

2. Alaska: Lower Kuskokwim School District, Bethel Census Area
37.5% of school-age children live in poverty here, despite spending more than $32,000 per child; only 13% of adults attain a bachelor's degree in this area, which indicates that throwing money at this problem is not enough. Biologically, disconnection (from the whole) and connection (to fit into one's surroundings) both play a part in the perpetuation of overall financial disparity.

3. Arizona: Window Rock Unified School District 8, Apache County
44.4% of children live in poverty. Children receive nearly $15,000 a year in school expenditures; 11% of adults end up with a bachelor's degree.

4. Arkansas: Osceola School District, Mississippi County
40.1% of children live below the poverty line; per student spending is around $12,000, with only 9% of adults eventually attaining a bachelor's degree (interestingly, children raised by parents with a college education will tend to follow their parents' lead).

5. California: Mendota Unified School District, Fresno County
Students receive only $11,000 a year in school expenditures and only 2% of parents possess a bachelor's degree, further illustrating the importance of parental guidance in academic attainment.

6. Colorado: Las Animas School District, Bent County
• Location: Bent County
Annual per student spending is only $7,000; 10% of adults earn a bachelor's degree. The lower cost represents a lack of teachers in this district; class sizes average 40 students per teacher.

7. Connecticut: Hartford Public Schools, Hartford County
• With annual per student spending at nearly $20,000 but less than 17% going on to get a college degree, parental role modeling stands out as the more significant factor.

8. Delaware: Woodbridge School District, Sussex County

Although the country only expends $14,000 per child, again the percentage of adult with a bachelor’s degree—13% —is the more prominent factor.

9. Florida: Hamilton County School District, Hamilton County
The child poverty rate of 34.3%; student spending is less than $11,000 annually, and only 9% of adults earn a bachelor’s degree.

10. Georgia: Stewart County School District, Stewart County
While student spending is relatively high—$15,000 per child—only 11% of parents earn a bachelor’s degree.

Conclusions:
Perhaps success should not be measured financially or academically, but economically; is the economic infrastructure in place to promote a healthy lifestyle (through physical and emotional connection, as well as the opportunity to exercise liberty and contribute through labor).

The Beta Test should not require more than $600 million per year for four years to achieve a measurable result, or $2.4 billion per community deposited into a local public bank. If the money used is federal tax dollars instead of federal debt, the incentive would be that residents could keep whatever value was produced through the bank. $2.4 billion, paid back at 4% interest over 30 years—would yield $4.12 billion for the community (or $41,000 per resident, deposited into each participant’s personal bank account).

If after the four years, residents are allowed to pay all their federal taxes through the bank, the jobs produced by the initial infusion of money would sustain the bank indefinitely, such that the community would run independently; it would not need the benefit (or burden) of state and local taxation, property or sales taxation, or any other sources of money beyond this publicly owned bank.

The People’s History of Economic Oppression

Introduction

Biological economics is the foundation for all life on Earth; humans are but one of the many successful products of this 3.7-billion-year process. The economics that made humans, however, is not the same economics that humans currently practice (for this treatise, the altered version of economics has been labeled ***intraspecific hierarchal kleptoparasitism***—or *hierarchal economics* for short).

Simply put, the universe and everything in it was built from the bottom up, not the top down. When hierarchal rulers started making decisions from the top down, through the thin guise of divine right (backed up with the weight of immense violence), they began a paradigm of violence contrary to the foundational principles upon which life came to exist.

To challenge the divine right of kings, enlightened types postulated about a Natural Law that precluded the arbitrary institution of intraspecific hierarchal violence. Natural Law was invoked when America declared its independence from hierarchal rule, for instance, where it went on to become the foundation and spirit of both Confederate and Constitutional law; it remains housed within the Preamble of America's Constitution and continues to serve as the "key" to interpreting the law, as well as crafting new legislation.

Because Natural Law has never been clearly defined, it continues to be vulnerable to misinterpretation (both intentional and unintentional). Currently, for example, there is a battle being fought in the U.S. Supreme Court, where proponents of hierarchal ('positive') law attempt to impose a top-down definition of 'originalism,' as is their wont; in doing so, they hope to eliminate the Preamble of the U.S. Constitution as the foundational base of American jurisprudence. It is crucial that the U.S. Constitution remain a living document; the Preamble not only represents the spirit of the law, as well as the mission statement for a democratic society, it is the only connection to Natural Law, and thus serves as the last stronghold for the correct implementation of biological economics.

The purpose of this treatise is to establish **Biological Economics** as the evidence-based foundation upon which **Natural Law** rests; both these forms of economics and law take chronological precedence over the hierarchal forms of economics and law currently being practiced. Neither biological economics nor the Natural Laws derived from it cease to operate simply because people choose to practice something else; the dissonance created between the 'bottom-up' reality of biology and the 'top-down' myth of hierarchy is revealed through measurable negative externalities to the people and planet, who are forced into the economic role of third-party recipients caught between these two opposing economic paradigms.

From mass incarceration (external violence) to healthcare costs (internal violence), statistics reveal the biological strain of maintaining homeostatic balance within an environment of hierarchal economics. Even as Thomas Jefferson declared that the "Laws of Nature" take precedence over hierarchal rule, he also observed that people "are more disposed to suffer...than to right themselves by abolishing the forms to which they are accustomed." People suffer harsh or oppressive environments because that is what they were biologically built to do; evolution is a process of maintaining homeostatic balance over the uneven terrain of a constantly fluctuating environment.

The violent have only been able to successfully alter the environment because they are emotionally disconnected from it, not because of some 'vision' of the future; their strategy is as directionless as the desperate attempt of cancerous cells to seek their irrational self-interest at the expense of the entire organism. The next evolutionary leap for humanity will be to proactively alter their environment toward the 'natural' health and well-being of all involved, but this cannot happen until the disconnections within hierarchal economics are eliminated and violence—which is a 'side effect' of physical and emotional disconnection—is allowed to subside.

Once people are reconnected to their biological purpose, they will discover that the equation for existence has but one 'constant'—what internally drives the single eukaryotic cell (nature)—and one 'variable'—what externally (environmentally) drives the single eukaryotic cell (nurture). To align ‘nurture’ to better fit our true biological ‘nature’ is the solution that will propel the human organism to its next evolutionary level.

The founders of the United States could not eliminate the hierarchal oppression of their time, but they did build the tool that future generations could wield—when they were strong enough—to finish the job they started. It is through federal government that We the People will dismantle hierarchal oppression; *The People v Intraspecific Hierarchal Economics* will establish causation and connect culpable actions both voluntary and involuntary (*actus reus)* to concurrent mental state (*mens rea*) and convict hierarchal economics (and the laws that sustain it) for its many crimes against humanity, meanwhile exonerating the people as unwitting accomplices who—by their nature—did their best to navigate through this violent 5,000-year period in human history.

Section I

"We the People of the United States, in Order to form a more perfect Union, establish Justice, ensure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America." –Preamble to the United States Constitution

What is Biological Economics?

Using a telescope, humans can look backward through the medium of time and (theoretically) witness the beginning of the universe. Using a microscope, humans can similarly look backward in time and witness the beginning of human existence in the single cell.

Biological Economics is an arbitrary human label intended to acknowledge the natural process of unicellular and multicellular economics that underpins all eukaryotic existence. Eukaryotic existence has been built (like everything else) from the bottom up, the inside out, from past through present and on into the future, and it is important to observe it this way, so that the human population might build its economics on the natural—and thus stable—foundation that has been provided.

For this discussion, microeconomics will refer to unicellular economics, macroeconomics will explain the multicellular infrastructure of the human organism, and global economics will refer to how human organisms interact with the external environment (and each other) at the social / relational level.

TIMELINE
4.5 billion BCE: Earth forms
4 billion BCE: Earliest water forms
3.8 Billion BCE: 'late heavy bombardment'[26] of comets (and asteroids) strike Earth, bringing the building blocks of life (amino acids), which combine with asymmetric pre-Archean cells already present, to potentially form LUCA[27] (Last Universal Common Ancestor); the asymmetry—or chirality—of these proteins enables the process of reproduction to develop.[30][31]
3.7 billion BCE: first evidence of unicellular life. [28]
2.1 billion BCE: first evidence of multicellular life.[29]
4.2 million BCE: first evidence of hominin.[32]

The Microeconomics of Eukaryotic Cells
Findings

- **Economics** is the natural biological process of cellular existence.
    - Keywords are *balance*, *connection, disconnection, value, communication*, *transduction*, *resource*, *medium, infrastructure* (as the *medium of production / connection*), *labor* (as the *means of production / connection*), *language* (*biochemistry as a universal language*), and *relationships*.
- The purpose of cellular economics is to sustain existence. Existence requires three deliberate actions:
    - To 1) *connect* to sources of discordant energy, then 2) translate it—through the process of *labor*—into a form (adenosine triphosphate, for example) that can be used to 3) achieve and maintain a healthy internal *balance* (homeostasis) under constantly fluctuating (*uncertain*) environmental conditions.
- Economic balance cannot be achieved without ***connection***. When there is ***disconnection***, a cellular imbalance (or deficit) exists that threatens cell survival.
- Connection allows ***values*** (positive and negative) to be exchanged or ***communicated***; *value* can only be gained through *connection*.
    - *Communication* is the *transduction* (transformation, translation, production) of a *resource* (of biochemical energy) through a *medium* (an economic ***infrastructure*** like the cell membrane, for example) into a form capable of being absorbed (understood) by the receiver of this 'economic exchange'.
        - *Transduction* (production) translates (converts) chemical resources into a universal biochemical *language* (adenosine triphosphate or ATP) that can be understood and therefore useful (valuable) to the cell.
        - ***Labor***—or the application of effort (work) to translate raw materials into economic 'goods'—makes it the sole *means of production* (transduction) on the 'supply' side of the economic equation (the economic *infrastructure* that makes up the cell constitutes the *medium of production* in this scenario).

    - Because cells also release chemical signals to communicate with each other,[33] **biochemistry** becomes the universal *language* of eukaryotes (and prokaryotes) at the microeconomic (or unicellular) level.
    - *Time* is the *medium* through which life *communicates* itself or *connects* with its future self (making *Time* the *medium of reproduction / connection*, and the process of birth [*labor*] the *means of* re*production / connection*).
  - *Communication* is how cells *connect*, and *connection* is how cells *communicate*; once cells *connect*, they cannot help but *communicate*, and once cells *communicate*, they cannot help but *connect*. This duality demonstrates the interconnectedness involved in all existence, where relationships are formed with each connection.
    - *Relationships* may be mutually beneficial, commensal, parasitic, or even predatory, thus the *values* exchanged or *communicated* may be *positive* or *negative*.
  - Similarly, economic exchange is a form of *communication*, and *communication* is a form of economic exchange, making all communications a relevant source of positive and negative *value*.

Discussion

Almost four billion years ago, comets inseminated the womb of the Earth,[34] bringing what scientists surmise was one asymmetrical side of an Archean cell named LUCA—or Last Universal Common Ancestor. In a match made from heaven, two molecules became one; it was the opposite 'handedness' (or chirality) between these two which made reproduction possible and has subsequently allowed life to reinvent itself in many creative ways. This Archean cell later went on to form a successful merger with an aerobic bacterial cell; scientists believe this 'endosymbiotic event'[35] produced the first eukaryotic cell; now eukaryotic cells represent the only multicellular organisms on this planet.

Every cell is a *self-contained economic* system fully equipped with transportation, communication, self-defense, reproduction, energy production, and waste management *infrastructure*; to exist, a cell must first connect to potential energy 'resources' (chemical, electrical, kinetic, mechanical, gravitational, electromagnetic, thermal, piezoelectric), then harvest, store, and convert (transduce) these resources into a form it can utilize (such as *adenosine triphosphate* or ATP).

The universe is a giant power grid humming with potential energy. Cells are the 'universal translators' of this steady power source; they are born to hack into it and communicate their existence by any means necessary; each of us represents one of their many translations. Through the actions of these cells, some general assumptions can be made:

Cells are engineered to break down resources into usable energy (transduction, digestion, respiration, catabolism), then reassemble it (anabolism) in usable ways (e.g., to sustain production, to reproduce, to respond to the environment, etc.).

Cells either move (through *taxis*) toward *connection* to resources of positive value (positive response) or away from sources of perceived uncertainty (negative response). This binary choice to either *connect* or *disconnect* is central to this treatise. Amazingly, the concept of life, liberty and pursuit of happiness can all be found within this decision, as well as an understanding of *positive and negative value* (based on cellular response).

A cell that can make choices is evidence of a cellular *will to exist*; cells clearly **value** existence and are quite willing to supply the **labor** necessary to maintain **homeostatic balance**, which can only be achieved through **connection** to potential energy resources. ***Liberty*** represents the choice (response) to either *connect* or *disconnect*, so therefore becomes the *medium* or channel through which the cell exercises its *will to exist*. The *pursuit of happiness* is simply the sum of these binary choices (responses), which would theoretically represent a cell's freedom, if the cell was independently operating; it is not clear that the cell wishes to labor or exist independently, however.

Through 'respiration,' each cell produces more than it needs and thus invites further connection. Using only sunlight, water, and carbon dioxide, early cyanobacteria labored to produce the 'free' oxygen which drove production for our aerobically powered ancestors; through this connection, a cellular 'chain' of existence was established; communities of cells began working interconnectedly, which eventually led to multicellular 'organizations.' When some organisms began to seek connection in predatory or parasitic ways, it became necessary for cells to engineer increasingly elaborate defense mechanisms; thus, a duality formed in the exercise of each cell's liberty, around the choice to either seek or repel connection.

Once connected, however, the goal of each cell is always the same: to achieve homeostatic balance; through intercellular and intracellular signaling,[36] as well as cell irritability,[37] cells constantly monitor, regulate and **communicate** any detected imbalance to ensure homeostasis. Cell production and communication both involve transduction of chemical energy; cells are so drawn to energy and fluent in energy conversion processes that it is easy to posit that communication is what the entire process is about; energy seems to be music to every cell's ears.

The main takeaways are:

Connection *is a prerequisite for existence*.

- Cells connect to energy resources through their labor. They connect to other cells through the products of their labor. They connect through Time during the reproductive process. Even in parasitism and predation, connection—however unwanted—is the means through which existence is facilitated.

Homeostasis (balance) *is mandatory for cellular health*.

- Interestingly, once cells connect to a resource, processes like labor, production, and reproduction are virtually guaranteed, to balance input with output and thus achieve stasis (therefore*, through their labor, cells take the borrowed energy of the universe, convert it,* ***then pay it forward*** *to other cells, in exchange for existence; this comprises the economic deal that cells make with the universe*).

(Positive) Value *can only be gained through connection*.

Labor *is the only means of (positive) value creation*.

- Energy resources must be converted (translated) into more accessible products, then offloaded, to maintain homeostasis. Glycolysis, photosynthesis, respiration, fermentation; these metabolic—or energy conversion—processes are all labor intensive.

Connection necessarily creates a **Relationship**, where something of either positive or negative value is economically *communicated* or exchanged.

- Relationships in nature can be mutual, commensal, parasitic, or predatory, and the only way to measure the economic impact of these relationships is to account for all values being exchanged.
- Relationships make all exchanges a form of **Communication**, which is a fair statement because an energy source is always being converted from one form to another (through transduction), where it resonates in some positive or negative way with the recipient.
    - Whether all energy exchange is a form of communication, or all communication is simply a form of energy exchange, it is important to account for the type of relationship and exactly what is being communicated within each economic exchange; only then can a true reckoning of **net value** be made.

There is evidence that **Uncertainty** *is the main driver of existence and evolution*, even at the microeconomic or unicellular level.

- *Uncertainty* can be seen in the relentless drive to maintain homeostasis in the face of continuous energy resource depletion (*Uncertainty as a perceived deficit*).
    - Cells become 'irritable' when homeostasis is not maintained, which drives the need for connection and labor, meaning this process is reactive (to respond based on a perceived need).
- Potential for entry by pathogens and parasites is also a source of *Uncertainty* and clearly drove cellular production of complex self-defense mechanisms. (*Uncertainty created by threat of forced connection*).
    - This also establishes that cells reactively engineer solutions to perceived *Uncertainty*, therefore **evolution**, or adaptation, *is a reaction to perceived Uncertainty*.

Finally, because cells maintain *homeostasis* through establishing *connection,* any imbalance—created by disconnection—would be unhealthy.

- Importantly, where *connection* exists, *balance* exists, and vice versa; conversely, where imbalance is present, a *disconnection* exists (and vice versa); *separate cannot be equal*.

The Macroeconomics of Eukaryotic Multicellular Organisms Findings

- The overall 'microeconomic' purpose of the single cell—*to power itself, protect itself, reproduce itself, and labor beyond its own needs*—remains unaltered at the 'macroeconomic' multicellular level.

    - New Keywords are *negative* and *positive feedback loops, uncertainty, universal language of emotion (language of connection is belongingness, language of disconnection is violence*)
- Single Cell Organisms come fully equipped with catabolic and anabolic assembly lines[38], communication and reproductive systems, and defense capabilities[39] that rival any multicellular system, displaying adaptive forms of resistance, antimicrobial protection, surveillance checkpoints and roadblocks, chemical warfare agents, and viral replication inhibitors.
- The Human organism (or organization) employs 37 trillion single cells at any one time; each starts out as a blank slate 'stem cell' before being trained and equipped ('adapted') to provide one of 200 different functions (as bones, blood, muscle, nerves, fat, sperm, eggs, etc.).[40]
    - A skeletal 'infrastructure' 'manufactures' red blood cells capable of converting oxygen (a 'natural resource') into the 'energy' necessary to power basic 'production.'[41] The digestive and respiratory systems take in and process 'raw materials' for 'distribution,' using a cardiovascular 'transportation' system. Waste management and regulatory systems work interdependently to maintain *homeostasis* within the internal environment, while two *communication* grids—one electrical (the nervous system) and one chemical—communicate directly (and simultaneously) with every cell in every system of the body.[42]
        - ***Communication*** is optimized because no cell walls exist in multicellular communities (usually a necessity for unicellular organisms); this allows a failsafe ***connection*** to maximize *communication* of *biochemical values* nutritional and informational.
    - An additional 39 trillion microbes—both permanent and temporary residents—perform crucial functions from construction work to demolition and clean up after the human organism ceases to function.[43]
    - Importantly, the overall 'microeconomic' purpose of the single cell—*to power itself, protect itself, reproduce itself, and labor for others*—remains unaltered at the 'macroeconomic' (multicellular) level.
- **Connection** allows constant *biochemical* ***communication*** (feedback) that creates ***negative feedback loops*** designed to keep organisms in *balance* (homeostasis).
    - This constant feedback (*communication*) is why cells, once they are connected, do not overly produce, reproduce, or consume relative to others.
    - *Negative feedback loops* are a product of *connection*, designed to deescalate any internal ***uncertainty*** through maintaining the 'status quo' of homeostasis (stability).
    - *Positive* feedback *loops* are a product of *disconnection*, designed to deescalate any external ***uncertainty*** through ramping up production; they represent exponential growth, evolutionary leaps, or economic boom and bust scenarios.
- **Disconnection** triggers *biochemical* ***communication*** (feedback) that creates ***positive feedback loops*** designed to protect organisms from ***uncertainty***. The multicellular organism now has two choices:
    - A strategy of ***disconnection*** (to fight or flee), that will protect the cell in sudden moments of extreme *uncertainty*.

- A strategy of ***connection***, that helps innovate solutions through the evolution of various systems (sensory, communication, executive function, digestion, etc.).

- ***Evolution*** is the byproduct of cellular reactions to the stress of perceived *uncertainty* (such as detected changes to the internal or external environment). Eukaryotes have been in a two-billion-year-long battle against ***uncertainty***, where a *positive feedback loop*[44] is generated by the circular pattern of perceived *deficit* (***uncertainty***) that drives *labor* (the process) to achieve *stasis* (the motivation) which is fleeting.
  - The stress of perceived *uncertainty* drives cell irritability;[45] more cells are 'hired' to reach out to the source of this *disconnection* (to get 'eyes and ears on it', for example). This process of *connection* (recruiting more cells) to create more *connection* (to that which is unknown) has so far proven to be *the cell's best and only survival strategy*. Thus, **evolution** attempts to *eliminate uncertainty* by *employing cellular labor to achieve connection*.
  - Further, evidence has shown that even unicellular organisms commit suicide (premature cell death, or PCD), which goes against rational self-interest theories, but does reinforce two other notions:
    - Interdependence (Connection) is more valuable than independence (purely self-interested disconnectedness); lethality, in nearly every form (such as apoptosis, autophagy, necrosis) involves disconnection, thus a cellular *will to live* may be more correctly understood as a *will to connect*.
    - Studies suggest that the motive for unicellular apoptosis (suicide) may be to further their progeny's chances of continued existence, also reinforcing a *will to connect* through the *medium* of Time.
      - With Time as a *medium of exchange*, **reproduction** becomes the most valuable 'product' from the present that we can exchange with the future. Those in the future can enhance or improve upon this product, and re-gift it into their future, and so on; the ultimate end goal is yet to be known, but is the stuff that *beliefs* are made of.

- ***Communication*** is part of the natural economic exchange between cells. All *communication*—whether nutritional or informational—is *biochemical*; feedback from cells successfully laboring together pays out in *biochemical dividends* (hormones / neurotransmitters[46]) which reinforces connection, as well as unified purpose. The chemical reactions from these communications are felt as positive *emotions*, which links the universal language of single cells (*biochemistry*) to the universal language of the human multicellular organism (*emotion*).
  - For this treatise, the group of positive feelings, *all of which come from **connection**,* will be labeled as the multicellular ***language of belongingness***, which reinforces connection as the desired goal of cells in terms of safety / security, acceptance, trust, intimacy, productivity, etc.

- Because ***connection*** is a strategy born out of the ***uncertainty*** of ***disconnection***, it requires ***disconnection*** to have its own biochemical language as well, which is the language of ***uncertainty***.
  - ***Disconnection*** comprises fight / flight, death, hunger / starvation, isolation, sensory deprivation, asphyxiation, physical and emotional severance, etc., so for

this treatise, we will label *disconnection* the multicellular ***language of violence***, which reinforces disconnection and communicates only *negative values*.

        - Evidence has shown that when a cell becomes communicationally *disconnected*, it can potentially become cancerous and attack surrounding cells; disconnection occurs during cell suicide or apoptosis,[47] or during kidney failure, when cells are unable to transmit what they have absorbed.
    - Within the multicellular community, *disconnection* can mean being cut off from resources (and thus *homeostasis*) or one another (*belongingness*), but *disconnection* also represents the relationships cells have to foreign organisms (such as bacteria, fungi, viruses); how they interact—in relationships either mutual, commensal, parasitic, or predatory—depends on how extreme the disconnection is between them.
        - This represents a biological explanation for US (*connected*) versus THEM (*disconnected*).
- Evidence now shows that biochemical *communication* occurs simultaneously throughout the body (brain and nerves, as well as the immune, endocrine and digestive systems[48]), not necessarily from the 'top down'; this also confirms that the multicellular organism has two distinct communication networks: one that is chemically-based and built from the bottom up, and one that is electrical, which was also built from the bottom up, but used to relay external 'intelligence' messages and coordinate intercellular action.
    - This finding coincides with other scientific observation *that question the perception of hierarchal structures in nature*, which now appear to be based more on rationalized superficial (sensory) observations made by looking from a singular 'top down' perspective.

Discussion

Connection, as a strategy to overcome ***uncertainty***, got us where we are today. Full stop.

Multicellularity has evolved independently many times throughout Earth's history,[49] making *connection* a strategic inevitability, not an accident; even unicellular organisms often prefer to congregate in colonies. Most multicellular organisms begin as a unicellular reproductive cell (gamete), so life still proceeds from micro to macroeconomic arrangements in many instances.

All sources of energy must be converted to be useful to cells; to connect to the energy and know how to translate it into usable purposes necessarily creates a relationship between the source of the energy and the recipient; the two are in communication, and in the economic exchange, the language of energy is being translated into a universal dialect both can understand.

Electromagnetic radiation gets translated into biochemical energy, some of which is converted into communication that is binary: act or do not act; connect or disconnect. The language of connection brings a positive value which rewards *belongingness* (cellular cooperation); the language of disconnection—*uncertainty* or deficit—is perceived (at least by the receiver of the message) as some form of *violence*. Intraspecific violence, where someone is presumably not going to get eaten, still communicates a message meant to inform the recipient that a disconnection exists; those who can translate this message of disconnection make excellent customer service representatives.

Uncertainty appears to be the catalyst in the chemical equation of existence; it facilitates the reaction, but never seems to be consumed in the process; it is forever with us. ***Connection*** seems to be the *means and the end* of the experiment, first to procure the reactant, then to share the product or value derived from the conversion of energy; the exchange of value ***communicated*** pays out in the formation of new relationships (multicellular 'networking').

Cells must communicate in many languages, such as cellular biochemistry or multicellular sensations and emotions (the binary expression of connection [*belongingness*] or disconnection [*violence*]). Food (nutrition), labor, and reproduction are forms of communication; the language of genetics is how cells *communicate* with the future, through the *medium* of Time.

Disconnection accelerates *uncertainty*, and *connection* slows it back down; the greater the perceived ***disconnection***, however, the stronger the violent response is likely to be. To *disconnect* from the *uncertainty* (fight / flight) only ensures the uncertainty will persist, thus within intraspecific relationships, strategies to connect become more adaptable, to close the gap of *disconnection* as much as possible.

Uncertainty—fueled by isolating ***disconnection***—drove an internal *positive feedback loop* of early multicellular innovation. Necessity became the mother of invention, as organisms—equipped with a seemingly endless supply of stem cell 'building blocks'—reactively engineered infrastructure solutions to overcome all manner of perceived environmental *uncertainty*. Arms, legs, wings, and tails moved organisms toward *connection* to necessary resources. Lungs, gills, and mouths were perfected to take in this nutrition. Eyes, ears, and other sensory apparatus were designed to connect to the external environment and mitigate uncertainty.

Gathering more 'intelligence' on the external surroundings precipitated the need to store and interpret the ensuing flood of sensory information; with more nuanced *awareness* of the exterior environment, ***consciousness*** began to form. With greater awareness came greater fear (uncertainty), which drove a positive feedback loop of hyper-awareness that likely accelerated humans into a state of ***conscious awareness***.

As the brain was asked to process sensory and emotional input, interpret it, communicate internally (muscle control and movement) and externally (emotional expression and vocalization), cells were added to accommodate the extra labor involved. Those new cells needed to be fed—to strengthen the brain muscle—so that it might grow strong enough to carry the weight of this *uncertainty*. Animal protein packed more energy than plant protein, but the human organism was not made to eat meat; again, our cells had to engineer a stomach that could process it. We still needed to innovatively cook the meat, to avoid ingesting unfamiliar foreign organisms that would feed on us before our cells could devise an adequate self-defense against them. For humans, whose uncertainty was exceedingly great, evolution was simply not fast enough; instead of waiting around for the genetic lotto to favor us with a chance mutation, we decided to innovate in real time and live long enough to genetically pass these innovations onto the next generation.

Perhaps our diminutive size forced the adaption of a 'cerebral' survival strategy. Perhaps our emerging emotions overloaded basic sensory input with an exaggerated perception of the *uncertainty* (we do seem to like drama). The important takeaway is that the brain is not some hierarchal seat of executive control; the brain developed to service the cellular community, not the other way around, and because it clearly developed from the stem outward, the eventual frontal lobe could not have been in command of operations during any of its development. Given our addiction to consumerism (to feed), war (to fight), sex (to reproduce), and addiction itself (to flee), it appears that any higher function we may claim to possess is not very often calling the shots.

Time and again, myths about hierarchy are being debunked:

- Evidence now shows that biochemical communication is received simultaneously throughout the body—not solely in the brain and nerves, but also in the immune, endocrine and digestive systems.[50]
- Mounting evidence suggests that human cognition is not solely embodied in the brain, either, but may rely on multiple sources[51] (meaning that even human cognition appears to be a 'concerted' effort).
- When the unicellular parasitic fungi *Ophiocordyceps enters a carpenter ant host, it proceeds to replicate itself into an insurgent army that hijacks the vehicle of the ant (its body and muscles), drives it straight up a plant leaf (exactly 25 centimeters above the jungle floor), where the ant is forced to bite down and essentially become a fungi condominium;[52] the fungi never enters the ant's brain in order to perform this feat. The wherewithal to pull off this operation was contained within a single cell, that somehow knew that controlling the host's brain was not a necessary part of the operation. Fungi are normally quite accommodating and wait until organisms are dead to begin feeding on (composting) them, but these parasitic fungi live above ground, disconnected from their underground collective, and presumably were forced to innovate their own clever—but decidedly oppressive—survival strategy.*
- Recent studies have disproved the long-held belief that alpha males exist within some competition-based wolf pack hierarchy.[53] Cooperative hunting is now the observed phenomenon in every animal species; even two species as diverse as coyotes and badgers will work together toward hunting a common prey.[54]

Just as religious stories evolved from cooperative to hierarchal arrangements between the gods to legitimize the parasitic relationships formed between autocrats and their host population (as will soon be discussed), these myths of hierarchal competition among pack mammals or even cold-blooded pack hunters are meant to rationalize human behavior that has no clear scientific precedent.

The idea that autocratic control is seated in one brain, one God, or one King conveniently jibes with the point of view by which disconnected humans of emerging consciousness might perceive the world, but no evidence suggests that the human multicellular system is ruled by any particular organ; instead, it relies on each to perform its specific function (thinking about one's heart or stomach does not make it function any better, though it might make it function worse[55]). Additionally, the demise of any organ within the human macroeconomy would invariably lead to the death of the entire organism, while the demise of predators and parasites past and present has never caused the collapse of any ecosystem on record.

The Social / Relational (Global) Economics of the Human Organism Findings

- At any one moment, ***three levels of eukaryotic economics are simultaneously and interdependently taking place:*** what biologically drives the economics at the ***unicellular*** (microeconomic) level—to maintain ***homeostasis*** by seeking a ***connection***—is translated at the macroeconomic level of ***multicellular*** organisms—to maintain a feeling of more ***certainty*** (*homeostasis*) by seeking ***belongingness*** (*connection*). At the third level of biological economics, which is ***social / relational*** (and can be thought of as 'global' economics), the space between organisms has widened considerably; this has forced economic *communication* to utilize a 'wireless' *means of connection*—namely ***beliefs*** or ***belief systems*** (shared beliefs).
    - Beliefs are central to this treatise, and how they evolved into shared beliefs. Labeling shared beliefs a '***belief system***' indicates a top-down observation has been made about a process that was created from the bottom up; looking at things from the 'bottom up' is how we gain understanding, looking at things from the 'top down' is how we gain control.
- This distance between organisms has also precipitated ancillary *methods of communication*; the biochemical language of cells, first translated into emotion at the multicellular level, is then further translated into emotional expression and vocalization. Emotional vocalization eventually evolved into the formation of verbal language, to provide more and more informational detail, although it is evident, even today, that *emotions* resonate more clearly and are generally better understood than the information that is attached to it.
- As many new social / relational languages have been implemented (money, math, art, music, written language, etc.), even more mechanisms (*mediums*) have been produced to facilitate *connection* (paint canvas, musical instruments, books, phones, computer laptops, banks, governments, etc.).
- Although efforts have been made to close the gap of *disconnection* between multicellular organisms, this gap remains the source of enormous intraspecific and interspecific imbalance, all centered around issues of ***connectivity*** (reception, translation, interpretation, etc.)

To navigate the complex environment created by ***intraspecific hierarchal kleptoparasitic economics*** at the *social / relational level* requires the use of biological economic tools. These tools will help identify (and quantify) the negative externalities of *economic disconnection*—the language of economics we are currently forced to speak—by looking at it from the point of view of *connection*, which represents the economic language of multicellular organisms.

1. ***Emotional Language Theory***
    - *Emotion* is the *universal biochemical language* of multicellular organisms, utilized by every cell in every system of the human body, and every person in every country on the planet.

    - From biochemical messaging to electrically-charged ions, nerve cells, neurons, and a neural net, the human peripheral and central nervous system evolved as a complex communication grid, with various connection points located close to where sensory information was being received.[56]
        - Visual information is processed in the occipital lobe, touch—as well as taste—is processed in the parietal lobe, smell and sound run through the temporal lobe, and the stronger emotions of self-defense and pleasure are processed through the amygdala.[57]
        - One of the earliest information highways was the vagus nerve, that still delivers internal information directly to the brain stem.[58]
    - This process started nearly two billion years ago, was solidified 850 million years ago, and was operational by 360 million years ago.[59] By 30,000 years ago, evidence confirms full development of the human brain; by this point the thalamus served as the connection hub where emotional information was sent—then passed on—to the appropriate area of the brain. The limbic system translated this emotional language, whereupon the cerebral cortex (the final stage of the brain to develop) got to 'weigh in,' often after a reactive ('emotional') decision was already made.
- To communicate ***connection*** or **disconnection** at the *unicellular*, *multicellular,* or *social / relational* levels, two distinct *emotional languages* are needed: one that *communicates* ***connection*** is translated as various forms of ***belongingness***, and one that *communicates* ***disconnection*** is translated as various forms of ***violence***.
    - Because two emotional languages exist and only one *verbal language* to express them, many intangible human concepts (such as *justice*, *liberty*, *value*, et al.) often appear to have two different interpretations, connotations, or even denotations, depending on whether they are spoken from the point of view of *connection* or *disconnection*; ***Emotional Language Theory*** is meant to eliminate ambiguity by clarifying which emotional language is being spoken during *social / relational* ***communications***.
        - For example, when two people are *connected*, homeostatic balance becomes a natural phenomenon such that liberty or justice is designed to seek and maintain relative balance, whereas when two people are *disconnected*, inequality (or imbalance) will always exist such that one will seek their liberty or justice at the expense of the other.
        - *Disconnection creates positive feedback loops* that escalate emotion through actions designed to extract perceived 'fairness'. *Connection creates negative feedback loops* that deescalate emotion through actions designed to maintain perceived 'fairness'.
    - Because all three levels of *biological economics* are communicationally interconnected (cell to body to external environment and back again), positive and negative feedback loops are created as sensory information informs the multicellular organism, which prompts action from the cellular level, which communicates—through emotional language—back to the conscious level, coordinating further action.
        - Communication originating at the cellular level trigger ***sensations***; communication originating at the sensory level trigger ***emotions***. Once

emotions and sensations bounce back to our conscious mind, they are converted into (interpreted as) ***feelings***.

- Human ***conscious awareness*** is in the early stages of development.
    - Humans still communicate using hard-wired emotional language; the resulting *reactive decision-making*, generated internally, *is often mistaken for proactive reasoning*, which at this stage of *conscious awareness*, is only accessible to those willing to engage in arduous time-consuming reflection.
        - No matter how well-reasoned an argument may be, it will always be colored with emotional interpretation, either in its premise, in its perceived observations, its conclusions, or even when absorbed by others. For this reason, emotion should simply be embraced, *so that we might listen (in a holistic fashion) to every message it is trying to* ***communicate*** *to us*.
    - Humans still have a short attention span (which apparently is not improving); this hurts our ability to concentrate long enough to process complex information. Because it is much easier for us to retain the emotional content being *communicated* than the informational content attached to it (the first resonates from within, the second requires labor intensive processing power), we remain susceptible to emotional manipulation.
    - At the inception of *conscious awareness*, the view—which focused outward—logically perceived only *disconnection*, and therefore only rationalized theories of *disconnection*, involving *hierarchal* ***belief systems***, which further rationalized the paradigm of top-down autocratic control, property rights, manifest destiny, consumerism, or the idea that self-interest was 'rational'.
    - Conversely, our biological foundation is built on ***connection***, and emotionally still seeks this paradigm at the *social / relational level*. Evidence suggests that human sensory apparatus—designed to *connect* with the external environment—kickstarted *conscious awareness*, the largest leap coming from ***socialization***, where verbal *communication*, culture, creativity, and collaborations (involving critical thinking skills applied toward innovative problem-solving) drove the *positive feedback loop* which expanded cognitive function. Evidence suggests that our brain is now devolving (shrinking in intellectual capacity).[60]
        - Brains take 20% of the human body's energy intake to maintain; organisms have been known to downsize brain capacity once it is no longer required, likely to conserve valuable energy.[61] Therefore, besides the *negative externalities* caused by rationalized use of violence (*disconnection*), there is also a *cognitive degeneration piece* involved, as *no social / relational interaction* (***socialization***) occurs in the *language of* ***disconnection***.
        - To clarify, evolution occurs when organisms change themselves (adapt) to manage the uncertainty of the environment; when organisms parasitically ride the coattails of other organisms, they only succeed in triggering the further evolution of those from whom they 'leech,' without adapting their own 'survival equipment'. *Therefore, seeking internal sources of power is evolutionarily superior to seeking external sources of control* (parasitism, predation).

- The Scientific Method is a tool designed to focus arduous reflection on the various *disconnections* we still have between us and nearly all areas of understanding. Scientists are making *connections* all the time, but mostly these important revelations remain *disconnected* from realizing any *social / relational* ***value***. This is just one more *negative externality* caused by the practice of an economics based on *disconnection*.

2. The Theory of Connectivity:

- The **Theory of Connectivity** posits, quite simply, that all three levels of biological economics (the single cell, the multicellular organism, and how the multicellular organism interacts at the global or social / relational level) are not only *connected* through the *medium* of Space, but also through the *medium* of Time. Therefore:
    - Any violence (*disconnection)* initiated at one level of economics will be felt (*communicated*) throughout all levels (violent *disconnection communicated* through Time has served as a foundation for continued violence, as evidenced by the ongoing traditions of hierarchal oppression).
        - This *violence* will manifest itself in tangible *negative externalities* that resonate down to the cellular level (where it would show up in accumulated national health statistics) or vice versa, as when a single cancerous cell brings down an entire organism.
    - Per The Law of Conservation of Matter, and in conjunction with the natural law of healthy functioning cells to seek homeostasis, whatever *communication* cells receive, *they must disperse* (retransmit)—whether it be healthy or unhealthy—to those in relative proximity; maintaining *homeostasis* ('sharing the load') is tantamount to cellular, multicellular, and social / relational survival.
        - Dispersion operates no differently through the medium of people than through the medium of water, as 'disturbances' ripple or resonate outward to smooth out and regain equilibrium or homeostatic balance.
        - When *Adverse Childhood Experiences* (ACEs) [socially *disconnecting* economic exchanges] are *communicated* from caregiver to child, for example, it will be *recommunicated* (*dispersed*) in some form, per the eukaryotic **Law of Connectivity** (to *transmit* whatever is received—beneficial or toxic—and thus 'square' all perceived *deficits* toward maintaining ***homeostasis***). If not *communicated* outward, it will be *communicated* inward, and show up in the child's negative health outcomes. If the child goes to school and bullies his classmates, the trauma will be passed onto them. If the child grows up and passes it onto his children, the ***violence*** will get *recommunicated* through the *medium* of **Time**, but either way, ***violence*** begets more ***violence***, to disperse it among the interconnected population, to achieve social / relational homeostasis.
            - ***Violence*** (disconnection) is the language through which ***intraspecific hierarchal economics*** is *communicated*; until an environment of uninterrupted *connection* allows past violence more 'surface area' in which to dissipate, new violence will continue to resound, be amplified, and feedback on itself.

- *Connectivity* (***interconnectedness***) between levels (through the *medium* of Time) further substantiates the practice of drawing interpretive conclusions from objective evidence, so that we do not need to be in the 'room where it happened' to understand how the human multicellular organism might think, feel, behave, or react within specific environmental situations.

3. Bio-Social Model of Economics

The ***Bio-Social Model*** is a *social / relational* accounting tool meant to locate and properly identify all the economic values being exchanged (*communicated)*, positive and negative, prior to any monetary measure being place upon it. It is through this tool that the ***negative values*** *communicated* through the *language of disconnection* (***violence***) can be properly accounted for, to assess true overall *net value*.

Bio-Social Economic Model Part I: Positive Value

1. No economic exchange (*communication*) can occur without *connection,* where a *relationship* is formed (mutual, commensal, parasitic, or predatory*)*; therefore, the economics of multicellular existence ***has a social*** (not a competitive) ***foundation***.
2. Because all *communications* represent some economic *value* that can only occur through *connection*, ***all economically exchanged values are social / relation values***.
3. The space between multicellular organisms has widened considerably at the social / relational level; the added distance has also added the semblance that a choice exists between connection and disconnection, which has forced both the ***medium*** and the ***means of connection*** to take on more prominent roles.
    a. Prehistoric peoples found a ***means of connection*** to each other through their ***shared beliefs***; the value of these *beliefs* increased arithmetically based on the number of people who connected to them and served as a powerful tool to stave off *uncertainty*.
    b. Parasitic and predatorial types—who saw the potential energy (*resource value*) in ***shared beliefs***—moved to institutionalize them; the first institution was religion, then government, and finally banks, where the *institutionally imposed shared belief* that **money** *is a store of value* currently drives the paradigm of *hierarchal inequality*. Each institution represents a ***medium of connection*** to specific *institutionally imposed shared beliefs*, which have been enforced since the advent of *hierarchal economics*.
    c. In democratic societies, governments serve as the *medium of connection* to our *institutionally imposed shared belief* in **Liberty**. In this arrangement, government represents the *medium* or channel through which each person can exercise their *Liberty*; therefore, *Liberty* is the *means of connection* to our freedom of choice.
        i. When hierarchal institutions are not in place, ***Liberty*** represents our cellular **will to exist**; it is the *medium* or *channel* through which our ***beliefs*** are translated into binary ***choices*** to either *connect* or *disconnect*.
4. Therefore, the **Bio-Social Economic Model** asserts that *each person, through their* ***Liberty****, owns the* ***property rights*** *to both their* ***choices*** *and their* ***beliefs***, which serve as a store of immense value (*investment property*) within both ***biological*** and ***intraspecific hierarchal economics***. Therefore, *every citizen residing in a democratic society becomes*

an equity shareholder in every means and medium of connection to which they invest themselves. A working list of these would include:

a. **Infrastructural** *mediums* of connection, that help bridge the gap between people at the social / relational level and thus facilitate the means of economic exchange: transportation, education (connection to knowledge), health care (connection to cellular wellbeing), agriculture (connection to land), energy and communication grids, water / sewer lines, housing (connection to shelter), retail buildings such as malls, convenience stores, restaurants, community centers, mixed use, etc. (connection to goods and services, aka 'marketplaces').

  i. Through **taxation**, citizens are traditionally forced to pay for the infrastructure, *but are not allowed to own it*, and therefore receive no potential *return on investment* (ROI) like 'private investors' enjoy; instead, the 'customers' essentially cover the sunk costs for private business to have a *means of connection* to them.

b. **Institutional** *mediums of connection* (which house our belief systems): governments (*shared belief* in **liberty**, *justice*, *happiness*, *equal protection*, etc.), banks (*shared belief* in **money**), churches (*shared belief* in a **higher power**), et al.

c. **Labo*r*** represents our *means of connection* to the Earth. As *labor* converts potential energy resources into usable (and sharable) products, *labor* also serves as the *medium* (channel) through which economic **relationships** (*connections*) are formed. The products of *labor* are the *means of economic connection* to others and represent the conversion of material resources into some general **use value**. The '**profit**' within ***biological economics*** is the added *value* gained through this economic *relationship*, which is ***mutually*** *beneficial* (profitable) to both sides of the economic exchange (**mutualism** contains the highest **net value** of any economic relationship within *biological economics*, because no negative (extractive) values exist.

  i. Therefore, within *biological economics*, **use value** is equal to *resources* plus the skill of the *laborer* (**materials** + **labor**), while **profit** is the shared value of ***connection*** formed through the economic ***relationship***, and would be counted within the overall **exchange value**. Importantly, **profit** is a social / relational value ascribed to **connection**; it is the byproduct of the **mutualism** (or mutual connection).

  ii. Within ***biological mutualism***, the laborer **profits** through the expression of their unique skills to an appreciative patron (which brings the laborer social / relational values like esteem, belongingness, self-actualization, etc.) Meanwhile, the patron **profits** from the laborer's unique skills, as well as the gratitude of the laborer for recognition of his skills.

  iii. Within ***intraspecific hierarchal economics***, added '*connection*' costs and expenses drive up the monetary price of each product's ***hierarchal use value***; for business '**owners'**, the reward for taking on this added financial risk is ***intraspecific hierarchal profit***, which represents the ***hierarchal value*** (now monetarily measured) of the laborer which has been severed from his **labor** (the mechanical conversion process of material resources into *use value*). The *biological value of connection*—the *relationship*, along with the esteem, gratitude, communication of artistic skills and subsequent appreciation—has been assigned a *hierarchal monetary value* and becomes the property of the 'owner' for incurring the 'financial risk' for the laborer, who has been disconnected from all material resources by imposition of *hierarchal property rights*. ***Intraspecific hierarchal use value*** is equal to [**materials** + **labor** + **costs** (*economic rents*) + ***hierarchal profit***].

1. Within biological economics, **economic rent** could be seen to comprise all the added **values of connection** at the social / relational level beyond the simple two-part economic exchange of 1) converting materials (through **labor**) into a **product** then 2) exchanging the laborer's product, thus converting it into a 'good' for some patron. **Biological economic rents** would include **profit**, *bank loans* (rents of money), *infrastructure* (rents of *property* and all other *means* and *mediums of connection*), and **taxation** (to sustain continued *connection* to each other through our ***institutionally imposed shared belief*** in *government*). Importantly, within *hierarchal economics*—which comes with the complication of individually owned *property rights*—all these **biological economic rents** are simply 'the cost of doing business' and fall within a monetarily elevated ***hierarchal use value*** (to understand ***hierarchal economic rent***, see '*d.* **Shared beliefs**').
2. ***intraspecific hierarchal profit*** derives from early oppression, where rulers first assumed control of the *mediums of connection* (land and markets held by religious temples), and thus assumed control of A) the laborer's *means of connection* to the Earth, B) the fruits of his **labor**, C) the patrons through which valuable economic relationships were formed, and D) each person's liberty to choose how they wished to communicate value to others through their labor. Once each person's ***economic liberty*** was severed from their **labor**, only the oppressor's 'vision' or *beliefs* held any economic significance, thus all the ***profits*** from labor went to them.

d. **Shared Beliefs** represent our *means of connection to each other* at the social / relational level of economics. (**Liberty** is the *medium* through which we choose to either *connect* or *disconnect*, based on a **belief** in something's *intrinsic value*; when people *share* the same value *beliefs*, these ***shared beliefs*** serve as a hub through which they can *connect* to each other at the social / relational level).

i. When early oppressors took control of religious temples—which housed the people's ***shared belief*** in their gods—oppressors became ***A)*** the *medium of connection* to the *resources*, ***B)*** the *medium of economic exchange* and *economic production **(labor)**,* and ***C)*** the *medium of connection* to *shared beliefs*. These *hierarchal disconnections* split the process of biological economics in two, such that now a **supply side** and a **demand side** exist; consequently, *supply-side* laborers are severed from the fruits of their labor on the *demand side* of the hierarchal economic equation. Separate cannot be equal; with this disconnection, an imbalance between supply and demand was necessarily generated that is the source of much disparity and despair.

ii. Through *hierarchal disconnection,* people were converted into the *means of production*, where they served as slaves to *hierarchal production* quotas; the *means* and *mediums of connection* were no longer the property of the people, and since they were taken, they (so far) have not been returned. For this reason, '*owners*' are still allowed to *reap all the **value** of our **shared beliefs** on both the* **supply side** *and the* **demand side** *of every economic exchange*.

5. ***Intraspecific hierarchal economic structures*** have broken up the holistic biological process of economics in order to insert *disconnections* in *several places:* 1) *between labor and the Earth* (*labor* as *means of connection*) so that those with *property ownership rights* can extract ***hierarchal economic rent*** (which is also the driver of ***hierarchal inflation***), 2) between *labor* and the *products of labor (labor* as *means of production)* so that those with *business ownership rights* can extract ***hierarchal profit,*** and 3) between the *product* and the *consumer* of the product (to create a bidding war to drive up *prices* based on ***shared beliefs*** in its ***value)*** so that those with *ownership rights* can extract excessive sustained *price gains through* **hierarchal price gouging** [no term has yet been placed on this market phenomenon*, so this treatise will tentatively label it an **essential markets monopsony***]
   a. An ***essential markets monopsony*** occurs on basic necessities like *housing* or *healthcare,* for example; *hierarchal economists* would say prices on basic necessities are *inelastic* (because people must purchase them regardless of their price) and thus prices on these basic necessities can be driven far above any reasonable *equilibrium price* (until these bubbles burst) because **demand** of basic necessities *will not decrease* and **supply** *will not increase*, so price appears to become *disconnected* from the hierarchal 'law' of ***supply and demand*** (when in reality price is a product of each person's *shared belief* in its value and people have a correctly reasoned *belief* that items like food, air, water, and shelter are indeed quite valuable; because *hierarchal economics* is not based on math or science, it tends to ignore or cover up—with nonsensical rhetoric—whatever it cannot explain).
   b. When the panic of *uncertainty* is added, because of perceived *economic scarcity* (insufficient **supply**), it can trigger a *positive feedback 'price' loop* where those with enough capital attempt to outbid each other; the ***hierarchal negative externality*** of this is that it allows entire markets (from housing to toilet paper) to jump on and ride this wave that ultimately measures the amount of *uncertainty hierarchal economics* places on the people forced to engage in it.
6. ***Hierarchal Disconnection*** occurs in at least three places within the natural process of *biological economics* (more disconnections were added with the invention of governments and money) which allows owners of property and business a space to insert themselves as *hierarchal* '*middleman*' and become *hierarchal* '*mediums of exchange*.' An imaginary '*paywall*' is placed between **supply** (production and distribution) and **demand** (consumption) to parasitically extract from the process of positive value creation.

a. ***Hierarchal Economic rent*** requires the forcible separation of ***planetary resources*** from the people living on or beside them, and represents the first stage of ***hierarchal disconnection***), where an imaginary 'paywall' (***hierarchal medium of exchange***) is placed between the Earth and the means of production (*labor*). This has also allowed the establishment of a separate **supply** side (within ***biological economics***, once *connection* is made, *supply is equal to demand* to achieve *homeostasis*).
    i. Basic housing rent drives 30% of ***hierarchal economic inflation***; when *economic rent* pushes up the cost of production, it is simply passed onto the consumer, inflating the price of many essential needs (energy, health care, food, transportation, education, communication, etc.) Providers of similar products and services either lower their supply costs to 'compete' for a larger share of the 'consumer base' or join with each other (like current U.S. health care providers) to form an *essential markets monopsony*.

b. ***Hierarchal profit*** represents the second stage of ***hierarchal disconnection***, where an imaginary 'paywall' (***hierarchal medium of exchange***) is placed between the means of production (*labor*) and the medium of distribution (the *market*). ***Hierarchal profit*** is the monetary measure of the laborer's *will to exist* (*liberty* to *choose* based on *beliefs*) that has been severed from the mechanism of *labor* (the body) and redistributed as a *nonreciprocal obligation* to the apex agent (owner) within *hierarchal economic arrangements* (business owners, by assuming the role of *medium of production*, release the laborer from this obligation and thus collect any extra value received by assuming this risk).

c. ***Hierarchal price increases*** beyond production costs + acceptable profit margin represent the third stage of ***hierarchal disconnection***, where an imaginary 'paywall' (***hierarchal medium of exchange***) is placed between the product and the consumer; this involves monetary price increases based on a consumer's ***belief*** in the **value** of a product, which arithmetically rises based on the number (***agglomeration***) of consumers who share this *belief.* This represents ***hierarchal economic liberty***, *a false version of liberty* where people are afforded the binary choice to either *connect to—or disconnect from*—a myriad of '*consumer choices*,' which are subsequently used against them to drive price increases from these various forms of agglomeration. Although ***Hierarchal economic liberty*** distracts consumers by offering many product choices (meant to infer a 'high degree' of *liberty*), A) each choice is still binary, B) we do not own this version of liberty, it is used to own us, and C) we never lose our ***biological liberty*** at any time, because the *medium of liberty* is within each person and thus cannot be severed from them.
    i. As 'consumers' assemble around a ***shared belief*** in a product's value, a business 'owner' may exercise his *hierarchal liberty* to raise the purchase price above **use value**; the new price would represent ***hierarchal exchange value***.
    ii. ***Shared beliefs*** fall under each person's ***liberty*** *to choose the things to which they connect or disconnect,* which would make '**Shared Belief Values**' the *property of the people*, and **not** *the property of any owner, investor, shareholder, corporation, etc.*

iii. '**Shared Belief Value**' would represent the price difference between a product's **hierarchal exchange value** and its **hierarchal use value**.

Bio-Social Economic Model Part II: Understanding Negative Value

Within **intraspecific *hierarchal economics***, people have been trained (for over 5,000 years) to *believe* that **costs** exist in economic exchanges, but within ***biological economics***, *there are no costs*, there are only **values**, either positive or negative. Whatever products or services are needed, they can only be achieved through **labor**—to convert materials into economic 'goods.' Interestingly, if cells or cellular beings do not *labor*, they essentially do not exist, thus *labor is never a cost*, ***debt***, or deficit, it is always a ***credit***, which is—in every way—the *means of existence*. Therefore:

A) **Costs** do not need to exist, and B) **Labor** always needs to exist. The difference between **costs** and **negative values** are that ***costs*** connote some inevitable debt, deficit, burden, or other form of violence that can never be fully eliminated, whereas ***negative value*** indicates an extraction from some ***positive*** (or *potential*) ***value*** that already exists. *Negative value* cuts into *positive value* the same as *costs* do, but with ***biological economics***, there is only one side to the 'balance sheet,' such that all values need to be considered before moving forward with any choice, to maximize value for everyone involved in economic exchanges (to maximize biological **net value**).
   a. In the case of ***hierarchal economics***, *costs* exist from ***economic rent*** due to arbitrary claims of *property ownership*, created as a ***means*** for '*the few*' to foist their labor responsibilities onto '*the many*.'
   b. In the current *hierarchal economics*, for example, those who control essential resources (energy, money, real estate, etc.) pass *economic rents* (**fixed costs**) onto business owners, who pass these *fixed cost*s onto their customers. Profit is the reward for risk incurred by business owners, who necessarily (due to **fixed costs**) are forced to minimize variable costs; between raw material costs and labor costs (wages), it is easier to lower employee wages.
      i. Therefore, the laborer is penalized twice within hierarchal economics: first, to take a '**pay cut**' so that the *hierarchal owner* may **profit**; second, to pay the *cost* of the **economic rent** charged by the landlord, that the owner has passed onto the *laborer-as-consumer*.

B) Economic exchange requires a *connection*, which necessarily creates various forms of social *relationships*, some of which (like *hierarchal relationships*) turn *adversarial* (predatory or parasitic).
   a. **Competition** *is **not** a form of economic exchange*; **it** is at best loosely derived through the desire to '*connect*' to the same source of perceived **value**, but with no direct *connection*, no *relationship* is formed. Rape is not a form of *competitio*n; neither is murder, extortion, theft, bullying, or any of the other relationships created by **intraspecific hierarchal** '**competition**.' *Competition* is firstly about ***choice*** (whether to compete or not), which means it is about ***liberty***; as previously stated, ***intraspecific hierarchal economics*** has long ago disconnected people from their *liberty* and instead sold them a *hierarchal version of liberty* that includes a choice between products, like Coke or Pepsi, for example.

b. ***Intraspecific hierarchal competition*** *is merely a relational form of parasitism / predation*; people are inextricably *connected* to the planet and to each other such that economic *relationship*s cannot be avoided. Claims of direct *biological competition* are questionable and are (at best) anthropomorphic interpretations of various unavoidable **Conflict** (where eukaryotes are cornered such that their *liberty* to choose is negated, initiating self-defense ['fight / flight'] protocols, which is an *emotional reaction*, not a *choice*). Indirect competition—such as when two species vie for the same scarce resource—also describes a *conflict*, not any form of *chosen competition*; calling this a competition only helps rationalize the continued oppression of 47% of the world's human population.[62]

   i. **Conflict**—as understood in literary jargon—is derived from human *feelings* about internally-generated *emotions* experienced—and then interpreted ('personalized')—at the *social / relational level*. Conflicts include Man versus Himself, or Nature, or Society, for example. ***Competition*** apparently is meant to illustrate Man versus Man confrontations, but since the onset of sports and other forms of controlled competition have evolved, the best 'competitors' come to discover that competition, as a form of conflict, *is always about Man battling with Himself*, or more specifically, *Man versus his Ignorance*. Even close competition between two individuals merely pits one person's skills against the other; to interject *feelings* of some 'personal competition' into this test of skills would misplace focus and lower performance level, thus serving as a strategic weakness. Understandably, sports 'fans' might take things personally while they root for their favorite 'team,' but this personalization is outside the actual conflict and does not accurately describe it, only how it 'feels' from the observer's perspective (again, a 'top-down' perspective).

   ii. Incidentally, the incorrect assumption that *hierarchal economics* is some form of competition has naturally led those with excess wealth to purchase sports 'dream' teams, pay off referees, pay off coaches to procure college scholarships for their children, and intrude into their child's various athletic endeavors all because they confuse wealth with athletic potential or competitive prowess; thus, hierarchal economics creates an increasing positive feedback loop of dysfunctional externalities based on the delusion that wealth extraction is competitive, when it is in fact an intraspecific form of parasitism.

c. Importantly**,** all intraspecific economic exchange is a ***communication***, where ***connection*** is established, and a social relationship forms; relationships can be either *mutualistic*, *commensal*, *parasitic*, or *predatory*. Therefore, ***violence*** *is a social relationship*, where something (however toxic) is being *communicated*, and it is essential that we understand this message, because within the proposed ***Bio-Social Economic Model***, *this is how* **Hierarchal Relationships** *can be better understood*.

C) Within *biological economics*, **use value** is equal to materials plus labor. **Exchange value** is used to account for the value of human *connection*, through the relationships formed during each economic exchange.

a. ***Biological exchange value*** raises **quality** but does not raise **price**. It can occur on both the *supply and demand side* of the economic exchange; the added **value** is shared.
b. ***Hierarchal exchange value*** raises **price** but does not raise **quality**. It can only occur on the *demand side* of the economic exchange; the added **price** (*hierarchal value*) is not shared.

D) Seen through a **Bio-Social** lens, *hierarchal economic relationships* seek prolonged imbalance (or *inequality*) through the forcible *disconnection* of people from all resources. Hierarchal apex agents seek monetary benefit from the ensuing hyper-driven *uncertainty*, that pushes people into a *positive feedback loop* of so-called 'consumerism', through a *belief* that *belongingness* (feeling of social *connection*) is somehow tied to it. *Disconnected* from resources, *labor*, the fruits of their labor, and each other, people have no sense of *balance* relative to one another (*homeostasis cannot be achieved without connection*), and thus have pushed themselves and the planet dangerously past it.

a. ***Hierarchal*** **(*'Financial') Economic Growth***—rather than measuring human *evolution*—is the financial measure of hyper-driven human *uncertainty*; as *all true (biological) economics balances out*, financial growth is ultimately cancelled out by **financial debt**; this can be proven by adding together all forms of **monetary debt** (national and personal), as well as properly accounting for all negative values that are currently measured as hierarchal economic gains (from violence both outwardly and inwardly inflicted, which includes ecological destruction, incarceration, taxation that is not recouped, etc.).
b. Within democratic societies, only **mutualism** approximates relational equality, where added value (biological exchange value) is maximized, and monetary prices are minimized.

Discussion

Emotional Language Theory posits that humans speak two distinct internal (emotional) languages—belongingness (connection) and violence (disconnection)—which drives two distinct *emotional* ***belief systems*** at the *social / relational economic level*; each serves as a *means of connecting* similarly bent (adapted) individuals to each other. Consequently, each *emotional language* has generated its own economic, political,[63] legal,[64] even scientific[65] *belief system*. Because both *emotional languages* necessarily share a common verbal delivery system, when discussing key terms, a label has been attached to clarify which *emotional language* is being addressed, so no confusion arises. '***Biological***' will be the label used to describe the multicellular economics of *connection*, while '***Hierarchal***' will be the label applied to the economic paradigm of *emotional* **disconnection** (or ***violence***).

Although ***intraspecific hierarchal relationships*** have *predatory* elements (use of force to dominate prey), the structure of the relationship is *parasitic* (to attach and feed off the *labor* of others, to their physical, mental, and emotional detriment), therefore this treatise may at times refer to ***hierarchal relationships*** as *kleptoparasitic.*

The Tools That Made Us Masters

1. The Biology of Violence

Findings: Cellular Levels

- ***Violence** is the emotional language of disconnection,* or how multicellular organisms *communicate their feeling of disconnection to (or from) others* in various ways (general to specific) and means (mild to severe).
- At the unicellular level, A) cells *disconnect* by committing suicide (apoptosis[66]) when they sense they are damaged, of no further use, or potentially harmful to the multicellular organization (it is likely they sense a *loss of connection* first, triggering the suicidal behavior), B) cells choose to *disconnect* themselves (cancer) as an individual survival strategy (again, it is likely they sense a loss of healthy *connection* before preemptively choosing to 'save themselves'), or C) cells are foreign (separate or naturally *disconnected*) organisms (like a virus or bacteria) that cannot survive without *connection*, and therefore do so in parasitic or predatory ways.
    - The intraspecific (domestic) terrorism of cancer begins with the *disconnection* of a single cell that goes 'offline,' (ignores instructions to shut down), begins to wildly replicate itself, leaves its assigned post, hides from the (immune system) police, and disrupts the *connection* of other healthy cells, preventing them from performing their functions.[67]
        - Because cells can replicate, they can survive through connection to each other, in essence becoming a new and separate organism (a 'growth') that interrupts the normal functioning around it in parasitic ways.
    - The interspecific (global) terrorism of viral infection involves 'breaking and entering,' cybercrime, kidnapping, forced labor, murder, 'police' evasion, coercion, duress, etc.
        - Suspiciously, the virus has a key to the cell's front door, and possession of compatible DNA codes, which implies virality is an 'inside job'—one study concludes that early viruses might even have formed a merger with our ancestors.[68] The eventual truth about viruses will likely follow the general story of all terrorist 'cells,' which form because of *disconnection* from the larger community.
        - Because viruses cannot replicate, they can only live through connection to the replicating mechanism within other cells, becoming a new and separate organism that interrupts the normal functioning around it in parasitic ways.
    - Some ***violence*** can be ruled accidental (involuntary manslaughter); kidney failure results when a malfunction in cell *connection* blocks either the absorption or *recommunication* needed to maintain overall *homeostasis*.
    - The preceding examples show that violence at the unicellular level *is also experienced at the global level*; this is because ***all three levels of eukaryotic economics are interconnected***. Therefore, ***violence communicated at any biological economic level will be measurably felt at all levels.***
- *Disconnection* is a prerequisite for ***violence*** at the *social / relational level* as well; people must feel *disconnected* (suicide), *disconnect* themselves (through adopting a ***hierarchal belief***), or **feel** no *connection* at all (intraspecific *parasitism* or *predation*).
    - *Social / relational self-inflicted* ***violence*** *communicates* that someone *once-connected* now feels hopelessly *disconnected*; behavior may include *suicide, drug*

and alcohol abuse, obesity, non-suicidal self-injury, anxiety disorders, mood disorders, et al.

  - Overeating and addiction (caused by the ***stress*** of *uncertainty* or *imbalance*) present as forms of slow self-assisted suicide (apoptosis).
  - The *negative health* ***values***, translated down to the cellular level as cancer, heart disease, diabetes, etc., show how the **violence** of *disconnection* at the global level *reaches down to the microeconomic level*—as it cannot help but do—because ***violence perpetrated at any level will be measurably felt at all levels.***
  - Importantly, in these cases, the victims have chosen to blame—and thus do *violence* to—themselves.

- ***Societal violence*** (to do *violence* to others) results when those *disconnected* in early childhood—through Adverse Childhood Experience (ACEs)—*recommunicate* this *disconnection* through various forms of outwardly directed *violence* ranging from mild to severe.
  - To the recipient ('victim') of ***violent*** *recommunication*, it will feel like something has been taken, but *communication* is always something given; this negative value (deficit) is meant to achieve overall *social / relational homeostasis*, therefore any ***violence*** *communicated* must be *recommunicated* (dispersion) to share the load and achieve overall *homeostasis*.
  - In an environment of *disconnection*, ***violence***—instead of dissipating—is likely to form a *positive feedback loop* and become self-perpetuating.
    - Example: further *disconnecting* the *disconnected* behind prison walls (incarceration) does not 'rehabilitate' but further exacerbates feelings of *disconnection*; recidivism rates[69] support this observation. Those who are 'rehabilitated' likely have found a less *violent* **belief system** in which to navigate their environment.
  - Evidence now shows that through ***epigenetics***, the *negative social / relational value* of ***violence*** is also *communicated* through the *medium of Time*.[70]
    - There is a biological reason for this: ***epigenetics*** begins the process of evolution for the multicellular organism, to adapt to an environment which is changing (and thus maintain homeostatic balance within it). Because *intraspecific hierarchal* ***violence*** (***oppression***) is not induced by the natural environment, the epigenetic transmission would likely dissipate (return to relative *equilibrium*) after an equivalent number of generations, ***but only once the environment of oppression was eliminated***.

Findings: Social / Relational Level

- **Violence** is an *emotional* (multicellular) *communication* of *disconnection* during economic exchanges that manifests as a **feeling** at the *social / relational level* (an interpretation of the emotional *disconnection*).
- **Violence** is a *hierarchal economic* arrangement, where the sender of the *communication* psychologically nullifies the receiver's ***biological liberty*** and ***biological social value***,

effectively '*dehumanizing*' them such that their *choice to mutually connect* no longer exists; this legitimizes the extraction of whatever **use value** remains. The severance between *social value* and *use value* is possible because the violent have had their *liberty* and *social value* similarly nullified, infringed upon, or violated.

  - This correlates with the proposed **Theory of Connectivity**, which obligates senders to communicate (transmit) what they receive, to disperse it and thus achieve relative *homeostasis*; intraspecific violent disturbance, once initiated, *can only effectively be dispersed through that (intraspecific) medium*.
  - ***Intraspecific Hierarchal Economics*** also divides human participants into two parts: their *biological* **use value** (their *labor*), and their *biological* **exchange value**, which includes their *liberty to choose* and their social / emotional (*belongingness*) *values* or 'social worth.'

- To induce ***violent*** exchange, a ***value*** must exist (to attract **connection**).
  - *Value* can only be achieved through *connection*, which necessarily involves two (or more) participants.
    - When both participants are emotionally connected, they become whole entities. Exchanges become holistic (everything becomes an **exchange value**) and ***mutual*** (*homeostatic*); *gross value* equals *net value* and **use values** are not only freely given, but are usually enhanced, as each participant has an emotional stake that does not technically exist within ***hierarchal economic arrangements*** (no doubt laborers are more 'employable' when they bring this emotional passion to overachieve, which employers clearly *value* but—conveniently—are under no obligation to compensate).
      - *Boredom, frustration, or anger* share a 'connection' with ***violence*** because they represent unsuccessful attempts to achieve *connection*; to escalate into violence, however, the sender must first have personally experienced (been trained for) violent communication.
      - *Biological* violence is part of our last-ditch survival (fight / flight) protocol; to be triggered, the sender must feel threatened. During early childhood 'training,' that trigger is set.
    - When both participants are *disconnected*, because neither one seeks *value* from the other, no economic *relationship* is established.
    - ***Violence*** resides in those economic exchanges where a duality exists: one side seeks *connection* to *value* the other side possesses; the violence in the exchange is due to the disregard for the other's *liberty* or *choice*, such that *the violent now controls choice*. This *control of choice is what the violent most value*, to re*communicate* (disperse) the traumatic violation of their *biological liberty*, when *control of choice* was taken from them.
      - Attempts to control *violence* from the top down only perpetuate it. The root of *violence* is *emotional disconnection*.
      - Biologically, when emotional communication is overloaded by repeatedly triggering fight / flight protocol (through physical abuse, for example), the resulting numbness presents as a higher fear 'tolerance,' but in reality, the violated have become a **store of**

negative value; they must disconnect themselves from their emotions to survive, but if the *negative value* is not dissipated (recommunicated), it will physically destroy the violated from the inside, as health records confirm.

  - Emotional disconnection in intraspecific economic exchange can only be found in predation, parasitism or in conflicts such as war, where men must 'disconnect' to do the apex predator's 'business.'
  - ***Interspecific emotional disconnection*** has been socially conditioned such that the slaughter of animals, if done out of sight, is rarely equated with **violence**, although the mechanism is the same: the nullification of *biological social value* along with *control of choice* (*liberty*).

- ***Intraspecific Hierarchal Economics*** is based on the language of emotional *disconnection*, and therefore condones or legitimizes violence in economic exchanges such that *biological* **use value** can be disconnected from *biological* **exchange value**, to maximize **profit** on the *supply side*, then used to maximize **economic rents** on the *demand side*.
  - The concept behind ***hierarchal economic exchange***—"it's just business"—is to eliminate emotional value from economic exchanges altogether, so **use values** can be procured without notions of ethics or other *socially-imposed values*.
- For accounting purposes, ***intraspecific hierarchal violence*** is the **negative value** exchanged for the appropriation of each person's **use value**; it cannot be a *cost*, because A) it was freely given in exchange for the perceived value of another, and B) the receiver did not choose (through their *liberty*) to bear any incidental *cost*. Within ***hierarchal economics***, when someone chooses to take on *negative value*, it is called **debt**, which is the milder form of violence spread within *hierarchal arrangements*, to replace the outright property ownership of the laborer (through slavery or other forms of ***taxation***).
  - **Money**, as will soon be discussed, is the manifestation of '*negative value*' created by **debt**. The *money* given as wages is simply a small part of someone else's larger ***debt***; the reservoir from which all '*negative value*' flows out then back again is currently known as the privately-owned bank.
  - Curiously, in exchange for our **labor**, each of us is handed a **shared belief** in the *value* of this **debt**—backed by a self-proclaimed '*sovereign entity*'—that allows us to buy back a portion of the 'goods' that our *labor* produced; if any laborer wishes to 'live like a king' he must go to a bank and take on more **debt**, which is simply a larger share of this '*negative value*' that as a laborer, represents thirty more years of **voluntary indentured servitude**.[71] If the laborer wishes to **labor** for himself, as a business owner, he again must walk into his local *debtor's prison* and negotiate the terms of his surrender. Finally, ***taxation*** represents the *percentage amount of slave labor* each person still relinquishes to the *sovereign entity*; an *effective tax rate* of 10%, for example, now makes a laborer 10% slave, 90% voluntary indentured servant.

Discussion

Our multicellular *language of violence* is trying to *communicate* with us that there is emotional **disconnection** going on, NOT to perpetuate it, but to do something to assuage it. The *communication of violence* has even conveniently pointed out exactly where the *disconnection* exists, but while every human speaks the *language of* ***violence*** quite fluently, no one appears to be particularly adept at interpreting it.

If cells yell "fire" in a multicellular organism, a sprinkler system comes on to cool them off. If people yell "fire" in a crowded theatre, everyone panics and tramples each other trying to get to the exit. Our cells communicate disconnection to trigger a negative feedback loop, but at the social / relational level, *we are no longer interconnected*, thus the opposite reaction occurs. Because we are connected multicellular organisms that now exist—through conscious awareness—at the social / relational level of disconnected human beings, the list of possible strategies to achieve connection no longer include screaming "I am disconnected!"

Ironically, the perpetuation of our disconnectedness throughout history, since the inception of *hierarchal economics*, has perverted *liberty* to include ***privacy rights***, that only serve the perpetuation of violence. Through attempting to shield intolerance, there is no avenue created to foster acceptance; meanwhile, the right to 'privately' communicate violence allows it to fester, until it publicly gets recommunicated by the victim, who is now, in the mirror-image world created by social / relational disconnection, the assailant. *Connection creates something disconnected, that must labor to reestablish connection. This appears to be the bigger evolutionary game being played.*

Intraspecific violence of any magnitude—for a species claiming to be advanced or hoping to **evolve** further—is unacceptable; this treatise is meant to focus the human species on pragmatic solutions to the *negative externalities* caused by ***intraspecific hierarchal violence***.

The solution to ***disconnection*** is ***connection***; *violence* will beget *violence*—just as *belongingness* will beget *belongingness*—when a *positive feedback loop* is established that allows *disconnection* (or *connection*) to continue feeding back on itself.

The first goal must be to stop feeding the *disconnection / violence*, and let the *violence* dissipate, which it cannot help but do, because cellular existence is predicated on achieving and maintaining *homeostasis*. By fashioning an environment (like multicellular organisms have done) where ***interconnectedness*** amplifies *positive values* (through generation of positive feedback loops), while dispersing and dissipating *negative values* (through generation of negative feedback loops), many of the negative externalities of violence can be eliminated.

Intraspecific hierarchal economics is not an environment where **v*iolence*** is allowed to dissipate, because it ha*s been built upon a foundation of* ***disconnection****, that artificially perpetuates* ***uncertainty***, which drives an ***intraspecific hierarchal*** version of '*economic growth*' that has propelled humans into the category of super predator[72] (a category which had to be created especially for humans, because it is A) unprecedented, and B) "unique and unsustainable.")[73]

2. Mimicry as Innovation

Mimicry has recently been repackaged by hierarchal economics and branded as "biomimicry," where it is touted as some revolution in how humans study nature to solve "complex human problems;"[74] this apparently legitimizes the extraction of '**economic rent**' by claiming '*intellectual*' ***property rights*** over the discovery of otherwise naturally-occurring phenomenon, once again involving the unpaid labor of others. In reality, *biological mimicry* has existed a couple billion years, and humans have freely applied it throughout their history.

Once hyper-conscious awareness of our perceived 'aloneness' (***disconnection***) kicked in and triggered a *positive feedback loop* of constant *uncertainty*, humans were not about to wait for **evolution** to balance it all out. Our internal language of *disconnection* jammed the fight / flight accelerator pedal to the floor; 'desperate times' called for hasty *innovation*.

Early humans could not wait to grow fangs, claws, tusks, or any other defensive weapons, so were forced to mimic what they observed. When the weather turned cold and the rivers dried up, humans did not have coats of heavy fur, so were forced to appropriate them. When the vegetation died out (because the water got turned off), humans were forced to mimic the apex predators and hunt their food down.

All eukaryotes (bacteria, fungi[74] and viruses) utilize mimicry; evolutionarily speaking, mimicry is the survival strategy of the 'underdog;' lions and tigers and bears do not need camouflage gear. Some within science will undoubtedly wish to narrow the range of what mimicry entails, but mimicry has had a hand in early forms of communication, connection, learning, and most importantly, it represents some of our earliest attempts at innovation. It makes sense that the human desire to conquer *uncertainty* would lead to conquering any perceived physical manifestations of it. It also makes sense that early humans would begin to place a high value on ***innovation*** as a successful weapon against *uncertainty*, such that it came to overshadow the value of human ***connectivity***, through which all value exists, and no value exists without.

Evolutionarily, mimicry exists because those who do not 'fit in' do not survive. Darwin would likely conjecture that once humans began to mimic the apex predators around them, they became more successful, and thus predatory behavior was '*naturally selected for*'; Paolo Freiré similarly (and interpretively) observed that "The oppressed, instead of striving for liberation, tend themselves to become oppressors."[75] In both cases, mimicry served as a *reactive* solution to overcome real-time *uncertainty* that through further mimicry became solidified into habits, comforting rituals, or reactionary '*traditions*' (where they generally outlive their usefulness). Among these, traditions of violence are the most desperate; ultimately, the violent only seek to save themselves from *uncertainty*, and will parasitically extract from their own species to do so.

To defeat the violent, we ultimately ***mimic*** their strategies; now we live in an environment secured through appropriation, assimilation, imperialism, colonialism, where even the tools of our own *connection* (government, money, communication, etc.) are used as weapons to disconnect us. The oppressor invariably appropriates the tools of human connection and utilizes them toward maximizing their own 'rational self-interest'. When one is armed with violence, *uncertainty* is offloaded onto everyone else; this has likely led to reduced higher brain functioning in these more brutish types. Evidence has shown that our brains are shrinking, because (as this treatise suggests) managing *uncertainty*—as well as *connectivity* (through socialization)—is what created the positive feedback loop that led to brain growth. Allowing the apex agents within *intraspecific hierarchal economics* to continue perpetuating brutish behavior will never allow them (and consequently us) to achieve the emotional intelligence necessary to evolve away from the rituals and traditions of *intraspecific violence*.

Mimicry is based on observations taken from a second person point of view (looking at something from the outside); likeness can be captured, but rarely the essence; therefore, innovation often gets disconnected from its original evolutionary purpose. In a random compilation of reactive short-term strategies to alleviate *uncertainty*, humans have superficially recreated an environment—*intraspecific hierarchal economics*—which appears to capture the likeness of how the natural environment developed, but the essence is incorrect. Because this superficially mimicked environment has been placed on top of the natural environment, humans live their lives disconnected from their 'roots,' and have themselves been disconnected from their original evolutionary purpose.

To think that life can be controlled from the top down, in some *hierarchal* fashion—instead of powered from the bottom up, the inside out, or from birth until death—should immediately raise a red flag for anyone who 'believes' in science, but ***intraspecific hierarchal economics*** is not based on science—it is based on *religion*—so does not have to make sense in any scientific way.

3. Beliefs (as a Means of Connection and Disconnection)

Prior to the invention of wireless *connection*, early humans had to create their own *connection* from scratch at the social / relational level, to bridge the impossibly wide gaps they experienced upon reaching conscious awareness. The creation of ***beliefs***—as a defense mechanism to alleviate *uncertainty*—proved so valuable, they became the target for *intraspecific appropriation*, making it the crime of the century *in every century* since the beginning of recorded human history. Therefore, understanding beliefs is crucial to building a case against *hierarchal* economic practices.

A permeable plasma membrane is the ***means of connection*** through which ***value*** is *communicated* at the *multicellular level*; at the *social / relational level*, the gap between us is exceedingly wider. *Uncertainty* **disconnects** us well before *belongingness* can pull us together. With such a high degree of inherent *disconnection*, **trust** (as a *social / relational means of connection*) must be learned, earned, and constantly reinforced. The *biological* precedent for distrust has been documented at both the *unicellular* and *multicellular level*, where cells physically dis*connected* from the general population are either perceived as foreign agents[76] or domestic terrorists (cancers). Therefore, ***distrust will necessarily exist wherever disconnection exists***, and **trust** divides quite naturally along lines of *connection* (**us**) and *disconnectio*n (**them**).

At the inception of human conscious awareness, there was (understandably) overwhelming *uncertainty*. ***Beliefs*** served—and still do serve—as an emotional self-*defense mechanism*, to form a shield of emotional *certainty* around ourselves, analogous to how unicellular organisms surround themselves with a (physical) protective cell wall. The more ***belief*** (or **trust**) we have in something, the sturdier our shield of emotional *certain*ty becomes, and the safer we feel to navigate the *uncertainty* of our environment.

Interestingly, when we share these 'personal' *beliefs*, they essentially serve as our 'spiritual avatars,' sent out to *communicate* long-distance with anyone who is listening; when a '*connection*' is made, **trust** can begin to form. This ***shared*** belief—as a ***means of connection***—becomes a positive source of ***shared value*** between those who—through their liberty—choose to connect; thus, whatever *positive value* is created through *connection* ***is the property of those who make the choice to connect, per their liberty. Shared beliefs*** have continued to serve as a hub through which people *connect*, exchange ***values***, and together alleviate perceived *uncertainty* through maintaining relative *homeostasis*.

Importantly, the *certainty* of our ***beliefs*** increases arithmetically based on the number of people who attach to them, such that ***beliefs***—both in *biological and hierarchal terms*—are only as *valuable* as the *social / relational* **connections** they accrue. [In today's social media platforms, *value* is measured in 'followers,' because even our *beliefs* have been commodified; social media is but one example of the most financially successful strategy used within ***intraspecific hierarchal economics***: to let the 'followers' congregate (*connect*) prior to *parasitically* extracting *value* from them; 'turnkey operations' such as these were what originally attracted the earliest oppressors.]

Beliefs tend to come and go because ***there is no actual certainty***; thus, the longest-held beliefs tend to be those which A) still cannot be disproved, or B) are stubbornly backed by coercive force, until the 'force' of some other *more certain* ***belief*** comes to unseat it. Ironically (and there is nothing but irony in ***intraspecific hierarchal economics***), a single person who exudes ***certainty*** can become a source of ***belief*** for the most *uncertain* among us; because ***there is no actual certainty***, demagogues usually proved to be either charlatans or in some cases, delusional.[77]

Biologically, **evolution** has been a process of ***connection***: our "irritation" with *uncertainty* has always led us to the source of our ***disconnection***, where it has consistently applied a strategy of ***connection*** to erase this *uncertainty*. The source of *disconnection*—***uncertainty***—is always 'that which is unknown'. The sum of 'what we do not know' represents our **ignorance**, therefore **evolution** *is the eukaryotic drive to eliminate one's own* **ignorance**.

In their quiet desperation, the mass of people fashion rickety emotional platforms to prop themselves up, however precariously, over the giant pit of *uncertainty* below. Gratefully, our ***beliefs*** make us feel better when others share them with us; by joining together, through various '***shared***' ***beliefs***, the rickety platform becomes a more stable bridge—or ***means of connection—*** to each other. Thus, *shared beliefs are the property of the people* and will be added to the financial damages (reparations) the People will seek.

Section II

Building a Case: *The People v Intraspecific Hierarchal Economics*

- Natural Laws Cited for This Case:

Exhibit A: The (Original) Great Transformation

Building a Case: *The People* v *Intraspecific Hierarchal Economics*

It is instructive that in most early languages, ***debt*** is synonymous with "sin" or "guilt" for *violence* perpetrated upon fellow tribe members.[77] Violence, seen as a *deb*t or deficit imposed on another, required reparations to the victim (giving something of positive value) in order to 'square' the economic exchange. In today's punitive form of justice, we still utilize the 'ancient' language—*if not the practice*—by requiring the guilty to pay their '*debt* to society.'

There is clearly a causal relationship between drinking excessive amounts of alcohol, and developing liver disease, or shooting someone with a gun, who consequently dies; the causation that is always more difficult for criminologists to ascertain is "why" people do these things to themselves or to others.[78] ***Biological economics*** is meant to establish a *systemic causation of violence* that is all-encompassing (in every manner and degree) by showing that human existence has been built from the bottom up and from the inside out upon a foundation of **connection**, to maintain a **homeostatic balance**, and where *disconnection* (and thus *imbalance* exists), ***clear and identifiable negative values will result***.

We currently reside on the surface of a giant rock in the middle of space; this clearly constitutes a closed-loop environment. Everything is interconnected, and because of this, there is no such thing as a ***negative externality***, biologically speaking, there are only *negative values*, that cancel out *positive values*.

For example, in the *biological economics* of war, human life, limbs, and mental health are exchanged for someone else's *property rights*. Why would we make this exchange? In the economics of slavery, short-term financial gains have been exchanged for generations of transgenerational trauma and incalculable suffering that persists today. How was this allowed to happen?

While these exchanges create social *deficits* and *violent disconnection* which is without precedent, within the current version of ***intraspecific hierarchal economics***, *the labor has been severed from the laborer* such that war and slavery (or outcomes such as gun violence, obesity, poor health, drug and alcohol abuse, etc.) *have nothing but financial benefits for suppliers, distributors, or investors in these products*. Meanwhile, soldiers, slaves, school children, consumers, and the chronically ill are stuck with the social / relational *negative value*.

Equally chilling is that the healthcare 'costs' ($4.3 trillion in U.S., 2021[79])—which should represent the social / relational *negative value* of these *disconnected exchanges*—are instead added on top of the profits of *violent disconnection* and counted as positive '*economic growth*'.[80] The message is clear: War, slavery, guns, junk food, fentanyl, cigarettes, and whiskey don't kill people; people kill people. The system, therefore, is immune from prosecution; it can wash its hands of this human crucifixion (the religious analogy is allowable, as evidence will soon demonstrate).

This treatise will employ the ***originalist view***[81] of *biological economics*—which takes legal precedence over the fabricated *intraspecific hierarchal* version currently practiced—so that ***The People*** may put this arbitrary system on trial in the higher (originalist) court of **Natural Law**. As *Natural Law* also takes precedence over the fabricated version of judicial (or common) law currently practiced, the people will seek a more truly 'originalist interpretation' of Constitutional law—through its ***Preamble***—from which to seek reparations for current injustices to life, liberty, and happiness.

[***Author's note:*** although **politics** does not knowingly employ any science, it has nevertheless been declared a (social) science (along with *hierarchal economics*); therefore, it is scientifically within the scope of this treatise to *inject* ***politics*** *into the discussion*. One road block to implementing some form of ***biological economics*** is currently being laid down within the U.S. Supreme Court, where so-called 'originalist interpretations' of the Constitution nonsensically contend that the **Preamble** of the Constitution does not, in fact, have any bearing on Constitutional law, when it is clear that the Preamble was originally intended to be the "key to the Constitution"[82] and serve as a guide to fashion, enact, and interpret all federal and state laws. The implementation of ***biological economics*** will necessarily rely on the '*spirit of the law*' embodied in the **Preamble**, which is there to extend the longevity of the document (as a 'Living Constitution'[83]) so that it might evolve (adapt) along with the people it was intended to serve.]

The current *hierarchal economic paradigm* is not in line with the *biological economic paradigm* upon which eukaryotic existence was built. Imbalance signals disconnection, and every disconnection generates imbalance, both of which are contrary to the stable biological foundation designed to generate **balance** through **connection**; it would be difficult to refute the success of this strategy, as We the People are the byproduct of it.

Disconnection and imbalance are the root of all human suffering. Ignorance of this 'Natural Law' should be no excuse; if **imbalance** and **disconnection** kills people, and we still use it on them, it is either manslaughter (ignorance of potential lethality), negligent homicide (we knew it might kill them but did it anyway), or the worst offense, premeditated murder (we planned on it—to drive 'economic growth'—and feel no remorse for it).

- War. Violence (bullying, rape, murder, suicide). Gun deaths. Vandalism. Theft. Riots. Mass incarceration. Child abuse (ACEs). Drug and Alcohol abuse. Eating disorders. Stress.
- Pollution. Waste. Soil degradation. Global warming. Ozone depletion. Poor physical, mental, and emotional health outcomes. Ecosystem collapse. Environmental racism. Crumbling Infrastructure.
- Debt. Inflation. Economic scarcity. Homelessness. Poverty. Unlivable wages. Taxation. Unemployment. Foreclosures. Bankruptcy. Wealth disparity. Inequality of opportunity. Discrimination. Gentrification. 'Food Deserts.' 'Redlining.' 'Blockbusting.' 'White Washing.' Predatory lending. Austerity measures. Welfare.
- Corporate subsidies. Bank bailouts. Tax incentives. Economic scarcity. Economic rent. Taxation. Institutional landlords. Money as free speech. Corporations as people. Gerrymandering. Union busting. Fear mongering. War mongering. Partisanship. Political Action Committees.

These crimes against humanity all share the same fundamental problem: there is no chargeable suspect in any of them because they are systemically generated. Historically speaking, hierarchal arrangements have all enjoyed immunity from prosecution (at least until they are overthrown completely). Since this is not the overall intent, the only other choice is to ***put our economic system on trial***, as well as anyone aiding and abetting the system or obstructing justice during this process; it is the only option available to eliminate the countless crimes (measured in *negative values*) that this type of system has caused and continues to cause. There is a thread of Natural Law that runs through the Constitution and connects to both government and its court system, but it is a thread some are looking to cut, which would be the logical strategy for ***intraspecific hierarchal economics*** because it cannot perpetuate *financial imbalance* in an environment of **connection**.

This treatise serves to make a case against these 5,000-year-old crimes against humanity, for which there is no statute of limitations, not only because it involves 'capital offenses' or embezzlement of public property,[84] but also because these crimes are ongoing. ***Intraspecific Hierarchal Economics*** is a 5,000-year-old **Crime Against Humanity** so egregious that it has socially / relationally resonated through the *medium* of ***Time***, where it becomes *the main suspect in every crime committed today*. There are no random acts of ***violence***; all *intraspecific violence* is caused by *disconnection*, therefore any person, organization, or institution that means to perpetuate disconnection is in violation of **Natural Law**, upon which the United States Constitution—and thus the United States—was founded.

Pursuant to this investigation, the treatise will establish culpable actions both voluntary and involuntary (*actus reus)*, along with the concurrent mental state (*mens rea*) of the perpetrators at the time of said crimes. A timeline will be entered into evidence—to demonstrate *causation*—so that formal charges may be initiated, and just compensation rendered. A *writ of coram nobis* will be filed on behalf of the American people, so that previously upheld statutes, adjudicated without either correct or complete evidence at hand, can be properly revisited, to afford all citizens equal protection of the "Natural" law. If members of the judicial or congressional branch ***fail to act*** (act of ***omission***), this would establish grounds (*actus reus)* for their prosecution, impeachment, and removal from office.

Further perpetuation of these crimes would elevate the charges against all perpetrators from "accidental and negligent" to "premeditated" for every premature death by unnatural causes. There would be, of course, **no statute of limitations** for prosecuting crimes of premeditated murder, and as these crimes are **hierarchal** in nature, *those at the top of the hierarchy will be named in each case, and held accountable for each conviction, on* charges ranging from conspiracy and aiding and abetting to obstruction of justice and treason. Because hierarchal law is imposed from the top down, the effectiveness of *hierarchal law* depends on where one resides in the hierarchy relative to the law. To ensure no one is above the law, we must impose **Natural Law,** which has the advantage of emanating from the bottom up.

Natural Laws Cited for This Case:

Preamble

There are no natural rights, obligations, or privileges, only *considerations* that must be mutually or reciprocally conferred to endure.
Only *reciprocal considerations* result in natural (biological) *homeostatic balance*, the foundation for cellular and multicellular existence (of which humans are a natural progression). Therefore, whatever *considerations* are conferred upon one must be conferred upon all, *or an unacceptable imbalance will result*.

Findings

Life is a process of **Communication** (energy transfer) that involves many levels of **Connection**.

- **Beliefs** fuel our **Will to Exist** (or **Purpose**); (conversely, our **Will to Exist** is the *medium or channel* through which we *communicate* our **Beliefs**).
  - **Beliefs** drive (and therefore are *connected* to) **Choice.**
- **Choice** fuels our **Liberty**; (conversely, our **Liberty** is the *medium or channel* through which we *communicate* our **Choices**).
  - **Choice** drives (and therefore is *connected* to) **Labor.**
- **Labor** fuels our physical person or **Body**; (conversely, our **Body** is the *medium* through which we *communicate* our **Labor**).
  - **Labor** is our *means of connection* to the Earth's potential or *stored energy***,** and our *means of connection to others,* through the *communication* (transduction, transformation, translation) of these raw energy resources, where they serve as a *means* of potential *positive value* for others.
  - Therefore, through *beliefs*, which drive *choice*, that guides *labor* toward production, others may *connect*, through the exercise of their choice, driven by their beliefs; thus, the process of life becomes circular, or *interconnected*.
- While **Choice** is *always binary* (to either *connect* or *disconnect*), **Life** cannot be *communicated* without *connection*, therefore the **Will to Exist** is the *Will to Connect*, and the **Beliefs** that fuel this *Will to Connect*—and serve as the *means* to express each person's **Life**—are *communications* that also facilitate *connection* when they resonate with others.
  - **Beliefs—**as a form of *communication*—can indirectly produce *positive value*, but only if they serve as a *means of connection* toward some shared purpose that leads to **Labor** (the only means of *positive value creation*). **Beliefs** that *communicate disconnection* will produce only *negative values*.
- Because the process of *Connection*—through *means* such as **Beliefs**, **Choices**, and **Labor**—requires deliberate purpose (action), and all organisms are stubbornly willing to enact this purpose, *a clear* **will to exist** *is being exhibited*, which necessarily becomes *the foundation of a 'Natural Law'*.

Conclusions (The Foundations of Natural Law)

I. Existence is the will of all known organisms.
To exist, each person must have access to the means and mediums of their existence. Thus, for existence to become a reciprocal (or mutual) consideration ***we must entrust each person with the means and mediums through which to enact their existence****.*

- The ***Human Body*** serves as the *medium* or vessel through which each person communicates their *existence*. To exist, each person must be afforded uninterrupted access to their Body. *Therefore, we will entrust each person with ownership—and to take ownership—of their Body.*
- ***Beliefs*** are the *means of connection* to each person's deliberate purpose, which drives their *will to exist*. To exist, each person must be afforded uninterrupted access to their Beliefs. *Therefore, we will entrust each person with ownership—and to take ownership—of their Beliefs.*
- The ***Choice*** whether to connect or disconnect in any given moment represents each person's *means of communicating their beliefs.* To exist, each person must be afforded uninterrupted access to their Choices. *Therefore, we will entrust each person with ownership—and to take ownership—of their Choices.*

II. Life cannot be initiated, generated, or communicated without Connection.

To Live, each person must have access to the means and mediums of their connection. Thus, for Life to become a reciprocal (or mutual) consideration, ***we must entrust each person with the means and mediums through which to enact their connection.***

- **Liberty** serves as the *medium* or channel through which each person *communicates* their *Choice*. To connect, each person must be afforded uninterrupted access to their Liberty. *Therefore, we will entrust each person with ownership—and to take ownership—of their Liberty.*
- **Labor** serves as each person's *means of connection* to the Earth's resources, as well as the *means of translation (transformation)* of those resources into *positive value*. To connect, each person must be afforded uninterrupted access to their Labor. *Therefore, we will entrust each person with ownership—and to take ownership—of their Labor.*
- **Shared Beliefs** serve as our *means of connection* to each other. To connect, each person must be afforded uninterrupted access to their Shared Beliefs. *Therefore, we will entrust each person with ownership—and to take ownership—of their Shared Beliefs.*
- **Human Institutions** serve as the *medium* or channel through which each person communicates their *Shared Beliefs*. To connect, each person must be afforded uninterrupted access to the Institutions that house their Shared Beliefs. *Therefore, we will entrust each person with ownership—and to take ownership—of their Shared Institutions.*

III. Sustained Existence cannot be achieved without homeostatic balance.

To maintain homeostatic balance, each person must be entrusted to own and take ownership of the means and mediums of their existence and connection *but cannot forcibly own or take ownership of anyone else's. Therefore,* ***we must not entrust ourselves or anyone else with another person's means and mediums of existence or connection.***

- Interconnectedness requires each person to enjoy uncoerced *Connection* to their *Shared Institutions*; only then can all *values positive* and *negative* be properly dispersed, and relative *homeostatic balance* be maintained. Through this arrangement, however, any extraction of *positive value* by parasitic or predatory means represents a ***Forced Connection***, which would be corrosive to the *homeostatic balance* of all.
    - ***Violence*** is the *language* through which ***Forced Connection*** is communicated; it appropriates or nullifies one or more of the *means* or *mediums* of *existence and/or connection* which have been reciprocally entrusted to each person; ***Violence***

represents the only source of *negative value* gained through *connection*. Once the interconnectedness of existence is fully understood, ***Violence*** against anyone will be seen to disturb the *homeostatic balance* of everyone.

Exhibit A: The (Original) Great Transformation

The interpretive hypothesis posed is that eukaryotic **evolution** is a *reactive (adaptive) process* by which *economics* (the *reaction process*) is applied toward *uncertain* **environments** (the '*reactant*') to 'yield' sustained existence (the '*product*'). Evolution represents how organisms adapt to change, and since the process of cellular economics is '*constant'*,' the '*variable*' in this equation must be the changing (and therefore uncertain) environment. Therefore, to understand how the human organism was 'bent' in a particular way, it is important to examine known environmental changes that might have driven one group to choose ***kleptoparasitic economic relations*** (*intraspecific hierarchal dominance*) over another as an evolutionary survival strategy.

TIMELINE
2.58 million BC: start of Pleistocene Epoch, or Ice Age, where rivers stop flowing and sea levels drop 400 feet.[85]
2.5 million BC: humans rise to level of apex predator.[86]
300,000 BC: modern humans (homo sapiens) appear.
19,000 BC: End of last Ice Age; sea levels begin to rise.
12,500 BC: rapid climate change (known as the Bølling warming[87]) collapses Antarctic Ice Sheet; sea levels jump up 45 feet.
10,000 BC: Pleistocene Epoch ends, along with the last Ice Age. Sea levels are completely restored, rivers flow once again, and land becomes more fertile, which paves the way for many humans to migrate toward and settle into various river valleys, leaving their previous nomadic lifestyle to adopt more sedentary agricultural practices.

The Story

2.6 million BC: The beginning of the Pleistocene Epoch, or last Ice Age. Water is drawn upward, but nothing trickles back down, and thus resource *inequality* is felt by all. Sea levels drop 400 feet, which provides new pathways for migration. Animals are forced to mobilize in search of stable food and water sources. Water shortages cause the vegetation to die out, which causes the larger vegetarians to die out, which causes the large apex predators to die out; by **2.5 million BC**, humans assume the role of ***apex predator***.[88]

The changing environmental conditions force humans to adopt a nomadic carnivorous lifestyle;[89] evidence shows that the human stomach evolved to better digest meat during this period of scarce vegetation. [90] Humans likely followed the same migration pattern as other animals, in search of vegetation and water. By observing various scavengers, they learned to raid large animal carcasses for the only remains left behind: bones filled with marrow, and skulls filled with brain matter.[91] Opposable thumbs came in handy for wielding percussive tools (stones) capable of breaking open these bones, once they were carried to a safe distance.[92]

12,000 BC: The Ice Age ends, causing rivers to flow back to the seas; levels rise by 400 feet, back to where they were two and a half million years earlier. By **4500 BCE**, communities of humans had gathered along various river valley communities in Egypt, India, China, and Iraq, likely drawn back toward these rivers while following the migration patterns of their prey. In each case, the fertile ground was conducive to agriculture, and though separated, each geographic area followed a similar economic pattern: several people were willing to leave their previous nomadic lifestyle and instead 'put down roots'—to *reconnect* with the Earth, and consequently with each other.

Though 'Growing areas' were somewhat limited, as more people arrived, innovation won out over territorialism and led to the unconscious biological mimicry of natural vascular systems. Irrigation ditches spread out like capillaries and expanded the growing area to feed the ever-increasing population, in what proved to be the first successful manmade (but nature-inspired) infrastructure project. Necessity bore innovation.

While the domestication of plants and animals often gets the most attention, it is the domestication of these early farmers that laid the foundation for all the hierarchal economic oppression that followed. Inevitably, the innate human drive to attain more *certainty* drove one group of people to settle down, but just as inevitably, once rolling stones stop rolling, they run the risk of gathering unwanted attachments, who in the big picture, are simply seeking their own kind of *certainty*.

An inevitable dichotomy began to form; after two million years of hunting down living prey, many had grown accustomed to this nomadic carnivorous lifestyle, and were not inclined to give it up so readily. Meanwhile, those who did choose reconnection soon acquired new skills as farmers; they built homes[93], domesticated plants and animals[94], and were able to accumulate much more than nomads could carry with them on their backs.

By **3000 BCE**, wars of conquest began to escalate in all but the Indus River Valley region (India), followed by clear hierarchal class structures centered around religious practices that involved the instruments of property and labor.

The development of human hierarchal kleptoparasitism (or ***oppression***) is a confluence of several forces that—like any crime—must converge at one moment in time: the main suspect in crimes of violence is *disconnection*; the motive is the emotional *uncertainty* caused by perceived *imbalance*. The river valley people inhabited the fertile soil and possessed the ability to patiently nurture and grow their food source. The nomads inhabited the desert and possessed the ability to patiently track and kill their food source.

Sir Paul Collier's hypothesis[95] is that early humans were a people weaker and stronger, skilled and unskilled, and it was the 'unskilled stronger' group that went on to oppress the 'weaker skilled' types. The skills required to kill do transfer over well into occupations such as war, extortion, piracy, annexation, coercion, subjugation, and the like, but as several have reasonably pointed out, the 'skill' does not always imply the 'will.'[96] Though *disconnection* between the two groups clearly existed, 'motive' and 'opportunity' must still be established.

The Indus Valley civilization (India) seemingly clouds both *motive* and *opportunity*, as the violence of intraspecific hierarchal dominance that occurred in Egypt, Iraq and China did not occur in India. The Indus Valley people did not face conquest for the entire period between what is now seen as its establishment (approximately 7,500 BCE) until its eventual decline around 1800 BCE; this fact, however, only helps to clarify the case against the other three.

An Unholy Alliance

"Religion," quipped historian David Hollinger,[97] "is too important to be left in the hands of people who believe in it," yet historically speaking, social science seems very thin on religious history when it directly intersects politics, economics, violence, property rights, forced labor, subjugation, crime, punishment, money and taxation; all the stuff of earthly—and not eternal—reward. It is crucial to this investigation that we establish the whereabouts of religion during the time in question, how violence came to comingle with it (whereupon a 'moral hierarchy of violence'[98] was conceived) and most importantly, whether this union was consensual, or if evidence of a crime (*actus reus*) can be established.

"Some of the most successful ancient empires all had strikingly non-moral high gods." Baumard and colleagues acknowledge that morals are independent of religions, and may have been a part of the human condition long before the major religions focused on them.[99]

Utilizing philology and linguistics, Frandsen[100] determined that ancient peoples equated the 'fear' of the gods with the fear they felt about their kings, and that the transfer of this fear seemed equivalent to the exchange of **property rights** from king to king.

Puett[101] determined that self-deification of rulers coincided with territorial expansion, conquest, and the building of empires.[102] Religious conquest gave birth to legitimized violence; thus, under claims of bringing 'universal primordial peace,' the ethnic cleansing of assimilation was born. More telling, perhaps, is how the concept of divine kingship historically fell in and out of favor during this time period; records show that divine power usually coincided with periods of imperialistic expansion.[103]

Excavation of one temple from the Ur III empire showed it was altered several times, to worship whatever conqueror was currently in control; after it changed hands from the fourth ruler (Shu-Sin) to the Eshnunnan ruler (Shu-iliya), the temple was desecrated by the people, which coincided with the abandonment of deification in that province.[104]

Deification of kings proved a political power move in conjunction with the religious system (Bernbeck[105]). Friedal[106] also established how claims of divinity were cleverly connected to the economic control of these empires, as kings tied themselves to the gods of every essential resource, creating "vertically integrated market systems"[107] and establishing "non-reciprocal obligations." (Polanyi[108])

Every one of these early 'cradles of civilization' had its own cast of characters, both human and divine, but other than the *Indus River Valley civilization*, the plot remained essentially the same.

We will use the ancient *Sumerians* as the example, who settled the area around the Persian Gulf, where the Tigris and Euphrates rivers ran to the sea.

The Story of Sumer

The Sumerians were advanced peoples, with an isolated spoken and written language, as well as skills in agriculture, math, architecture, astronomy, and governance;[109] those areas of heaven and earth outside the comprehension of Sumerian wisdom were attributed to the work of many gods, for which the Sumerians were extremely grateful. Long before biblical descriptions of the Creation, the Great Flood, or the Tower of Babel, these stories were told as part of Sumerian mythology. Sumerian gods and goddesses also closely resemble those within Greek mythology. Prior to being captured in written form, these stories resonated through the powerful *medium* of storytelling, where natural phenomenon was explained, and a "pantheon of gods and myths" was established. [110]

Further north, groups of Akkadian-speaking Semites began settling along the same river valleys by 8,000 BC.[111] These Semites appear to have entered Sumer sometime after 3500 BC, and were firmly established there by 3000 BC. Evidence shows that Sumerian society was slowly transformed from an *egalitarian* structure to a hierarchal class structure during this same time period, and soon became solidified "around a semi-divine kingship."[112]

In the earliest iteration of Sumerian governance, each 'city-state' was overseen first by a personal deity, and this God held the title of ***šarrum***, or King. The high priest (or priestess) had direct communication with this patron deity, and in the beginning, the king, a hereditary position, was given the position of ***iššiak*** (a derivative of ***ensí***), or 'steward' of the city-state. The 'steward' king headed an *egalitarian* council of tribal elders, and was charged to "carry out its decisions."[113]

The high priest (or priestess) was originally *equal in power to the king*, and made an equivalent living as well; one source of wealth came through the offerings of the people, who looked to the priests to help them curry favor with the gods, especially the patron god or goddess of their particular city-state.[114] (It should be noted that priests were not there to engage with or console the people, but to engage with the gods and communicate their will to the people; lines of communication traveled decidedly one way).

Besides acting as a *one-way religious* ***medium*** to communicate the will of the patron deity to the people, priests ran the sacred temples *that were the major commercial hub* (*medium*) for every city-state—a "city within a city"[115]—that at times employed thousands of people, and introduced the concept that ***labor could be disconnected from the laborer, to be utilized for some other-directed purpose***.

[***Author's note:*** it should be pointed out that from the people's perspective, this *economic exchange* was still *equitable*, which is why it remained unchallenged: in exchange for their **labor** and various other *offerings* (**taxation**), the people received valuable solace from their *uncertainty* through a perceived personal *connection* to their gods; at this time, the shared belief was that the gods lived among them, in the house (temples) the people built for them.]

The priests held a third of the land within each city-state, and among other commodities kept sheep for wool that weavers turned into cloth. They employed scribes, guards, artisans, messengers, but also kept slaves. The high priests sat above the kings in authority during this early period; they not only had complete immunity in economic downturns, they would often conveniently use the king as a scapegoat, announcing to the people that their king had 'fallen out of favor with the gods.'[116]

What is Religion?

"*Essentially, the spirit world was converted to one of gods, and the control of nature...was now in the hands of the priests. Nature itself became hostile and its forces, controlled by gods, required pacification though offerings. The king—the 'one true priest'—and the priests placed themselves as the central unifying force around which continued economic success depended. In so doing, they could maintain the flow of resources that provided their enormously high levels of conspicuous consumption and wasteful expenditures that certified their status as envoys to the natural world*." –Archaeologist John F. Henry[117]

Findings

- **Religion the Concept** is a label to identify the compilation of people's beliefs in how the universe came to exist, which served as a defense mechanism to stave off *uncertainty* and therefore allow a higher purpose to emerge.
    - **Beliefs** are the vehicle that drive each person's *will to exist*; they serve as the fuel or catalyst that ignites **labor**, as well as the steering mechanism—**liberty**—through which navigational **choices** are made.
    - *Religion the Concept* served as the foundation for Science and the Scientific Method; to fashion stories about how the elements we can see (and not see) make up the universe in which we exercise our *will to exist*.
- **Religion the Institution** serves as the foundation for ***intraspecific hierarchal economics***, by creating the first labor market through which people relinquished their ***liberty*** for access to their ***shared beliefs***.
    - The priests utilized the people's *belief* that the gods created the universe to establish real property rights over the land in the name of the gods; the people, who labored upon this land to exist, slowly were made to pay the gods for this opportunity.
    - The priests established—through the religious temple—a property management corporation that collected the fruits of the people's labor in 'rent,' then exchanged these products with outside merchants, often for 'luxury goods.'
    - Thus, the people's shared beliefs—which were established prior to the religious institutionalization of them—became the intellectual property rights of the priests, who were able to use them to dictate the terms of surrender for the fruits of any labor that was mixed with the god's property.
    - Eventually, the shared belief in one or more gods was exchanged for a shared belief in ***intraspecific hierarchal money***, such that now people exchange their labor for it instead.

The human multicellular organism is engineered to take in and interpret sensory information, then form *reactive* strategies designed to either overcome—or navigate around—perceived *uncertainty*. For the people of Sumer, who operated at the social / relational level, ***myths*** served as a reactive strategy to alleviate the *uncertainty* of things that could not be known, controlled, or explained.

Though the distance between individuals at the *social / relational level* is precariously wide, *connection* remains a prerequisite for existence. The Sumerian pantheon of gods served as the first such *medium of connection*. Because early religion was an attempt to make sense of the universe by A) *postulating* the most likely explanations for unexplainable phenomenon, then B) sharing these *theories* which C) changed through time to take in (and make sense of) new information, ***Religion the Concept*** can be seen as ***the genesis of science*** and the *scientific method*; ***except somehow, it isn't***.

As the people shared their 'religious' beliefs, they became a means to connect people to one another. Their value increased arithmetically based on the number of believers, and undoubtedly 'went viral' at some point; *uncertainty* was replaced with hope and purpose, which in turn drove increased production, which in turn fostered a sense of community. *Connection* is every organism's most powerful tool.

Everything tangible gets beaten down by Time; the only way to beat Time is to connect to something intangible; something to which Time cannot connect. Dreams and *beliefs* exist outside the reach of Time. It is no coincidence that everybody keeps one or both tucked away where neither Time nor Space can erode its power. When we are brave enough and vulnerable enough to share our beliefs, they can become a hub (medium) through which we connect to each other. Interestingly, when we accept each other's beliefs, they become a bridge for all of us to believe in each other as well. Time has scattered us to the wind, but slowly, we are attempting to piece ourselves back together, one belief at a time.

This initially raw resource of 'Beliefs' were converted into stories—powerful communications about how one god held up the Earth, another held up the sky, and a third turned night into day—and slowly, a 'pantheon' of gods was working nonstop to hold Time and Space together so that people might exist. Through this personal relationship with the gods, the people proudly and gratefully labored to convert 'resources' (provided by the gods) into the means of their survival. In *hierarchal economic* terms, there was clearly a 'market' for these shared beliefs; to capitalize on them, a marketplace would need to be established so shared beliefs could be exchanged for something; that 'something' logically turned out to be labor, the only means of positive value creation.

This is how ***Religion the Institution*** came to exist. Step one was to gather all the people's beliefs into one place; a religious temple was built, which at first served as a house where the gods could live. Next, a third of the land was allocated to the gods, which would seem fair, since they created all of it anyway. Third, the land needed tilling, and thus the ownership of land created the first *labor market*; The priests, as self-proclaimed one-way mediums to the will of the gods, (and thus their logical property managers), got the people to exchange their labor for the continuing comfort of connection provided by *shared beliefs that were also theirs*. This might seem naïve of these early peoples, except for the fact that *people today still do not own the value of their beliefs, so thus continue to pay for them*; it was *Religion the Institution* that began this 5,000-year-old precedent.

Finally, the priests had to do something with all the excess 'offerings' of people's labor; the religious temple came to double as the medium of exchange for the fruits of this extracted labor, which was performed for the gods, and therefore was also the property of the gods; as these goods were exchanged with outside merchants, the modern-day marketplace was formed, and the priests enjoyed luxury equivalent to any king.

The people's gods were giving and benevolent, therefore the priests had to adopt a similar visage to remain above suspicion; this left them vulnerable. *Religion the Institution* had now become the highest valued asset in Sumer (and elsewhere)—a turnkey operation just ripe for a hostile takeover by anyone who had the audacity, weapons, and army to declare themselves to be the true *medium* through which the more vengeful 'will of the gods' would be executed.

Akkadian-speaking Semites from the north began filtering into the city; the Sumerians made room for them. Sumerians had adopted the biological economics strategy of using *connection* to minimize *uncertainty*. The first signs of *intraspecific violence* came from the outside; so-called 'barbarians' saw early societies as 'one-stop shopping centers' where all universally-recognized physical wealth had been conveniently gathered in one place.[118] This violence was inevitable, meant to *communicate* that one group had become *disconnected* and *imbalanced* compared to the other.

Theft is a relatively mild *communication* of *disconnection*, though it likely set a precedent for the larger scale kleptoparasitism to come. It also began the futile tradition of erecting walls, as a reaction to the *uncertainty* caused by these 'barbarian' raids. Walls (even 'Great Walls') have never stopped any motivated incursion, but symbolically offer psychological solace from the subconscious paranoia (projected guilt, or self-inflicted *uncertainty*) of knowingly having accumulated more wealth relative to those in proximity.

All the elements for the crime of hierarchal oppression were present: A stronger, weaponized, unsocialized, unskilled group of nomadic 'outsiders' and a weaker, unarmed, educated, skilled group of settled 'insiders.' Meanwhile, an already-established hierarchal scam had been put in place by a wealthy priestly class professing to be the property managers for the gods.

All that was needed was a match to light this highly flammable world on fire; someone so *disconnected* from everyone that he might use one group to subdue the other, hack into this religious interface, place himself between the high priest and the gods, and thus step into their turnkey operation and secure long-term access to the mother of all 'convenience stores;' for the Sumerians, this was Sargon of Akkad.

A Study in Disconnection, Example I: Sargon of Akkad

Sargon the Great, Sargon of Akkad (the city of Akkad has never been found); 'Sargon' means 'legitimate ruler' in the Akkadian language; no one knows his real name. He was an abandoned orphan, found and raised by a gardener, who showed up one day at the palace of the Sumerian king Ur-Zababa of Kish, was taken in, and worked his way up the ranks, eventually becoming the king's cupbearer. Sargon gained favor with the military as well as important courtiers, and eventually encouraged a coup, where the king was assassinated, and Sargon put in his place.[119] The king had a notion that Sargon was dangerous, but when trying to have him killed, the king relied on people who had already become part of Sargon's future coalition. Later, many 'hero' stories depicted humble beginnings such as these, but Sargon preceded these myths; he was the basis for them, and the prototype for all despots to follow.

In his handbook on how to be a successful dictator, Bueno de Mesquita[120] recounts the story of 'Sergeant Doe', an illiterate and unskilled soldier who first appeared out of the West African jungle around 1980, scaled the palace fence of then Liberian president William Tolbert, bayonetted him while he slept, fed his entrails to the dogs, then assumed control of the country, executing everyone along the way who might challenge his authority. Recorded history has accrued a 5,000-year-long list of such men—with nothing to lose and everything to gain—but Sargon's name will always be the first one on it.

The Mesopotamian record shows Sargon 'tore down' and 'destroyed' the walls of these Sumerian cities, [121] which no doubt made him popular with Akkadians, who like him, had infiltrated these city-states, but still felt disconnected from the majority of the population. Sargon claimed to be sent by the gods, to fulfill the unification of Mesopotamia (and beyond) and align the earth with the heavens. With his military behind him—5,400 strong, by his account—he sealed his absolute authority by supplanting the role of both high priest and governor (steward) within each city-state he conquered, giving the posts to his winning coalition[122] of family and close supporters instead. He took control of the temple's lands, labor, and economy, and established the concept of private property ownership, by giving tracts of the temple lands over to his loyal supporters for housing.

Sargon established the art of religious war and set the bar for conquest and empire-building. He took men as both slaves and soldiers from among each conquered city-state, to expand his economy and his territory, respectively, and to prevent conquered cities from raising an army against him. For this, he has been credited with creating a 'theology of war.'[123]

The Verdict

Through the ***medium of religion***, *property rights* were exchanged from the gods to the despotic ruler of the moment, simply by creating the *title* of semi-divine kingship, then transferring the 'title'—via the first official **Deed of Trust**—*from the gods to the despotic ruler*. The high priests are accomplices in this crime, but would also face charges of defrauding the public, embezzlement of public funds, and aiding and abetting a murderer in the commission of a treasonous act. By claiming to be the local god's 'property managers,' they coerced the people into tilling the soil, then proceeded to set up a market within the temple from which to sell these goods for profit in the god's name, retaining said profit for themselves. ***This was how finance became centered in the ancient temples, and the priests became the wealthiest class.***

Meanwhile, people who lived outside the gods' official property still came to the temple with numerous offerings, out of gratitude to the gods, which the priests also accepted. These offerings eventually became mandatory and represent ***the first form of taxation***. ***Property rights, labor, taxation***—all products of *early religious fraud* perpetrated because the people were happy to exchange whatever they had for some ***certainty***. As historians have recognized, the metals procured from economic exchanges with outside merchants came out of these temples.[124] Likely, the temple found no practical use for the metal, so began exchanging it with the locals for their excess real goods, which would generate more profit in the 'global' marketplace. To prove these metal '*tokens*' held real value, the priests allowed the locals to pay tithes, tribute, levies, and offerings (i.e., taxes) with them, which allowed the priests to repeat this process each season and cleverly drain the excess real goods from those who labored outside the god's designated property. Once again, the priests had devised the perfect racket: to exchange real goods for shiny metal (i.e., nothing), then get it back for doing nothing; additionally, the people came to view these metal tokens as *backed by the sovereignty* of the local god. The belief in gods became the *medium* through which the people would believe in—or at least accept—all manner of human sacrifice, although this treatise will only focus on the people's *learned faith* in ***property rights, unfree labor, taxation, and money***.

Sargon, "bailiff of Ishtar, priest of An...governor of Enlil...bestowed the right to rule by Ea"; through invoking higher authority, Sargon legitimized the art of religious war, and religious crusades, and sealed his absolute authority, "neutralizing any attempt to attack him on a theological level."[125] The priesthood was caught with their robes down; at best, the priests would have to admit their own scam to expose Sargon's scam. ***Therefore, an unholy alliance was formed between church and state***. Sargon walked straight into the priest's turnkey business, and because of the already-established tools of *property, labor, taxation*, and *fictitious mediums of exchange*, the transition was seamless.

Gods are extremely flexible and can be whatever someone needs them to be; they can serve both predator and prey. Originally, Sumerian gods worked together in egalitarian arrangements alongside the people, but after the conquering of Sumer by the Akkadians, the gods adopted a hierarchal structure and began to obey the authority of those above them.[126] They were removed from their home in the temple and placed high out of reach of the people who first legitimized their existence.

The people's stories also began to change; Enki, the Sumerian god of water—who originally molded humans from clay and water—had now secretly mixed in the blood of a murdered god, so that humans might rule the universe;[127] *Religion the Institute*, it seems, had begun a marketing campaign to legitimize *intraspecific violence*.

Soon, Sumerian gods were replaced by Akkadian counterparts that were not as giving or forgiving. As a series of tyrants sought control of the Earth, notions of one God began to emerge, along with claims that conscious awareness was somehow our fault—an original sin that could only be erased through a lifetime of hard labor coupled with sheep-like meekness.

Like all despots, Sargon spent his entire life killing his perceived enemies, and crushing various uprisings.[128] He absorbed the Sumerian culture, much like the Romans did to the Greeks; he was the original ‘master’ of violent disconnection and forged the *master’s tools* of **Hierarchy** (*intraspecific hierarchal dominance*), **Property Rights**, **Indentured Servitude (*coerced Labor*)**, **Taxation**, **War**, and **Economic Growth** (through expansionism, imperialism, etc.). Sargon set the bar for all who followed.

Section III

Components of Hierarchal Economic Ideology

- What is Intraspecific Hierarchal Liberty?
- What are Intraspecific Property Rights?
- Lessons From the Indus River Valley Civilization
- Understanding Intraspecific Hierarchal Money

Components of Hierarchal Economic Ideology

Just as a hammer can be used to build something, or tear something down, or even to kill, tools serve the purpose of those who wield them. Whoever made the hammer intended to build something; the violent, however, are not the creators, they are the destroyers, and therefore do not make the tools, but simply grab whatever tool is available, and turn it toward their purpose. Religion and government were not initially created to subjugate people, but to connect people.

In the *positive feedback loop* created by *systemic hierarchal oppression*, the oppressed invariably mimic the tools and strategies of the oppressor to defeat him; thus, oppressors come and go, but the tools and strategies of oppression remain.

While the arc of modern human existence is relatively short, it has been systemically bent toward hierarchal oppression; those who have dared to speak about it in economic terms have mostly centered their arguments around property rights, labor, and money; prior to action, however, there must be choice, and before choice, some driving belief behind that choice.

As a reaction to 4500 years of oppression, ‘enlightened’ philosophers of the late Middle Ages began to fashion the tool of rhetoric to communicate their feelings of perceived imbalance (inequality), but while terms like freedom, justice, equality, happiness, etc., helped connect subjugated peoples together, they also led to the rationalization that the oppressed must fight fire with fire. One of these incendiary terms—Liberty—must be added to the list, as it ultimately missed the mark and justified the manifest destiny of one group to gain their Liberty at the expense of everyone else’s.

What is Intraspecific Hierarchal Liberty?

In one of his proudest moments,[129] early American Thomas Jefferson invoked the “Laws of Nature” and declared that men had “unalienable rights”—***Liberty*** among them—and to “secure these rights, Governments are instituted among Men.”[130]

Ironically, Jefferson’s real motive was not to form a new government, but to escape the old one, which he apparently felt was infringing upon his ***‘negative’ liberty***.[131] In unicellular economics, *negative liberty* represents the reactive *irritability* caused by perceived unfavorable environmental conditions, which elicits a '*negative* (navigational) *response*' during cellular *taxis*. At the *social / relational level*, people similarly get irritable and initiate negative responses to arbitrary restraints on their freedom to navigate the environment. Per the fight / flight mechanism, people will react by fighting, fleeing, or fawning (adopt submission as a survival strategy to avoid conflict), depending on the nature (and nurture) of the perceived relationship.

Since the *hierarchal economic* schism severed people from their land, labor, liberty, and beliefs 5,000 years ago (and counting), two opposing points of view have emerged, such that oppressed and oppressor can speak 'at' each other using the exact same words, but still not understand what the other is talking about. Some have even begun to divide the words in two, to make sure neither side has anything in common. For this treatise, we will define ***negative liberty*** as the absence of external limitations and ***'positive' liberty*** as the absence of internal limitations.[132] *Positive liberty* grants each person the "power and resources to fulfill their potential,"[133] in order to gain mastery over oneself.[134] *Negative liberty* is driven by 'rational self-interest,' which throughout history has entitled many—including Jefferson—to gain mastery over others.[135]

This 'mastery' (or control) over others [136] has been labelled '***oppression***' by its victims, from the Latin *oppressionem* meaning to "press down against, suffocate, or *rape*."[137]

Negative liberty is the liberty of oppressors, which is why it takes so many oppressive laws to enforce it. The U.S., for instance, currently incarcerates more of its citizens than any country in the world; 1.9 million are in facilities, 2.9 million are currently on probation, and another 820,000 remain out on parole.[138] This is but one example of the numerous negative externalities caused by a system that has not been able to clearly differentiate between self-control and control over others.

Lock wild carnivores of equivalent size in a room, then throw a piece of meat down between them. The first one who charges will be repelled by two others, causing three more to step forward, and so forth, until two sides inevitably form. At this moment, the piece of meat represents the ***Negative Liberty*** of each participant, yet even then, two opposing points of view will form. For some, *Liberty* will represent *property ownership*, where possession becomes nine-tenths of the justification for whatever methods are used to acquire it. For others, *Liberty* will be equated with fairness, or the *equal opportunity* of each to possess the property. While neither of these versions would result in a satisfactory outcome for all involved, once the fighting starts, these are the only two 'reasons' that will be used to justify actions none are able to control, because they are purely reactive evolutionary strategies.

Within predatory environments, *agonistic behavior* will invariably ensue; the aggressor will be rewarded over the one who submits (seeks peace), and consequently grow stronger ('fitter') in possessions or wealth, and through this success, choose continued aggression as their survival strategy. For this reason, *negative liberty* ultimately leads to unbalanced (separate but not equal) relationships that present as hierarchal; the disconnection between groups of people generates *positive feedback loops* that communicate various forms of external and internal violence throughout the general population.

Conclusion:

When people finally believe they have suffered enough, they would do well to replace **negative liberty** as one of the cornerstones of their economic foundation.

What are Hierarchal Property Rights?

Nobody ever arrived on or departed from the Earth carrying with them any visible property—real, personal, or intellectual. The cells that make up our bodies are even on loan. Anyone who would argue that property rights exist is not citing any Natural Law, and for this reason, the first negative externality of *hierarchal property rights* is the weapons that must be used to secure it.

Good science fiction writing usually begins with some fantastical premise that—once accepted—proceeds to unfold in a relatively logical manner. Once we agree that the Earth is flat, for instance, or that there is such a thing as 'property rights,' we could begin building a sturdy infrastructure of relative truth on top of it, then navigate this virtual reality, always careful not to stray too far intellectually and 'fall off the edge.' Because our built-in eukaryotic navigational systems are programmed to adapt to any environment, we would soon forget to remember that it was originally built on a foundation of pure fantasy.

The illusion of property rights can only be defended with weapons in hand, as no convincing verbal argument exists for it. We continue to double down on this flimsy economic premise, however, forcing us to give guns equal protection under the law (guns as people, complete with free speech). We then proceed to manufacture 400 million of them (so that everyone—per their 'civil rights'[139]—could carry and / or conceal one[140]), spend $215 billion a year in law enforcement (to protect ourselves from the potential misuse of them[141]), and $2.8 billion a year in healthcare costs (to fix up whoever survives being shot with them by members of America's *well-regulated militia*[142]).

Theft is merely a *social / relational communication* transmitting how people feel about property rights (or more accurately, how they feel about the *imbalance* created by property rights). Almost $69 billion was stolen in 2019, just from retail stores alone. $16.4 billion was stolen in personal property.[143] Wage theft (employers stealing from their employees) is estimated at $15 billion,[144] while employees are stealing back a whopping $50 billion[145] (this number is rising at a rate of 15% each year[146]).

In *social / relational* terms, employees stealing not only *communicates* the feeling that a perceived *imbalance* exists, but also demonstrates the *disconnection* employees feel from the businesses where they work. When rioters loot and burn down buildings in their own community (often in a frustrated response to police brutality), their reasoning is almost always the same: it is not 'their neighborhood,' they do not own any part of it, they have no stake in it, i.e., they have no established *connection* to it.

The most worrying thing about *property rights* is that no one questions its existence, likely because so many equally profitable (and equally fictitious) concepts are attached to it. ***Economic Rent*** only exists because of *property rights*. In densely populated areas where ***Economies of Scale*** should lower prices, **agglomeration** of people somehow drives prices higher.

Similarly, the concept of ***economic scarcity*** is a flimsy premise upon which to justify *poverty, price gouging, inflation, unlivable wages, food deserts*, etc**.** Economic 'scarcity' is not a problem of demand or supply, it is a problem of distribution, which is an issue of *connection / disconnection*. We live on an isolated planet of finite resources, and if we could only use them once, we would already be dead. Again, the blueprints for a sustainable economics is all around us, and through infinite recyclability, scarcity would cease to be a legitimate argument. Scientists have been working on this problem for over two hundred years. Celebrated Scientist Eugene Chen discovered an infinitely recyclable plastic in 2016;[150] predictably, no one has invested in it. The Livermore-Pleasanton Fire Station still leaves its 120-year old light bulb on to show the ingenuity of French engineer Adolphe Chaillet, who patented it in 1899,[151] but no company would ever manufacture a bulb that never burns out. Similarly, new healthcare innovations that can cure chronic diseases with one-time treatments have recently been deemed "bad for business.".[152]

Around 2.4 billion years ago, cyanobacteria oxidized the Earth via photosynthesis, removing the carbon from the air and paving the way for human existence.[153] By 1885, humans built the first successful gas-power automobile, and began pumping this carbon back into the atmosphere. It should be noted that in 1766, hydrogen was discovered, which had the curious property of turning into water when it was burned in the air.[154] By 1790, we discovered that we could create hydrogen simply by zapping water with electricity. In 2008, Tesla (named after Nikola Tesla, who is rumored to have invented an electric car battery as early as 1931) began selling lithium-ion battery-powered vehicles. CEO Elon Musk, who fueled battery technology with money he made holding an interest in a money-exchanging platform (PayPal), was asked about the possibility of hydrogen-powered vehicles; he called it "the most dumb thing I could possibly imagine,"[155] which is unfortunate, as he currently holds more capital (the fuel of *hierarchal economics*) than anyone in the world.

If humans had a long-term goal, it should be infinite recyclability of all resources; to do this, we can no longer allow single individuals to hold property rights over resources, or over any of the means of connection along the economic supply chain.

Conclusion:

When people finally believe they have suffered enough, they would do well to replace **hierarchal property rights** as one of the cornerstones of their economic foundation.

Lessons From the Indus River Valley Civilization

7500-1800 BCE: [India] The Indus Valley civilization did not face conquest or civil war for the entire period between its establishment (approximately 7,500 BCE) and its eventual decline (around 1800 BCE[156]), making it the control group in a *social / relational* experiment to determine the causation of *intraspecific hierarchal violence*. Recent evidence shows that this civilization expanded over a much larger territory than previously thought, and was highly advanced, with knowledge of urban planning (streets, "baked brick houses, elaborate drainage systems, water supply systems, and clusters of large, nonresidential buildings."[157]). Evidence also suggests that as drought dried up the rivers, these once-nomadic clans simply took to the road again, leaving the cities to slowly decay (the earliest known incidence of urban decline).

Also noteworthy was the absence of religious temples, although some religious seals were found, which suggest the existence of religion.[158]

Further evidence indicates that while these nomads had clearly established residency, they tended to come and go as they pleased. Urban planning requires some form of political process; the fact that the infrastructure was built for the convenience of all inhabitants (roads, water and sewer systems, nonresidential buildings) also suggests that no definitive hierarchy existed, where one group extracted nonreciprocal obligations from another. There was no evidence of coerced labor, "of palaces or temples—or even of kings, armies, or priests—and the largest structures may be granaries."[159] What these urban planners did spend time doing was making thousands of baked brick building blocks. Newcomers were likely in charge of their own dwelling construction; empowering people to build their own house leaves little time to tear down someone else's.

It is important to note that in Mesopotamia and Egypt, the temples were not places where the citizens came to worship; like the Indus civilization, people worshipped on their own. The temples were places for the collection of taxation, in the form of labor or the products of labor; the priests were there to serve themselves in god's name, not to serve the people.

Two theories are possible: because these nomads also valued their mobility (autonomy), they remained rolling stones that could gather no institutional attachments. More likely, there civilization was simply ***more inclusive***; evidence clearly shows some of the people coming and going, while advanced city planning indicates many people stuck around. When everyone took to the road in 1800 BCE, these structures quickly decayed, which is evidence that citizens kept the cities up for many centuries out of pride of collective ownership (i.e., sense of community).

'Nomads' and 'settlers' were equally welcome. This social experiment does suggest, however, that once one person or group covets something, and attempts to hoard it, it only causes another to want it as well; establishing an environment of natural equilibrium would mitigate (or eliminate) much of the negative externalities shown in more imbalanced (hierarchal) arrangements.

Understanding Hierarchal Debt Money

Findings

At the *social / relational level* of *biological economics*, ***hierarchal money*** is an *institutionally imposed* ***shared belief*** used to measure ***human uncertainty*** in terms of ***Hierarchal Debt***.

The human organism is an interesting vehicle; it needs fuel to power itself, yet unlike most vehicles, organisms perish without constant refueling. Conveniently, organisms have the will to refuel themselves; they perceive this deficiency or **deficit** and attend to it.

A **debt** is not the same as a **deficit**; a debt is something that is owed. Archeologists have traced the etymology of debt to the concepts of "sin" or guilt" for *violence* perpetrated upon fellow tribe members,[160] for which reparations were needed (to 'square' the negative value with a positive one). This would jibe with religious practices attempting to legitimize offerings (or other forms of taxation on labor) as a debt owed to their 'makers.'

‘Bio-philosophically’ speaking, though, how the unicellular organism made the leap from the deficiency of constant *deficit* to the owing of some *debt* most certainly centers—once again—around **connection**. We *owe* it to ourselves to provide sustenance and protection to our children. Early humans *owed* each other their lives, as they interdependently banded together to stave off uncertainty. Later, religious types convinced people they owed something to their gods; this soon turned into owing their labor and their lives to centuries of semi-divine oppressors, and thus this illusion of debt was passed forward to the present day. Biologically speaking, however, no debt exists, only a deficit.

The will to survive, driven by personal beliefs—exercised through each person’s Liberty—is the mechanism that informs each person how, why, and whether they will fill this deficit. When relationships are mutual and Liberty is positively applied, the only thing an ‘equally created’ people would logically be **owed** is a good reason why they should labor toward the nonreciprocal benefit of someone they do not know.

- **Labor** *is* ***Credit***. It can never be anything else. It is the only means of positive value creation, through which all human existence is sustained.
    - There is no ***Debt***, because nothing is owed; there is only ***Uncertainty***, and only through **Labor**, activated by **Connection***,* fueled by *Shared Beliefs*, can ***Uncertainty*** be driven back.
- ***Hierarchal Debt*** represents the hole into which a subordinated people shovel their **Labor**.
- ***Hierarchal Money*** represents the total amount of outstanding ***Hierarchal Debt***. All ***Hierarchal Debt Money*** is generated purely by indebtedness to (mostly private) banks.
    - Currently, *97% of hierarchal money is based on* ***debt*** (only 3% of money is created by governments, and that money was also created as ***debt***[161]). Every U.S. dollar someone possesses represents another citizen’s unpaid ***debt***.
    - Because ***Debt*** does not exist, neither does ***hierarchal debt money***; the illusion that ***hierarchal debt money*** has *value* occurs because it gets attached to *labor value* when laborers use their remunerated *wages* to buy ‘consumer goods.’
        - *Labor value* is real; pure *labor value* is used to A) pay taxes, B) make deposits, and C) pay off loans. This is why the laborer’s bank deposits are allowed to generate the creation of the ***hierarchal debt money***, which proceeds to ‘multiply’[162] ten-fold as it is passed around from bank to bank, though only the original deposit money holds any real value, because it represents *labor value*. Similarly, during the Financial Crisis of 2007-2008, a single home mortgage (attached to a real property) generated hundreds of different ‘mortgage-backed securities;’ this web of **hierarchal debt money** is used to reel in and capture pure *labor value*, and banks need surprisingly little real value ‘bait’ from which to attach this web.
        - If the private bank stretches itself too thin and collapses, it keeps the depositor’s real money and declares bankruptcy, then lets the People’s government replace the depositor’s money with—ironically—more ***hierarchal debt***, into which taxpayers shovel even more of their *labor value*.

- ***Hierarchal Money*** is a value-laundering racket. The deception is more easily detected if we call ***hierarchal debt money*** *simply what it is:* ***hierarchal debt*** (a *negative value* or **tax** on the *positive value of labor*); *labor value* represents all the '*positive value*,' which is represented by the laborer's *wage*. The sum of *labor value* plus the **value-added taxation** of ***hierarchal debt*** forms ***hierarchal*** **labor-laundered** ***money***.
    1. **Labor** creates value—a product. Hierarchal money surrounds this product, creating a 'market' for it; property owners and various intermediaries form a line to facilitate supply and demand, where they each attach some ***hierarchal debt*** onto the *labor value*, creating a price well above the wages labor needed to create this product. Packaged up as a consumer 'good,' its purchase extracts further *labor value* from the laborer, serving as a form of ***value-added taxation*** onto the original *labor value*. In these transactions, ***hierarchal debt*** is effectively 'laundered' as it is exchanged for real *labor value* (the price paid for the consumer good).
    2. Because *hierarchal economics* has long ago severed **supply** from **demand**, each person has also been severed into two parts: a *laborer* and a *consumer*; each person, taken as a whole, is made to pay the price of these '***value-added taxes***' placed onto the products of their labor. These 'taxes' are known by many deceptive aliases, such as property rights (real or intellectual), agglomeration, inflation, supply and demand, inelastic demand, elastic currency, economic scarcity, price gouging, or economic rent, but all represent the private bank ***hierarchal debt*** that attaches itself to real *labor value* (through the products of **Labor**), where it parasitically siphons away even more of the laborer's value, leaving the laborer with the ***hierarchal debt***.
        - When the laborer discovers the shortfall in their money supply, they will either choose to 'tighten their belts'—whereupon the economy slows—or borrow more ***hierarchal debt*** (which 'feels' like real labor money because it can A) pay taxes, B) buy goods, C) be deposited, or D) help pay back the new debt). Once the new ***hierarchal debt*** is floated into the economy, it can be further siphoned from the laborer's wages, continuing the National ***debt spiral***.
        - Specifically, there are two types of value represented by one currency or 'money': '*positive*' **Labor Value**, and '*negative*' Hierarchal **Debt Value**. They are attached on the supply side, inflating the price of the labor, so that more positive *Labor Value* can be extracted from the laborer-turned-consumer on the demand side. Through the lure of consumerism, ***hierarchal debt*** gets attached to the laborer, securing continued subordination; it is through the *inelastic demand* for essential needs that the largest amount of ***hierarchal debt*** gets attached, knowing people must purchase these products to survive.
- ***Taxation*** *is NOT* ***Debt***; *it is* ***Credit*** extracted from the value of each person's **Labor**. This treatise asserts that **Labor** is the only source of *positive value*, thus anything else is simply a *tax on the laborer's value*:
    - A percentage is extracted in government-imposed *taxation* (federal, state, sales, property, excise, payroll, etc.).

        - Government-imposed taxation pays for economic infrastructure the laborer is not allowed to own, **intraspecific hierarchal war** the laborer did not precipitate, big business 'subsidies' which comprise hidden ***value-added taxation*** on essential needs, research & development in which the laborer is not allowed an investment share, and interest on the *National Debt* caused by government inefficiently doling out the laborer's money for all the above sunk costs.
    - A percentage is extracted from private banks.
        - Loans are repaid in pure labor value. The interest rate is a ***value-added taxation*** on labor value for the rent of 'money' that does not exist.
        - Inflationary mechanisms also eat away at the money while it sits in private banks ($100 deposited in 2012 is only worth $78 in purchasing power today); Meanwhile, it serves as the 'collateral' for the banks to negotiate new issuances of ***hierarchal debt*** through *loans* ($100 loaned by the bank will make $137 for it down the road, also eaten away by its own inflation).
    - A percentage is extracted during purchases.
        - Besides the collection of sales or excise taxes, the added ***hierarchal debt*** from owners and intermediaries—attached to the supply-side *labor value* and sold back to the laborer on the demand side of the economic exchange—represents the largest taxation of *labor value*.

Discussion

Money is (and always has been) *a fixed unit of account*; from conch shells to tallies, ingots to coins, cash to credit, money serves as a means of accounting for the exchange of dissimilar goods and services, nothing more. All the trouble around money arises when it becomes a 'store of value.'

How does money 'store' *value*? Because we believe it does. Why do we believe that it does? *Because the belief is shared*; thus, the *value* is stored in the ***connection*** between each of us (the ***shared belief*** in ourselves as a nation, for instance) that we reciprocally confer onto the money, whether it currently is represented by cash, coin, credit, debt, etc.

Truthfully, no one had a say in any shared belief that money stores value; it is a hierarchally-imposed tradition that began long ago when our ***shared beliefs*** were made the property of the first oppressor. Title to these *shared beliefs* have been subsequently transferred from oppressor to oppressor until 1913, when they were passed from the people's government of the United States to the ***hierarchal money laundering monopoly*** (privately-owned market without competition) known as the independently (aka privately) run **Federal Reserve System**.

The first step toward breaking these invisible bonds of hierarchal oppression is to adopt a new ***shared belief***:

- If A) money can only exist through our shared belief in it, and B) beliefs are the property of each person (through the liberty granted them by the United States Constitution), then C) *only through a single medium (or source) that is* ***owned collectively by all citizens*** *could this shared belief be properly protected and disseminated*. Further, D) ***no private***

> ***institution could be allowed to garner any interest from the sale or rent of the people's money,*** *because this interest* ***could only be the property of the people who share the belief in its value.*** Finally, E) since the federal government is the only institution with sovereign money powers, we cannot afford to believe in money that is not created by a government bank (indeed, a government-created bank is the only bank ever deemed constitutional by the Supreme Court).

Money is special because it is *the only remaining shared belief all Americans possess*. Therefore, the ultimate purpose of this treatise must be to A) sew up the disconnections around money so that it may serve a singular purpose, then B) turn that purpose back toward humanity's foundational (biological) objective to *maintain homeostatic balance through mutual connection*. This can be achieved by C) rewarding each person's share in the means and mediums of all mutual connection while being careful to D) retain an interdependent—or *positive* version of—*liberty*.

The United States Bureau of Labor Statistics claims that one dollar in 1913 (the year the Federal Reserve Act *disconnected* the people of the United States from their Money Powers[164]) now has the purchasing power of $30.29, which is absolutely true—if we still lived in 1913 (conversely, a dollar tucked away in 1913 is only worth 3 cents today). If money is some liquid store of value, it has been stored in a very leaky bag; 6.5% leaked out of everyone's bag in 2022 alone.[165]

The general term for this leakiness is '*inflation*,' or the slow loss of money's purchasing power through time. From the perspective of *biological economics*, the leakiness in *hierarchal* (financial) *value* represents *homeostatic* ***imbalance*** resulting from **seven** (identified) **disconnections** in the biological economic process; between these *disconnections*, *hierarchal middlemen* have inserted themselves to deliberately drain *hierarchal value* from the system, dumping their 'inflationary' ***hierarchal debt*** onto the purchasing price of all goods and services.

On its face, *Hierarchal economics* has created a *market* for the pursuit of maximum *certainty* (aka the '**pursuit of happiness**') Through this market, each person's *Liberty* has been channeled toward multitudinous 'consumer' choices; how each person decides to fill the empty physical, mental, emotional, and spiritual holes within them defines their 'freedom of choice' as a 'consumer.' The first hole runs straight through the middle of each person, and must be filled to maintain *homeostatic balance*; from there, **human uncertainty** follows a path straight up the 'hierarchal' list of human needs (physiological and safety needs, belongingness, esteem, and self-actualization[166]), because *connection* is not only about access to physiological needs.

Underneath its face, *Hierarchal economics* is wholly driven by *disconnection*; in total, *Hierarchal economics* utilizes seven points of *disconnection*, where a barrier has been placed—a *hierarchal economic 'checkpoint' or* ***paywall***—so that intermediaries (*hierarchal* '***middlemen***'[163]) can charge a toll for every economic exchange that passes through those barriers. By disconnecting access to 1) money, 2) resources, 3) our *Liberty*, 4) our wages, 5) the 'fruits of our *Labor*' (production) and 6) each other, the potential for '***Value Added Taxation***' (VAT) exists at each *disconnection* point, which allows *hierarchal middlemen* to *inflate* the final cost of each good or service by the time it reaches the consumer.

Uncertainty is most exacerbated when hierarchal economics disconnects people from **essential needs**, which drives an *inelastic demand* for them (meaning people will pay any price to acquire them—they will even attempt to outbid each other for them). It is around *essential needs* that inflationary price increases most occur (economic rent, price gouging, abnormal profit, predatory lending, etc.).

Disconnection 1: Between the Earth and the people (enforced through property ownership).
Purpose: to extract labor.

- Technically, people still own their labor; however, there is nowhere to freely exercise this Natural Law (thus, the only source of positive value creation comes at a cost to the one who helps provide it).

Disconnection 2: Between each person and their Liberty (enforced through business ownership).
Purpose: to extract profit.

- The laborer's Liberty to choose has been severed from the mechanism of his or her labor and redistributed to the owner as a nonreciprocal obligation; the owner assumes the role of *medium of production*, which incurs risk in hierarchal economic arrangements. Thus, wages only need cover the laborer's '*use value*.'

Disconnection 3: Between each person and their labor value (enforced through hierarchal government).
Purpose: to extract taxation.

- The laborer pays for the mediums of connection—such as transportation, energy, or communication lines—through which the private sector often extracts further labor value; taxation—born out of religious practices—is very much the 'cross we have to bear.'

Disconnection 4: Between laborers and the products of their labor (enforced through traditions such as feudalism or slavery).
Purpose: separates supply from demand, laborer from consumer.

- A tree is a tree until labor turns it into a house. Who owns the tree is "nine-tenths" of hierarchal law.

Disconnection 5: Between the products of labor and their price (implemented to attach hierarchal debt).
Purpose: to maximize debt, which secures maximal labor, that in turn maximizes potential profit.

- The number of so-called 'property owners' allowed in the economic cycle creates successive '*value added taxes*' that further diminish labor value.

Disconnection 6: Between the consumer and their shared beliefs (implemented through an 'elastic currency').
Purpose: to extract economic rent, inflation, price gouging, etc.

- Hierarchal economics comes with its own version of liberty ('consumerism'), where people are afforded the binary choice to either *connect to—or disconnect from*—a myriad of '*consumer choices*,' which are subsequently used against them, as a product's price is allowed to increase based on the number (***agglomeration***) of consumers who *share the belief* in its value (therefore, in hierarchal economics, *consumers do not own their shared beliefs*).

Disconnection 7: between the people and their shared belief in money (currently housed within the Federal Reserve).

Purpose: to cast a wide net of hierarchal debt out into the financial waters in the hope of reeling in maximum labor value. Currently, the only universally held shared beliefs are the ones imposed by hierarchal institutions (money, property rights, taxation, gun rights, hierarchal economics, et al.), none of which allow the people sharing the belief an individual 'share' in the value of it. A 'right'—which must be defended by violence—can be turned into a reciprocal conferment simply by giving people a 'share' in the value generated—to 'buy into' the belief—rather than forcing the belief on them under threat of violence.

Section IV

Follow the Money

The Disappearing Money Powers Trick: A Disaster in Six Acts

- Act I: A Case of Mistaken Liquidity
    - A Study in Disconnection, Example II: Andrew Jackson
- Act II: Better to Reign in Hell
- Act III: A Time to Tear Down, and a Time to Build
- Act IV: When 'tis Done, then 'twere Well It Were Done Quickly
- Act V: Till Death Do Us Part
- Act VI: Don't Call Us, We'll Call You

Follow the Money

TIMELINE

4500 BCE – 3000 BCE: Everywhere, "egalitarian tribal arrangements" dissolve into "the formation of class society with religion as its unifying force and the dominant class, something of a feudal nobility, extracting economic surplus from the producing majority."[167] Religious temples also served as banks.[167] Assyriologists determine *that excess crops were traded, often for silver*, thus, the "value [of silver] was established by religious institutions, who accepted it as payment of tithes and other forms of taxation... there is some evidence that the overseer of the Treasury bore a religious title... The economic surplus collected in the form of taxes was directed toward the priests..." In the subsequent transition from egalitarian to hierarchal class relationships, it was the semi-divine kings who "levied non-reciprocal obligations (taxes) on the underlying population."[168]

2000 BCE: The relationship between religion and finance continued into this period. Evidence shows the temple of Jerusalem doubled as a financial institution, as well as the temple of Apollo at Delphi. European markets (fairs) all were initially established in front of local churches.[169] Meanwhile, money began to evolve from 'units of account' (local economies) *to a system of tallies*—such as conch shells (China) or hazel sticks (Medieval Europe)—as trade expanded. Sturdier metallic "shapeless ingots" of copper or silver logically began replacing the flimsier types of tallies; many historians have mistaken these ingots for coins, but *they still functioned as tallies* (or *units of account*), which were broken by chisel to represent both sides of an economic exchange.[170] When coins first appeared, they were specific to each city-state, and slowly came to bear the likeness of the ruler instead of the patron god, serving more as a form of self-aggrandizement; evidence shows that most people still preferred to use tallies instead of the king's coins.[170]

100 BC: "The ancient coins of Rome" were still being used as tokens, "the extreme irregularity of their weight"[167] indicating that value was clearly not based upon any metallic standard. When Rome fell in the 4th century, its money disappeared. "As the archaeological finds of large 'hoards' of money imply, it was no longer routinely needed and, given the very small silver content of the coins of the late Roman empire, it is likely that they were literally dumped (Davies 1994: pp. 116-17)."[171]

457-751 AD: During the 300-year reign of Frankish Kings, there was "complete liberty of issuing coins without any form of official supervision." With no laws on currency at the time, economics still went off without any record of conflict between competing currencies. "There can be no doubt that all the coins were tokens and that the weight or composition was not regarded as a matter of importance. What was important was the name or distinguishing mark of the issuer, which is never absent."[167]

800 AD: During the Carolingian Dynasty in France, kings began to 'charter' vassals to mint their coins, who were even allowed to profit from performing this service; records indicate that the public often carried on economic exchange without using the king's coins, which upset one king so much that he "devised a punishment to fit the crime of refusing one of his coins. The coin which had been refused was heated red hot and pressed on to the forehead of the culprit [to] show his punishment to those who see him."[167]

1000-1400 AD: Throughout the French feudal period, anyone could mint coins; "beside the royal monies, 80 different coinages [were] issued by barons and ecclesiastics, each entirely independent of the other, and differing as to weights, denominations, alloys, and types. There were, at the same time, more than twenty different monetary systems...for at least two centuries previous to the accession of Saint Louis in AD 1226, there was probably not a coin of good silver in the whole Kingdom."[167]

1662: England was slow to acquiesce to the private commodification of people as labor, though was fine with the church doing it; through the Act of Settlement of 1662 "the laborer was practically bound to his parish." The Act "laid down the rules of so-called parish serfdom [and] was loosened only in 1795" to make "possible the setting up of a national labor market."[171]

1776 AD: Adam Smith writes the *Wealth of Nations*, where he erroneously attributes "instances of the use of commodities as money in modern times, namely that of nails in a Scotch village and that of dried cod in Newfoundland." [172] Though all of Smith's assertions about money as a commodity were eventually debunked, "it is curious how...Adam Smith's mistake has been perpetuated."[167]

1782 AD: In the early days of the United States "the silver dollar was worth five shillings in Georgia, eight shillings in New York, six shillings in the New England states, and thirty-two shillings and sixpence in South Carolina...In consequence, when Alexander Hamilton wrote his report on the establishment of a mint, he declared that 'that species of coin has never had any settled or standard value according to weight or fineness; but has been permitted to circulate by tale without regard to either."[167]

1781 AD: As the Revolutionary War continued, Alexander Hamilton was pondering how his country was going to pay for it. "Most commercial nations have found it necessary to institute banks", Hamilton told Robert Morris, and thus began his belief that a central bank was necessary and proper for issuing the credit of the nation.

1791 AD: United States President George Washington signs the Bank of the United States into law, gives it a twenty-year charter, and appoints Alexander Hamilton as Secretary of the Treasury. “It opened for business in Philadelphia on December 12, 1791...branches opened in Boston, New York, Charleston, and Baltimore in 1792, followed by branches in Norfolk (1800), Savannah (1802), Washington, D.C. (1802), and New Orleans (1805). The bank was overseen by a board of twenty-five directors.” [173]

The War for Independence left the confederation of states with a devalued currency, war debt, inflation, and little economic opportunity in commerce or industry. In 1790, Alexander Hamilton submitted a report to Congress outlining his proposal to form a National Public Bank—a central bank that could issue paper money (currency, banknotes), and stabilize the money supply. The Bank was designed to collect tax revenue and distribute credit around the country through a branch network. It could pay the government bills, absorb the debt of the states, and loan money to the government in times of need. It’s first order of business was to take in the debt of all the states. “In addition to its activities on behalf of the government, the Bank of the United States also operated as a commercial bank, which meant it accepted deposits from the public and made loans to private citizens and businesses.” [173]

The Disappearing Money Powers Trick: A Disaster in Six Acts

Act I: Aaron Burr disguises the first privately funded bank inside a public water company, kills the competition—Alexander Hamilton—who had founded all of America’s first banks, then kills—through Congress—Hamilton’s U.S. Central Bank, the First Bank of the U.S., which was publicly funded.
Act II: Andrew Jackson, an early associate of Aaron Burr, continues Burr’s legacy by vetoing the attempt to charter a Third National Public bank, which ushers in the era of state (private) banks.
Act III: The Banking Act of 1864 attempts to fund state banks with national currency (the new dollar bill), which is seen as re-establishing ‘national banks,’ but is not the original model of a central public hub with branches; thus begins the era where ‘the tail wags the dog.’ Federal government now becomes the reactive backstop instead of the facilitator, and ‘Big Government’ is born.
Act IV: The Federal Reserve Act was a financial coup by Wall Street, who knew a Central Bank would finally have to be re-established but were determined never to let the government have control of it.
Act V: The McFadden Act of 1927 did something that Public Banks were never allowed to do: it removed the twenty-year charter from the Federal Reserve Banks so that they now exist in perpetuity—or until a two-thirds vote from Congress relinquishes Fed control over the people’s Money Powers. It also loosened restrictions on how banks could gamble with their money, as well as allowed them the right to branch out in any state that allowed state banks the same right

(in 1933, when the country was financially ruined, it was FDR's addition of a national public lending mechanism, the *Reconstruction Finance Corporation*—or **RFC**—that actually brought the country back, not the Federal Reserve).
Act VI: The Banking Act of 1935 removed the Federal Reserve Board from its initial meeting place in the U.S. Treasury to a separate facility, meanwhile removing the Treasury Secretary from the board (who was the previous chairman) as well as the Comptroller of the Currency (who used to charter all national banks). Now the Fed had sole control over the government's Money Powers.

Constitution of the United States

Article I, Section 8, Clause 5: "[The Congress shall have Power...] To coin Money, regulate the Value thereof..."
Article I, Section 10, Clause 1: "[No State shall...] coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts."

The Constitutional language is clear: Congress has the sole power to create the currency of the United States, and to charter the banks which deliver this money to the nation toward the various economic purposes set forth in the Preamble of the Constitution. *No private (or even state) bank can create public money.* Congress comprises a group of fellow citizens sworn to represent all the people of the United States, by upholding their shared constitutional beliefs, which were clearly enumerated within this founding document.

More than any other shared belief, money has become essential promote the general Welfare and secure the Blessings of Liberty, which is why the Money Powers were clearly established within the main body of the founding document.

Shared beliefs serve as the hub through which likeminded people connect. The Preamble of the Constitution is one such hub; it embodies the set of shared beliefs which in many ways are the only current connection Americans have to each other (besides our shared belief in money). Faux Originalists should take heed; laws—and the weapons that legitimize them—are not what bind one person to another; these are the tools of enslavement and coercion, not connection. Liberty—the internal mechanism through which each person exercises choice—existed well before some externally imposed rule bestowed it upon us.

Act I: A Case of Mistaken Liquidity

Religion is not where storytelling originated, but it is where oppressors first discovered the power of storytelling. To 'control the narrative' has long proved to be a subtle but effective tool for maintaining the status quo, and when the winners tell their stories—which are never the whole story—people cannot help but share them, because we are all born to transmit what we receive. The most well-known stories are the ones we were apparently meant to hear, amplified for reasons we can only assume serve someone's rational self-interest. When important stories are clearly being downplayed, we can only assume that this also serves someone's rational self-interest.

Take the story of American 'founding father' Alexander Hamilton, for instance, who was challenged to a duel and killed by Aaron Burr. The two pistols used in the duel currently reside at 277 Park Ave. in midtown Manhattan, which happens to be the headquarters of JP Morgan Chase & Co., the world's largest private bank (as of 2023). So why would the pistols reside there?

Alexander Hamilton (as the first Secretary of the Treasury) was tasked to stabilize a newly formed nation left in financial disarray after its battle for independence. Hamilton convinced President George Washington, the Congress, and the Supreme Court that a National Public Bank would consolidate everyone's debt, serve as a source of collecting and redispersing revenue, handle all the government's financial obligations, and unite the country under a single currency (the various state currencies had been seriously and purposely devalued by the British during the war).

The First Bank of the United States was chartered for twenty years, where it exceeded every expectation, converting many who were initially skeptical. By the time the bank came up for renewal, however, Burr had killed Hamilton, and Hamilton's party—the Federalists—were no longer in power. Still, there was something about the Bank that Hamilton had gotten right, and it had large bipartisan support; the recharter vote passed in the Senate, and the vote was deadlocked in the House. This is when Vice President George Clinton of New York went against his own party president (James Madison) and treasury secretary (Albert Gallatin) and put an end to Hamilton's bank with his tie-breaking vote. So why would George Clinton do that?

It was 1791; Hamilton's National Public Bank had just been signed into law when New York governor George Clinton began his profitable association with prominent New York lawyer, Aaron Burr. To secure Burr's loyalty, Clinton appointed him New York State Attorney General, then backed him for U.S. Senator from New York, which Burr held from 1791-1797. Burr quickly returned the favor; when apparent voter fraud in three different counties marred the New York gubernatorial race in 1792, Burr was brought in—as state Senator and former State Attorney General—to rule on the controversy. Burr convinced the legislature to re-elect Clinton despite suspicions about the election process.

1799: former New York Senator (1791-1797) and soon-to-be vice president (1801-1805) Aaron Burr—a democratic republican—hatched a plan to wrest political control from the Federalist party, which had overseen the country since its founding. The democratic-republicans needed their own private source of money, which was problematic because only two banks existed in New York at that time—the National Public bank and the Bank of New York—and both were founded by Alexander Hamilton, who was a Federalist.

Burr decided to sidestep the laws currently in place (a practice he would often repeat) and elicited Hamilton's help in establishing a water company called the Manhattan Company, under the pretense that the city was in desperate need of clean water. Once Burr got Hamilton to help secure its legal incorporation, he quietly amended the company charter to A) expand its capitalization, B) expand its board members, and C) expand the latitude of the board members to use this capitalization in broad unnamed ways. The amendments passed through undetected, ironically due to Hamilton's endorsement.

Burr then proceeded to add George Clinton and other republican party members onto the water company's board of directors, opened an office of "discount and deposit"—a bank—and began funding democratic-republican affairs, the first one being the election of Thomas Jefferson in 1800; Jefferson knew about the entire plot (correspondence has been found between Jefferson and prominent republican Edward Livingston). Democratic republicans credit this ploy with unseating the Federalists from office; in the bigger picture, though, this was the pivotal moment in U.S. economic history, where the Federalist agenda, to connect the people of the United States politically, socially, and economically, was unceremoniously discarded for a paradigm of pure rational self-interest; thus began the slow erosion of the People's Federal Money Powers, along with their liberty.

When the Manhattan Company suddenly switched from selling water to selling money, only five months after Hamilton helped incorporate it, Hamilton quickly severed ties with Burr. Like George Washington and Thomas Jefferson, Hamilton never trusted Aaron Burr, but after being duped by Burr into creating the first private bank and partisan political action machine (the original PAC) Hamilton made it his personal mission to keep Burr from gaining any further political control.

Hamilton used his clout to secure Jefferson's nomination over Burr in 1801, then stopped Burr's bid for the New York governorship in 1804. This second snub was too much for Burr, who subsequently challenged Hamilton to a duel and killed him. Although dueling and murder were both illegal at the time, Burr never went to trial. In 1807, Burr was charged with treason, for his attempt to gather and train an armed militia, apparently looking for an opportunity to fight the Spanish and annex his own piece of Florida prior to the U.S. peacefully purchasing it; Burr admitted to as much, and had elicited Andrew Jackson's help if Burr could provoke Spain to fight (in 1818, Jackson went rogue and utilized the same plan; it instead turned into a killing spree of his favorite three targets: Native Americans, runaway slaves, and British citizens; the Spanish basically gave Florida away to the United States after Jackson's homicidal rampage, which incited $5 million in damages across the territory—over $1 billion by today's standards).

Ultimately, it was Jefferson who tried to have Burr indicted for the highest crime possible; Burr left for Europe soon after. The Federalist party faded after Hamilton's death. Clinton, who sat on the Manhattan Company board, predictably killed the First Bank of the United States with his tie-breaking vote in 1811, which effectively eliminated The Manhattan Company's main competition. Hamilton, Federalism, and National Public Banks became collateral damage in America's decisive turn toward hierarchal oppression.

Meanwhile, The Bank of the Manhattan Company grew strong; they purchased those dueling pistols in 1930; Chase National Bank, established in 1877, merged with the Bank of Manhattan Company to form Chase Manhattan Bank in 1955. In 1996, Chase Manhattan Bank merged with Chemical Bank Corporation, who then merged with JP Morgan & Co. in 2000. When Wall Street collapsed again in 2007, JP Morgan Chase & Co. picked up Washington Mutual and Bear Stearns. Oddly, Hamilton is the father of both public banking and private banking; it is only fitting that the instrument used to kill Hamilton would reside in the institution that killed his public bank. Although this is likely lost on JP Morgan Chase & Co. employees today, whoever purchased those pistols did so not to celebrate Hamilton's legacy, but the demise of it.

Soon after the War of 1812, the United States was financially crippled again; Clinton had died of a heart attack and Jefferson was no longer in power. Politics was set aside, and the Second Bank of the United States received another 20-year charter in 1816.

Federalism espoused *connection* and men like Washington, Hamilton, and John Adams were true to this ideology; the National Public Bank was a natural extension of this ideology, but those who sought *hierarchy* knew that connection eroded the ability for one group to subjugate another, so that fortunes could be made.

As Federalism slowly eroded along with connection, one Federalist still stood guard, attempting to fight off the seemingly inevitable shattering of what those Federalist founders had achieved; first Supreme Court Justice John Marshall continued to preach from his pulpit to the deaf choir of opportunists about the difference between power and control.

Justice Marshall, like Hamilton, had the spirit of the law within him, so naturally trusted simple language, that could be interpreted as needed to serve future generations when making policy or legislative choices. For them, the Constitution served as a 'living' guideline for trustworthy leaders to *promote the general welfare* or *provide for the common defense* in whatever ways were *necessary and proper* at that time. Those disdainful of rules and of trust wanted the constraints upon them enumerated, so that they may either find ways around them, or cite them to legitimize some act of violence for which the law was never intended. The letter of the law is, and always has been, the perfect tool for oppression: strong enough to legitimize violence, yet permeable enough to step through or around on the way toward one's rational self-interest.

Private bankers in Maryland did not like the competition the Second Public Bank had brought to their area; naturally, there was a feeding frenzy of private self-interest after the death of the First Bank in 1811, so the constitutionality of the Second Bank was bound to be challenged again, as it had 25 years before. In McCulloch versus Maryland (1819), Chief Justice Marshall again asserted that the National Public Bank was doing everything 'necessary and proper' for government to do toward promoting the General Welfare, and nothing else. Further, Marshall let it be known that the United States was a country, and not a loose Confederation of principalities, and thus federal law took precedence of state laws, should any other 'conflict' arise.

This did not bode well for state sovereignty. As in ancient Sumerian times, those who would be oppressors needed someone just insane enough to be their spokesperson; enter Andrew Jackson.

A Study in Disconnection, Example II: Andrew Jackson

"I regret I was unable to shoot Henry Clay or to hang John C. Calhoun."—Andrew Jackson

Andrew Jackson was a pivotal figure in American history; through him, the communication of *hierarchal violence* (oppression)—which had slowly spread from ground zero across every land and over every ocean—was significantly amplified within the United States, where it still resonates nearly 200 years later.

Historical records on Jackson are clear enough: Jackson the child was born fatherless and lived penniless; his mother and brothers died from either sickness or war, leaving him an orphan at the age of fifteen. At age fourteen, he became a British prisoner of war; starved and abused, he contracted smallpox, and was left for dead. From that point forward he began a lifelong crusade to disperse his violent past onto everyone else.

Jackson the man was a murderer by today's standards; he shot some of them himself and ordered the killing of several others. In the War of 1812, he ordered his own men killed for leaving their posts to go home; they left because the war had ended, except not for Jackson. His most famous victory—the Battle of New Orleans—was fought and won after the war was already over.

His favorite pastime was to escalate conflict, then settle the argument with guns; some estimates claim he fought in as many as 100 duels. If he missed someone, he would break dueling protocol and reload. He survived being shot (and shot at) several times. He had to leave one bullet lodged in his body because it was too close to his heart to be safely removed.

He rose from poverty to achieve great wealth and social standing on the backs of many slaves, who he beat mercilessly and even publicly. In one instance, he advertised that he would pay an "extra $10 for every 100 lashes doled out" to one runaway slave that was not even his 'property.' Jackson owned over 160 slaves and made money buying and selling them; he had slaves build his house and harvest his cotton, and even brought them to the White House when he won the presidency in 1829.

How was such a person able to win the presidency?

Act II: Better to Reign in Hell

When James Monroe departed the White House in 1824, the fifty-year reign of the "founding fathers" was over, and the next generation of leaders would have to carry the country forward. The people were reasonably uncertain about their future; no promising candidates stood out. In those days, presidential candidates benefited from the fact that campaigning for themselves was considered "uncouth." Thus, Jackson's loyal coalition of military officers and fellow slaveholders were able to do the campaigning for him; their strategy inadvertently established populism as a method for securing the common man's vote. New voting rights, expanded even further during the 1828 election, allowed non-property-holding white males to finally vote. Jackson, although wealthy from slaveholding, still came from poverty and personally harbored dislike for anyone who was wealthy and white or poor and nonwhite. This resonated quite well with poor white people, so when they were allowed to vote, it was certain they would seek their revenge through this instrument. Thus, Jackson became the "man of the people."

But Jackson was not a man for very many people. He proceeded to forcibly displace nearly 50,000 Native Americans from the South, which freed millions of acres that he and his loyalists utilized to expand slavery even further. He continued pushing the Mexican people out and began a campaign for the eventual annexation of Texas and California. He vetoed attempts for Congress to stop the expansion of slavery to the new western states Jackson was helping to secure. Jackson's vision was clearly to build an economics based on slavery, and he had followers willing to help him do it. Sam Houston. James Gadsden. James K. Polk. These were Jackson's early coalition and the names synonymous with finishing what Jackson had started: to clear the land and establish the property rights now known as the United States.

To say Jackson had a great plan for the country would be giving him credit he does not deserve. Jackson was merely the vessel through which to communicate one message: *violence*, or the language of *disconnection*. He ruled by veto, effectively disconnecting everyone else's voice but his own. He severed three different cultures at the root and set them adrift. He legitimized violence through war, human trafficking, coercion, bribery, intimidation, grand larceny, and murder. It is important for History to give Jackson his proper due: Jackson and his coalition laid the groundwork for the Mexican American War and forced the U.S. into a Civil War to stop his bid to expand slavery further. Jackson, therefore, achieved his life purpose: he not only recommunicated the violence passed onto him, he amplified this positive feedback loop into a wave so large it propelled the United States into a theology of violence that we still preach today.

Violence is not what we preach, it is how we preach it. Our religious crusades—perpetrated in the name of Democracy, Capitalism, or Christianity—are a hierarchal method of communication so natural to us now, we do not even notice the violence we perpetuate. Jackson's fellow slaveholders understood his message, however, and briefly immortalized his efforts when they placed his likeness on their Confederate $1,000 bill. His face suffered a serious downgrade by the time it appeared again in 1928, this time on the 'Union' $20 bill, but if Jackson had been alive to see it, he would surely have shot the person who dared to put his face on any paper money.

First Treasury Secretary Alexander Hamilton had fought for and established the First Bank of the U.S.; even though Clinton's tie-breaking vote shut the First Bank down, The War of 1812 came along and suddenly everyone realized how effective the National Bank had been in maintaining balance within the economy, especially during times of war. Once the War of 1812 ended, the Second Bank of the U.S. was chartered for another twenty years, from 1816 until 1836, where it again had to be reinstated by Congress; unfortunately, Jackson was president at the time of its renewal, and had decided early on that he would never let the National Bank have a third run. Knowing this, Congress attempted to have the National Bank rechartered early, in 1832, and the recharter passed in both houses of Congress, before Jackson vetoed it. Jackson stated that as president, he had the right to declare the National Bank unconstitutional independent of any rulings on the matter by Congress or the Supreme Court, which, of course, is incorrect.

On March 28, 1834, Congress did something it had never done before or since—it censured a sitting president. Jackson not only killed the National Bank, but he also proceeded to rob it of all its money, then placed the money in various state banks of his choosing (80 percent of this money came from private investors). To do this, he had to fire the current Treasury Secretary, who had refused to give Jackson the money—on clear constitutional grounds—then subsequently appointed another Treasury Secretary who would give him the money. That man was Roger B. Taney, who had helped Jackson throughout his crusade to get rid of the public bank. Why was Jackson (and Taney) so hellbent on eliminating the Second Bank?

When the Second Bank first reestablished business in the various states in 1816, wealthy state bankers attempted to challenge the constitutionality of the Bank, but their plan backfired. In McCulloch v Maryland (1819), the Supreme Court not only declared the National Bank constitutional, but it also reiterated that federal law had supremacy over state law where any of these laws conflicted. This was the real sticking point for the slaveholding states, who never wanted a 'United' States, but a loose 'Confederation' of states, each with their own agenda; this agenda centered around the violent hierarchal oppression of other peoples, which needed guns, money, limited federal government interference, and a bundle of entitlements referred to as 'states' rights.'

Thomas Jefferson was an early advocate of states' rights. Jefferson and Jackson were men of similar nature; both claimed to loathe the potential abuse of power, yet both were among the most abusive of power in U.S. history, once they had control of it. Both side-stepped Congress and the Supreme Court more than once, wielding executive power less like presidents and more like monarchs.

Although the National Bank was initially opposed by Thomas Jefferson, so-called Jeffersonians began to see its usefulness in developing the country and maintaining a financial balance. It was only the state banks that really wanted the public banks gone, because public banks were stable and state banks were not. State banks always lent out more than they could afford to risk, which made depositors jumpy and created panics and bank runs in every decade where the states had control of money creation.

The Aftermath

"Let the end be legitimate, let it be within the scope of the constitution, and all means which are appropriate, which are plainly adapted to that end, which are not prohibited, but consist with the letter and spirit of the constitution, are constitutional."—Chief Justice John Marshall, in McCulloch v Maryland (1819)

In 1830, Chief Justice John Marshall was not much longer for the Earth, but continued to fight for his originalist position that the United States was one entity, and thus the liberty of all Americans was under the equal protection of the federal government. The money powers were essential to the protection of this liberty and so remained a focus of Marshall until his death in 1835.

"No State shall... coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts;" nevertheless, states like Missouri were issuing their own paper money and loaning it out to its citizens. One Hiram Craig of Missouri, a farmer, defaulted on his loan, and the Missouri Supreme Court ruled that Craig must pay it back.

The U.S. Supreme Court decided to weigh in; Marshall overturned the state court's ruling, citing that money issued by states is unconstitutional, per Article I, Section 10, Clause 1. Therefore, in 1830, federally created currency was deemed constitutional and ***everything else was deemed unconstitutional*** (by the way, this has never changed; there has never been a ruling of constitutionality for the private money being used today). Further, this ruling made clear that *the* *federal government was not responsible for the debts incurred by the machinations of the private sector.*

This ruling was decidedly inconvenient for those individuals who wished to exercise their liberty upon others while still retaining the blanket of security the Federal Government provided. When Kentucky created a state bank in 1820, the Bank of the Commonwealth of Kentucky, a similar situation soon occurred: one John Briscoe took out a loan, received banknotes, then defaulted on the loan, whereupon a Kentucky court ruled he must repay the money. The difference this time was that Andrew Jackson was now aware of this conflict between Marshall's agenda and his agenda.

The Supreme Court stalled on hearing the case until Jackson could appoint replacements to the bench; meanwhile, Marshall passed away. By the time the case was heard in 1837, only one justice from the 1830 decision remained: Justice Joseph Story, the last "Statesman of the Old Republic." Meanwhile, Jackson had appointed his friend Roger B. Taney to the Chief Justice position, to continue their crusade for privately created money.

Interestingly, the court ruled that because the bank could be sued separately from the state, it was in fact not connected to the state, thus neither was its money; therefore, the money was not so much unconstitutional as non-constitutional. If this was true, then the state could still not force Briscoe to pay this debt because the state now had no legal connection to this non-constitutional money arbitrarily issued by a private corporation. Further, as established in Craig v Missouri (1830), the state also has no obligation to cover for the arbitrary debts incurred by any such privately owned banks. This is where the whole logic of privately created money falls on its face, yet to this day, the people's government is somehow burdened with the debts that banks accrue as private corporations issuing money outside the jurisdiction of the Constitution.

The Money Powers—now detached from the reality of constitutional backing—began building on this shaky new ground. The wildcat banking era (1837-1865) started when Jackson took all the money from the Second National Bank and put it in the state banks, now chartered without any federal oversight. Briscoe v Bank of Kentucky (1837) no longer allowed states to fund banks, per the ruling of the Supreme Court, so oftentimes private banks issued notes backed by the 'faith and credit' of no one in particular. Fifty percent of the banks failed during this period leading up to the Civil War, thanks to Andrew Jackson.

Act III: A Time to Tear Down, and a Time to Build

TIMELINE:
1850s AD: European banks help finance 30,000 miles of U.S. railway tracks in the U.S.; this transportation infrastructure connects the economy, allowing for a medium of economic exchange. A steel industry becomes necessary; meanwhile, towns spring up beside these railroad tracks, stabilized by connection to essential goods. State banks are too unstable to support this growth; again, people look to the government to stabilize the money supply.

1860-1862 AD: 1,562 state banks exist, yet there are 7,000 different bank notes in circulation; 5,500 of them are determined to be fraudulent. This is how dysfunctional the banking system had become, and it made for severely limited trade across state lines.

1862 AD: Lincoln's **Legal Tender Act of 1862**[174] authorized $150 million in "non-interest-bearing notes in denominations as small as $5"—these 'greenbacks were used for domestic purposes, to keep goods flowing, pay taxes, and even buy war bonds. They became the "first real paper money ever issued by the United States government."[175]

War is a great moneymaker for those who own the money; Lincoln issued greenbacks to avoid borrowing money from London or Wall Street. Jackson had set the world on fire and disconnected the money hose; Lincoln was determined not to let outside interests profit from it. Once positive results were seen from the initial injection of currency, a second Legal Tender Act, passed in 1863, authorized another $300 million in greenbacks.

February 25, 1863 AD: The **National Currency Act of 1863** established the dollar as our national currency. Despite what some literature attempts to portray, the 'greenback' was a huge success precisely because it was a unit of account and not tied to the gold standard, though many tried to compare the two for no logical reason, except to assert some stubborn belief. Similarly, state banks—like gold standards—also represented a stubborn belief for which a large portion of the country was willing to suffer, and because these beliefs were not based on reasoning, no amount reasoning was going to alter them.

Likely, some people believe national banks were re-established through this Act, but the First and Second Bank of the U.S. were central banks, where the money was created then disseminated to communities through connecting *branches*; this new conversion of existing state banks created stand-alone, privately-owned (and operated) money-renting businesses, which is a considerably different arrangement, and why instability continued to mar the banking system.

Lincoln also needed to rid the country of all the fraudulent currency, so gently applied a 2% annual tax to all bank notes issued by state banks, in the hope this would 'nudge' people toward the correct decision to use the new currency. Unfortunately, state bank notes only declined by 25% in that first year.

Here is some of the original language from the National Currency Act for reference:

Sec. 6. And be it further enacted, that persons uniting to form such an association [a bank] shall, under their hands and seals, make a certificate which shall specify—
First. The name assumed by such association.
Second. The place where its operations of discount and deposits are to be carried on, designating the State, Territory, or district, and also the particular city, town, or village.

1864 AD: The **National Bank Act of 1864** is a curious piece of legislation, firstly because it was not originally called The National Bank Act. The original title of the 1864 act read like this:

"An act to provide a national currency secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof." For the purposes of this discussion, it will be called the *Act of 1864*, to distinguish it from its many amendments.

Originally, the act was simply an extension of the **National Currency Act of 1863** but did establish a 'Comptroller of the Currency' to reside within the U.S. Treasury and nudge state banks to issue Lincoln's new public currency instead of the many privately created (and mostly fraudulent) bank notes. This bill is clearly of great interest to the proponents of what would become the Federal Reserve, judging my how much the language of the bill was altered throughout history for no apparent reason. Given that the bill was clearly not abrogated by the passage of the Federal Reserve Act, logic dictates that this bill serves as a foundation for it; because that was never the intention of the *Act of 1864*, logic further dictates that those who needed the *Act of 1864* to serve as a foundation for a Private Central Bank would need to alter the language sufficiently to make this scenario plausible.

Lincoln wanted to rid the country of privately created money, which had started growing out of control once Jackson vetoed the charter of the Second National Bank and questioningly legitimized private money creation within the framework of 'states' rights' (through the 1837 *Briscoe v. Kentucky* decision). He knew that reestablishing a Central Public Bank was impossible where no unity existed, and where money had gotten politically tied to states' rights; it would certainly have been rejected by southern states. His compromise was to 'nudge' already established state banks to register through the federal government to rent out this new federal paper currency based on the debt of the nation, the same as Hamilton had done many years prior.

This compromise, however, opened the door for private banks to issue public money, which appears to have formed a bridge to legitimizing the Federal Reserve Act, where a private National Bank could issue privately created money based on—and backed by—the public debt of the nation. The problem with this, beside the fact that there is no constitutional grounds for it, is that the *Act of 1864* was apparently not legally 'sound' enough to serve as the foundation for such a leap, thus amendments were necessary.

Unceremoniously, on **June 20, 1874 AD,** Congress amended the title of the *Act of 1864*: "*An act entitled 'An act to provide a national currency secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof,' approved June 3,1864, shall hereafter be known as the national-bank act."*[180] The bill appears otherwise unchanged.

Here is the language of the *Act of 1864* as it was originally amended from the 1863 Currency Act:

Sec. 6. And be it further enacted...
<u>*First. The name assumed by such association*</u>, **which name shall be subject to the approval of the comptroller.**

This addition makes sense because the Office of the Comptroller was established through the *Act of 1864*. The following amendments were then added 46 and 69 years (respectively) **after** the Federal Reserve Act (1913) had rendered them seemingly null and void:

- 1959—Par. First. Pub. L. 86–230 substituted "which named shall include the word 'national' and be" for "which name shall be".
- 1982—Par. First. Pub. L. 97–320 struck out "and be subject to the approval of the Comptroller of the Currency" after "national".

Laying these changes out, here is how the language changed over time:

1864: First. The name assumed by such association, which name shall *be subject to the approval of the comptroller.*
1959: First. The name assumed by such association, which named shall **include the word 'national' and** *be subject to the approval of the comptroller.*
1982: First. The name assumed by such association, which named shall **include the word 'national.'**

Chronologically, these changes are very curious. In 1874, when the act was changed to the **National Bank Act**, there were no National Banks; even more curious is how many articles claim that banks during this period were required to change their names to *"the National Bank of..."* when there was absolutely no verbiage requiring banks to do this. This wording *was only added in 1959*, 46 years after the *Federal Reserve Act* replaced the *Act of 1864*.

Meanwhile, the **Banking Act of 1935** relieved the Comptroller of the Currency from his duties at the Federal Reserve, though supposedly the Comptroller still performs the chartering process of National Banks to this day; perplexingly, someone in 1982 (47 years after the Comptroller had been relieved of duty by the Federal Reserve) went out of their way to officially remove the language from the bill.

1865 AD: The **National Banking Act of 1865** was needed because the 2% nudge was not enough to get state banks to abandon their notes and use the new currency. The tax on state bank notes was raised to 10%, which proved enough of a deterrent for people to stop circulating all but $4 million worth of state bank notes by 1867.[177] By 1870 there were 1,638 nationally registered banks; only 325 state banks were still in business.

1868 AD: Ratification of the Fourteenth Amendment[178] was meant to protect ex-slaves from having their civil liberties infringed upon within the states; instead, corporate attorneys use the amendment to argue that the rights of corporations are equal to the rights of newly freed slaves. In 1888 the Supreme Court used an off-the-record pre-trial comment to establish legal precedent in *Pembina Consolidated Silver Mining Co. v. Pennsylvania*: "Under the designation of 'person' there is no doubt that a private corporation is included in the Fourteenth Amendment".[179]

1890 AD: There are now 2,250 state banks and 3,484 nationally registered banks; state banks bounced back by reinventing themselves; they had lower capital and reserve requirements, and were easier to charter than nationally registered banks, but their main feature was the creation of checkbook money; this workaround allowed depositors to write checks in lieu of exchanging bank notes, to avoid being charged any tax. It is estimated that only 10% of the national money supply was in the form of paper currency by this time.

1892 AD: There are now 3,733 state banks and 3,759 nationally registered banks. With the creation of checkbook money—which completely bypassed the need for any national bank notes—the people were still not unified under one currency, like Hamilton's First and Second Banks. The stage was set for a government Central Bank to be reinstated, to avoid a second (economic) civil war.

1893 AD: During the late 1880s and early 1890s, severe weaknesses begin to appear in the economy. By this point, the railroads had naturally become crucial to the U.S. economy (if money was the blood, transportation was the veins and arteries of the system); because government failed to recognize that its best role would be as the facilitator—not the regulator—of economics, it had punted crucial economic infrastructure rights to the private sector, which was climbing all over themselves attempting to 'own the means of production.' When one railroad was forced to declare bankruptcy, the people began to panic.

Panics, if well-orchestrated, are excellent opportunities for the predators to snatch up the weaker prey; as railroad stocks collapsed, the railways fell into the hands of two 'money trusts;' in the bigger game, this was a victory. Panics (like wars) are a strategic tool for the wealthy to consolidate more wealth, although they will result in economic 'downturns'; those at the bottom of the hierarchy are less financially 'adaptable' and thus become the collateral damage in these scenarios.

1902 AD: With bank panics in every decade since Jackson vetoed National Public Banking out of existence, support started growing for the *Fowler Bill*, which proposed a Central *Public* Bank using the U.S. Treasury as the source of tax collection and dispersal of monies. The bill was eventually shot down using political fearmongering about 'central banks.' Wall Street could see that the people were getting fed up with panics; if a central bank was inevitable, Wall Street knew it needed to be in control of it.

January 1906 AD: A Wall Street commission is formed after Wall Street banker Jacob H. Schiff speaks to the New York Chamber of Commerce, urging that plans be drawn up for a privately-run central banking system, warning that locating a Central Bank within the U.S. Treasury would not be good for business. The five-person commission—comprised of JP Morgan advisors and top New York businessmen—drafted the plan,[180] which was then handed over to Senator Nelson Aldrich—head of the Senate Finance Committee (and John D. Rockefeller Jr.'s Father-in-Law) to peddle around Congress.

January-March 1907 AD: Industrialists are tried and found guilty of monopolistic practices. John D. Rockefeller's Standard Oil was found guilty of 536 counts of price-fixing, and fined $29 million, which he never paid (the government was forced to pay it for him). [181] Standard Oil, the American Tobacco Co., and E. H. Harriman railroads were all charged with violating the Sherman Antitrust Act. [182] Public sentiment was turning against the robber barons; a change was needed, and J.P. Morgan stepped out of the shadows ever-so-slightly, and took care of business.

October 1907 AD: The Panic of 1907 strikes, seemingly out of nowhere. Some bankers got arrested, some killed themselves, and some closed their doors for good; the rest had to deal with JP Morgan, who in the end came away with the Consolidated Steamship Co., the Tennessee Coal

& Iron Co., the Hamilton Bank, the Mercantile Trust, the Trust Company of America, and Lincoln Trust, among other acquisitions.

May 1908 AD: Nelson Aldrich introduces the Aldrich–Vreeland Emergency Currency Act, which passed only because republicans had considerable control of both houses (several republicans even voted against it); naturally, Wall Street made a big propaganda push to have the bill passed as well. *The emergency funds were never used*, because the Act was merely designed to form a **National Monetary Committee** and put Aldrich in charge of it; *this became the vessel through which the Federal Reserve Act was created.*

November 1910 AD: After nearly two years of peddling their central banking ideas without success, Aldrich and Wall Street heavy-weights meet secretly at JP Morgan's Jekyll Island Hunt Club in Georgia; for nine days they churn out what was soon to be known as the 'Aldrich Plan;' everyone knew that Congress would reject any bill framed by Wall Street bankers, so Aldrich had to claim it as his own.[183]

January 1911 AD: The Aldrich 'Plan hits the Senate floor to overwhelming criticism and is voted down; most people see through it immediately as a bid for Wall Street control of the central banking system. His National Monetary Commission spends a year revising it, and the Aldrich Bill is finally proposed in 1912.

1911 AD: Congressman Charles Lindberg, Sr., in front of the Rules Committee, puts the pieces together on Wall Street's plans: in 1907, agriculture and industry had one of their best years, yet somehow Wall Street ruins it by causing a panic yet again. [184] "Wall Street knew the American people were demanding a remedy against the recurrence of such a ridiculous, unnatural condition. Most senators and representatives fell into the Wall Street trap and passed the Aldrich-Vreeland Emergency Currency Bill. But the real purpose *was to get a monetary commission*, which would frame a proposition for amendments to our currency and banking laws, which would suit the *Money Trust*. The interests are now busy everywhere, educating the people in favor of the Aldrich plan. It is reported that a large sum of money has been raised for this purpose. Wall Street speculation brought on the Panic of 1907."[185]

November 5, 1912 AD: Woodrow Wilson defeats William Howard Taft to win the presidential election. Wilson campaigned against the Aldrich Bill, so in the House, Representative Carter Glass presents a near carbon copy resolution of the Aldrich Plan (though few knew it, because it was kept secret within the House committee); the major difference in the Glass plan was that it called for up to 20 regional banks, to appear to 'decentralize' power. In the Senate, Robert L. Owen offered up nearly the same resolution (because he was directed by NMC advisor A. Piatt Andrew,[186] who helped write the Aldrich Bill); the Owen bill lowered the number of regional banks to 12, as well as the capital requirement, so smaller banks might have some representation.[187] Between the 19th—when the bill was presented—and the 23rd—when the bill was suddenly brought to the Senate floor for a vote—any capitulation to smaller banks was removed.

1913 AD: John Maynard Keynes, assigned the job of studying money in India, looks at the anthropological literature on ancient Mesopotamian money practices, that used money as units of account only, which undermined the 'classical economics' theories of Adam Smith, Thomas Malthus, and David Ricardo, which the world currently practices.

February 28, 1913 AD: After nine months of hearings, the Pujo *Committee on Concentration of Control of Money and Credit* submits its findings:

1) 341 officers of J.P. Morgan & Co. sit on the boards of the top 112 high-level corporations, which represent 85% of the value of the New York Stock Exchange ($22.5 billion of the total value of $26.5 billion).
2) A consortium led by J.P Morgan, George F. Baker, and James J. Stillman had control of no less than 18 financial corporations, and "had gained control of major manufacturing, transportation, mining, telecommunications, and financial markets throughout the United States." [188]
3) Also named in the report were Paul and Felix M. Warburg, Jacob H. Schiff, Frank E. Peabody, William Rockefeller, and Benjamin Strong, Jr. [189]

No one went to jail, but no one denied it, either. It also appears that the "great private banking houses" were involved in financing Wall Street activities and that the Comptroller may have also been involved in the cover up of these large transactions.

September 8, 1913 AD: the final version of the Glass Bill passes the House with little debate (the Representatives had very little knowledge of banking, so offered no resistance). The Senate debate drags on for months, with many different proposals ranging from total government control to total private control; none of them gain any traction.

December 19, 1913 AD: with some Senators already gone on holiday, a revised Owen bill comes to the floor for a vote; it represents the Senate's version of the Federal Reserve bill, which really is the same bill Carter Glass had passed in the House, minus the parts most offensive to Republican Senators; none were ever allowed to see the House bill to comprehend this. Majority Democrats pass the Owen Bill. With business concluded, many leave for Christmas.

Act IV: When 'tis Done, then 'twere Well It Were Done Quickly

For The Record: December 23, 1913 – Senate Floor

The following transcript was taken from the Congressional Record the day the final version of the Federal Reserve Act was passed in the Senate, then signed directly afterwards by then-President Woodrow Wilson.

The Senate had passed the Owen version of the bill four days earlier. The bill was then altered in an unofficial House-Senate committee, where no Republicans were invited; those who had remained behind during the break were then handed the final draft of the bill and instructed to convene on the Senate floor, where a final vote was taken. Only 44 Senators answered the initial roll call, though the vice president indicated for the record that 48 had answered, and "a quorum was present." A quorum generally requires at least 51 Senators to be present; 19 more Democrats filtered in before the final vote was taken, so presumably the vice president knew they were standing by and thus officially indicated the presence of a quorum for the record.

The exchange mostly features Republican Senator Joseph Bristow from Kansas, and Senator Robert Owen from Oklahoma. Bristow was only a Senator for 6 years; his main achievement was to pen the resolution that became the Seventeenth Amendment to the Constitution[189]; prior to that time, Senators were elected by state legislatures, which often fell into the hands of powerful private interests, as they do today.[190] Bristow's Amendment made sure the People got to vote their Senators into office. He joins a long list of people who tried, however vainly, to help the American people retain control of their government.

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VICE PRESIDENT. The Secretary will call the roll [44 answer] ...**Forty-eight Senators have answered to the roll call. There is a quorum present**...In accordance with the unanimous-consent agreement, the Chair lays before the Senate the report of the committee of conference of the Senate to the bill (H.R. 7837) **to provide for the establishment of Federal reserve banks**, for furnishing an elastic currency, affording means of rediscounting commercial paper, and to establish a more effective supervision of banking in the United States, and for other purposes.

Mr. GALLINGER. Mr. President, *ordinarily a conference report ought to be read*, but I ask unanimous consent in this case that the reading of the report be dispensed with, as it is in print.

Mr. BRISTOW. Mr. President, *the conferees who participated in the conference on this bill have made certain changes* in the bill, some of which I think are bad.
Mr. LA FOLLETTE. Mr. President, would it disturb the Senator if I should ask him...who did participate in this conference...?
Mr. BRISTOW. As to those *who participated in the conference I am not advised*. **I was a member of the committee of conference appointed by the President of the Senate, but I had no knowledge as to the meeting of the conferees until after the report as it is before us had been made, printed, and placed upon the desks of Senators.** I was then notified by the chairman of the committee that there would be a meeting of the committee of conference at 4 o'clock, two hours after this report of the committee of conference of the two House of Congress on the bill (H.R. 7837) to provide for the establishment of Federal reserve banks... had been placed upon my desk. I, in company with the Senator from Minnesota [Mr. NELSON], visited the room where we were invited to appear. We found the chairman of the committee and the Democratic members of the committee of conference there, **and were given to understand that they had perfected the conference report.** We were then invited to express our opinion of it, but I preferred to express my opinion *where it might appear in the RECORD*, rather than in the privacy of the committee room, and that I shall undertake to do this morning.
I see this report is signed by the Democratic members of the committee. Of course, **I did not sign it because I was not invited to sign it**, **and I should not have done so, anyway, for I did not know—at the time the report was prepared—what it contained...**

Mr. BRISTOW. Mr. President, the first important change to which I desire to call the attention of the Senate is the creation of an organization committee, consisting of the Secretary of the

Treasury, the Comptroller of the Currency, and the Secretary of Agriculture. This committee will organize this Federal banking system and prepare it for the possession, I suppose, of the Federal board which is afterwards to be appointed. **Since the bill provides also that the Comptroller of the Currency shall be a member of the Federal board**, it simply authorizes a committee, consisting of the Secretary of the Treasury and the Comptroller, two members of the board, and the Secretary of Agriculture, who is not ex officio to be a member of the board, to organize the system. **It is a political committee pure and simple**, consisting of political officers of the administration, *to take charge of this great Federal banking system and organize it*; **and it will be organized, of course, along political lines, as evidently is intended by the nature of the organization committee which created it.** It is one of the astounding things that this measure, *which we were told some two months ago was not to be political in any sense of the word,* should have developed into a strictly partisan political institution, **its organization to be perfected by the political party that holds Andrew Jackson as one of its patron saints.** *I should like to invite any historian to point to any political inconsistency on the part of any political organization in the history of free government that is any more striking* ***than for the party of Andrew Jackson to put upon this country such a political banking machine as has been created by this bill...***

Then, on page 8 of this conference report, is found another interesting change. It is well known to the Senate that those of us who supported ***the Hitchcock bill*** sought...to have **public ownership of the stock and Government control of the banks**. ***That bill the Senate refused to accept,*** **and it created a banking system the stock of which is to be owned by the banks and controlled by the banks**. *There was a provision placed in the bill as it passed the Senate which would enable the public to take any stock that the banks did not want*...The House provision also permitted the directors of class C to represent on the board of the regional banks the public stockholders. **I want to read that provision as it passed the Senate:**

"... voting power thereon shall be vested in and be exercised solely by the class C directors of the Federal reserve bank in which said stock may be held, and who shall be designated as "voting trustees...[and] shall exercise the same power as member banks in voting for class A and class B directors."

Now, I want to read it as the conference committee agreed upon it, and I should like the attention of every Senator:

"**Stock not held by the member banks shall not be entitled to voting power**."

If the stock is not taken by the banks and is sold to the public, then that stock has no representative, has no voting power upon the regional bank board, and the board elected by the banks that do participate, whether five banks or a thousand banks, **have absolute control of the regional banks**...*The public might own a majority of the stock of a regional banks, but still the banks would have absolute power*, and the stock owned by the public *has no representation*. The directors appointed by the Government cannot act as its trustees in voting it, **for the provision covering that has been stricken out.** They will have no voice whatever in electing the directors. The few banks that might participate will control the whole thing.

Mr. OWEN. Mr. President, I will advise the Senator that it was satisfactory to the conferees for the two Houses.

Mr. BRISTOW. Yes...Anything that increases the power of the banks and takes from the people representation seems to be entirely satisfactory to the conferees, as other changes in the bill clearly demonstrate...I call the attention of the Senator from Wisconsin to this [next part]:

"No director of class C shall be an officer, director, employee or stockholder of any bank." [it had read "No director ***of class B or of class C*** shall be an officer, director, employee or stockholder of any bank."]

The bill **as it passed the Senate** provided that *none of the directors of the regional banks should be directors in member banks.* **That has been cut out, however**; and there is no reason now why a director of the City National Bank of New York, **or the Chase National Bank**, or the First National Bank of Muskogee, Okla., or any other place, should not be one of the directors of the regional banks. **That is a new idea that seems to have been born in conference, because it was in neither bill...**
Now, I wish to call attention to a change on page 33. It relates to the accepting of drafts or bills of exchange...The words "or ***domestic shipment***" **have been cut out**, so that member banks now can accept drafts and bills of exchange only for the exportation or importation of goods, and not for domestic shipment. I should like to know why the dealer in foreign merchandise, whether he is importing it or exporting it, is given an advantage over the dealer in domestic merchandise on exactly the same kind of paper.

Mr. OWEN. I will say to the Senator from Kansas that the chairman [OWEN] yielded with very great reluctance on this point, because he had a very strong opinion in favor of it, **and had caused it to be put in the bill in the first instance**.
Mr. BRISTOW. The effect of striking that out, as the Senator knows, is that a bank may deal in acceptances on imported merchandise, but not on domestic-manufactured merchandise.
Mr. OWEN. Yes, ***and I made the argument the Senator is now making in favor of it.*** I caused it to be put in the bill in the first instance, and insisted upon its remaining in the bill, but it was struck out by the House conferees because they said it would cause inflation of credit. I disagreed with them, and I agree with the Senator from Kansas that it ought to have remained in.
Mr. WILLIAMS. I ask permission out of order to introduce a bill. [*The Republicans had prepared their own version of the bill to present, but the PRESIDING OFFICER, a democrat, refuses to let him speak, invoking unanimous consent to only speak about the democratic version of the bill, though in reality they never asked for consent from anyone.*]
Mr. GRONNA. I want to ask the Senator from Kansas a question, as I am very much interested in this particular paragraph, which relates to acceptances of drafts and bills of exchange. As I understand the paragraph, acceptances can be made only for shipment of goods that may have been imported or exported.
Mr. BRISTOW. That is right.
Mr. GRONNA. Is it not true that...this forecloses the right of the farmer or the agricultural class to have their drafts drawn against bills of lading of their grain and their stock? Are they not excluded from this regional bank?
Mr. BRISTOW. Yes.
Mr. GRONNA. That is another gross discrimination in favor of the exporter and against the domestic shippers of this country.

Mr. BRISTOW. The packing house can take advantage of these acceptances; the banks can accept for any exportation of products, but the shipper of cattle to a domestic packing house or the shipper of grain or cotton to a domestic mill is barred from the privilege of having his drafts accepted, and so in the case of the mill shipping to a customer, it is a discrimination in favor of the exporter and against domestic trade. **I think it is an infamous thing**...*a conference means that the conferees of the two Houses shall meet and discuss a measure and come to an agreement as to its provisions if they can.*
Mr. GALLINGER. A **full and free conference**.
Mr. BRISTOW. *A full and fee conference*. ***It is the unbroken precedent of the Senate that members of both political parties represented on the conference committee shall participate***...**This is a violation of the unbroken precedent, and I think it was because the chairman of the committee believed that the Republican conferees might vote with members of the Democratic conference, and thereby probably put in or take out of the bill some of his pet measures** [*the reality is that the House did not want the Republicans to see that the two bills were nearly identical, and that the final alterations—*added *a la* ***Aaron Burr***, circa 1799*—were penned by Wall Street advisors*]. Because of that, I have been told he refused to sit in the conference that was held with the Republican members present...[and] who has **denounced the Aldrich bill**, **then accepted its most offensive provisions and covered them with a mask to deceive the American people, and he knows it.** I now come to the ... provision on page 42, which requires the Federal reserve bank to receive on deposit at par from member banks or from Federal reserve banks checks and drafts, and so forth. **That will come as a severe blow to the small country banker, who has so violently protested against that provision.** Now, I want to take up section 7. Every provision in this bill that was in the interest of the banks *has been retained*. ***The provisions that were stricken out were provisions in the interest of the public.***..I want to speak just a few words about the insurance of deposits. It has been attacked upon this floor with great violence. A provision was placed in the bill which...would have been of advantage at least to some parts of the United States...

The present *postal savings bank* is simply a scheme or a system very largely for the insurance of deposits. *The Government takes the money from the people and pays 2 per cent interest on it.* The day that it is deposited in a post office ***an officer goes across the street and deposits it in a bank, and the bank pays the Government 2 ½ percent.*** The postal savings-bank system was instituted for the purpose of giving the people *who were afraid of banks* ***a safe place to put their money***. **They had confidence in the Government, but not in the banks**...The argument that was made for the postal savings banks was that it would *bring money out of hiding*; that such money would be deposited in the post offices, where those who are skeptical as to the safety of banks would have no doubt about its safety. *It has resulted in bringing out something over $30 million that has been deposited in our post offices*.
As I said, the same day this money is taken by the postmaster and deposited with a bank, the bank pays the Government 2 ½ percent; that is, the Government insures the safety of that fund to the depositor and charges him one-half of 1 percent for it...**yet we are told it is unsafe to take a part of the profits of a regional bank and insure depositors in the member banks against loss**. The fight that has been waged here against depositors' insurance is an unjustifiable assault upon as sound an economic principle as ever was woven into the statutes of the United States. *It ought to have been in this bill...*

The Senator from Oklahoma can preserve the features in this bill that add to the profits of the bank of which he is one of the owners, but he lets go out the only provision that would insure the safety of the funds of the people who deposit in those banks.
Mr. SHAFROTH [defending the honor of Mr. OWEN]. I should just like to say in a minute that during the conference consideration the Senator from Oklahoma insisted three or four times upon this amendment being in. **It was denied by the House conferees**. They made the claim that *they were going to have a perfected system*. The action of the Senator from Oklahoma was absolutely loyal to the provision which the Senator from Kansas is referring to.

[Arguments ensue that imply *that the democrats felt outnumbered by the House Representatives* and could have used the help of the Republicans to stand more firmly on these issues. Mr. REED says *the House conferees inferred that if the bill was rammed through now, they could fix it later*—Mr. BRISTOW comments that this rarely gets done, and it is best to get the bill right the first time, in case amendments are blocked further down the road: "you may say, "we will legislate on this subject in the future." Yes, possibly' but now is the time."]

[Mr. BRISTOW continues his assault on Mr. OWEN, by reading the minutes from the CONGRESSIONAL RECORD, on page 4719, of September 5, that stated that many democratic senators had attacked the Senator from Rhode Island, Mr. LIPPITT, for supporting a tariff on cotton while having an "interest in some cotton mills...It was alleged that the tariff on cotton was directly in his interest.] While the tariff on a cotton fabric may be of general interest to the manufacturers of cotton fabrics throughout the country, it cannot be located specifically and directly in the interest of a single manufacturer as personal legislation [however] if **a Senator own a large interest in a bank** and *he votes for a provision which increase the earnings of that particular bank*, does he not vote to increase his own personal fortune in a direct way and not in a general way such as would be the case under the tariff bill? I maintain that he does...I now want to read a clipping which has been handed me, which is as follows:
OWEN INVESTS IN NEW BANK—SENATOR WILL BE BIG STOCKHOLDER OF ST. LOUIS INSTITUTION.
Senator Robert L OWEN, chairman of the Senate Committee on Banking and Currency, last night confirmed a report that he is to be a large stockholder *in a national bank now being organized in St. Louis*. The head of this institution will be the Rev. Dr. J.T.H. Johnston, president of the Reserve National Bank of Kansas City.
The new institution will absorb a number of other St Louis banking concerns, among them the German Savings Institute and the Commonwealth Trust Co., the latter being one of the influential financial concerns of that city. [***The organization of Federal Reserve banks appears to have proceeded prior to the bill being passed.***]

Mr. BRISTOW: My allegation is that this bill had been drawn in the interest of the banks; that the Senator from Oklahoma, *as the chairman of the committee,* ***has a large interest in banks***, that **the profits which will accrue to those banks directly will add to his personal fortune**; that he has *voted* to *increase the dividends on the stock of the regional banks*...that he has *voted against permitting the public to hold the stock of these regional banks and has insisted that it shall be held by the member banks*; and that he has *voted against giving the Government the control of the regional banks and in favor of the [**Federal reserve**] banks controlling the regional banks*, [all this, Mr. BRISTOW asserts, is in violation of rules Thomas Jefferson laid

down for the Congress when legislating; *again, it is likely this was the bribe given to OWENS for pushing the bill through*; bankers leaking this to the media ahead of time would be strategically clever—it makes no sense for OWENS to announce this].
Mr. BRISTOW: In closing I desire to say that *this bill contains a concentration of power that has never been lodged in any Federal officer since the Government was established*. It puts in the hands of the ***Secretary of the Treasury*** and his subordinate officer, the ***Comptroller of the Currency***, **a power over the banking and currency affairs of this Nation greater than has ever been held by any man *in the history of any civilized nation* over the banking and currency of that nation.** [At the time, the Treasury Secretary was ***William Gibbs McAdoo***, President Wilson's **son-in-law**[190]; later, *both Treasury Secretary and Comptroller would be removed from the Fed*, giving complete control over to the private sector.]

Mr. REED [chiming in for the third time with the same argument...]: the Senate conferees had contended for the...insurance provision of this bill until it became manifest that **a disagreement would result**. A disagreement would of course *have delayed the final passage of this bill* and possibly would have imperiled its passage at all...**Under those conditions we yielded**. The House, through its conferees, *stated to us that it was their fixed purpose* to prepare and **bring in a bill which would work out a consistent, harmonious, and effective plan for the insurance of bank deposits.** Under those conditions it would have been a foolish thing for the Senate to have insisted and longer delayed the passage of this bill.

Mr. NELSON: When a bill is referred to a committee of conference...it has been understood from time immemorial, from the beginning of our system of parliamentary law, that such a conference should be a full, fair, and free conference, *open to all the members of the committee. What are the facts in this case?* **When the conferees met, the Republican member were not permitted to be present**...Mr. President. *I have served in four different legislative bodies in my day*, **and I have never before had such an experience as what I have just undergone**...The conference was ordered on last Saturday. The Democratic members of the conference committee met that afternoon or evening; they met again on Sunday morning, and continued in session until 3 or 4 o'clock on Monday morning. *They had come to an agreement among themselves, and their report was printed.* **The Republican members were never consulted or invited to the conference**. About 10 o'clock yesterday morning I received a telephonic message from the chairman of the committee [Mr. OWEN] asking me to meet with them. I went over to his room a few minutes after that time, between half past 10 and 11 o'clock. I found the chairman of the committee there and the Senator from Missouri [Mr. REED]. I said, "I suppose you have agreed to your conference report?" Yes; we have." "There is nothing for us to do, then?" "No." I walked out. I heard nothing more. Then afterwards, between 12 and 2 o'clock, the chairman of the committee [Mr. OWEN] called me out of the Chamber and handed me the printed conference report which I hold in my hand, and said, "I wish you would look this over." Subsequently, at 4 o'clock, we were summoned before the committee. After the Democratic members had had a conference over the bill, lasting from Saturday noon until Monday morning at 3 or 4 o'clock, we were called up...and they said, "here is what we have agreed upon. What have you to say...? What could we say?...When the President of the Senate appointed me as one of the members of the conference committee I was appointed as a Senator from the State of Minnesota. Under the Constitution my mandate was as strong, my power of attorney was as comprehensive as that of the Senator from Oklahoma or of any other Senator in this body...**By the conduct of the six**

Democratic conferees you have...disfranchised the State of Minnesota, the State of Kansas, and the State of South Dakota, States equal to your States under the Constitution, whose representatives in this body were appointed as members of the conference committee.
I have heard a good deal said about the commission of the Democratic Party to legislate. They may have a great commission, for all I know; but **under the Constitution of the United States we are all here on a footing of equality; we are here as representatives of great States, entitle to equal consideration. When you fail to give us fair and equal consideration, you to that extent disfranchise the great States we represent...**I think, Mr. President, that bye and bye...this Democratic legislative tyranny that has been inflicted upon us at this session will be something that even the Democrats will be as ashamed of as they are ashamed of some of their actions in the past.

[Overall, it is not clear the Democrats understood what they had given away to the private sector at the expense of the people and of their Liberty; Mr. NEWLANDS had a comment worth mentioning]:

Mr. NEWLANDS. I regret...that the committee did not strike out the phrase “not more than 12”...Federal reserve cities...I believe that whilst 8 may be sufficient in the first instance, the number ought to be gradually increased, increased beyond 12, and increased finally in such way as to give a reserve city to each State, organizing each State into a reserve district composed of the State and the National banks of that State as member banks. I believe if we should pursue that system by a constant evolution we would eventually have a reservoir at Washington in which would be deposited a considerable part of the funds of the reserve banks required by this law to be turned over by the member banks to them, and that *thus we would have a great central reservoir at Washington from which money could be supplied directly to any reserve bank that might be under stress without going through the formula of calling upon one reserve bank to aid another reserve bank.*

Mr. THOMAS: Mr. President, I regret that I have not heard more concern expressed for the...small depositors, upon whose collective funds a first lien is imposed...The Government of the United States, the States of the Union, municipalities everywhere require security for their deposits, no matter how solvent the depositaries may be...yet such is the contradiction of human nature that **the very men who recognize and apply this rule in other transactions** *denounce as unwise, as wrong in principle, and as socialistic in practice the proposition* **to throw the same safeguards around the deposits of that class of people *which can least afford to lose them***...Mr. President, I cannot understand why our Senate conferees, all of whom I believe are favorable to the principle, and most of whom voted for the amendment upon this floor, should have yielded for any purpose or for any consideration to the House demand for its excision. **Tell me that the House demanded it? Why, that is no reason**. The conferees of the other House *naturally stood for the bill which had passed that body. Why should not those who represented us upon that body* ***have been equally insistent, equally obdurate, equally obstinate?***...I cannot escape the conviction that two...members of the other body [*Carter Glass* and ?], at the other end of this building, by their successful insistence upon having their own way, **have become the ultimate authors of this legislation**...it is my impression also that the near approach of the Christmas holidays and the desire of Senators and of Members to get away from here and go back to their homes and their families has had something to do with the surrender of some of its vital provisions...[however] we are sent here to legislate for 100,000,000 people upon perhaps *the most important measure of this or any other administration...*

Mr. TOWNSEND. Mr. President, I have not heretofore occupied much of the time of the Senate in discussing this bill. I have known that debate was useless...I do not think it is a proper course for a party to pursue to enact legislation affecting the great interests of the country, without due regard as to whether such legislation is right or wrong, in order to meet a political emergency. I charge that this bill is a political measure, *and one which does not meet the honest, uncoerced approval of a majority of this Senate*...The most conspicuous example, possibly, is the senior Senator from Nevada [Mr. NEWLANDS], who seems to have very profound convictions on matters proposed for legislation...I believe...[that] if it were not a political measure, having been made so by a seeming necessity, there is not a doubt in the mind of a single Senator in this Chamber that we would have had a different bill from the one now before us; we would have had a bill founded upon the needs of the country, and it would not be the one that we are now considering...**I think that this bill creates a political machine—one of the greatest political machines that has ever been created by legislation**...So, Mr. President, believing, as I do, that this bill *is not carefully framed*, believing that it is possible under it—nay, probable under it—to inflate the currency to such an extent as to bring disaster to the country, **believing that it is framed upon partisan lines for political purposes** and *that a currency bill should not be a partisan measure*...I have felt it my duty to vote against this conference report."

Finally, the vote is called. Article I, section 5 of the Constitution requires that a quorum (51 senators) be present for the Senate to conduct business. Often, fewer than 51 senators are present on the floor, but the Senate presumes a quorum unless a roll call vote or quorum call suggests otherwise. The roll call officially listed 48, though only 44 answered the roll call. Presumably, by the time the vote was taken, 19 more 'yeah' votes showed up (as well as 4 'nay' votes), and the bill is passed, then signed by President Wilson immediately afterwards. This all occurred on December 23, 1913. Several Republican Senators indicated that **never in the Senate had a bill been drawn up without discussion from both sides of the aisle**, but this is only because *the main points of the bill were not drawn up in Congress.*

1917 AD: Charles A Lindberg, Sr. brings articles of impeachment against members of the Federal Reserve Board of Governors, including Paul Warburg and William P. G. Harding, charging that they were involved "... in a conspiracy to violate the Constitution and laws of the United States ..."[191] further charging that the Federal Reserve Bill constituted "The worst legislative crime of the ages."[192]

April 5, 1918 AD: The **War Finance Corporation** was created to fund important sections of the country while WWI was being fought. Comprised of the Secretary of the Treasury and four other members, this public corporation was also aided by a seven-member Capital Issues Committee appointed by the President (which included some Federal Reserve Board Members), that served in an advisory capacity. In effect, the corporation operated as a *public bank* that helped loan money to industries such as agriculture, livestock, canning, the railroads, etc.; overall, this public financing corporation loaned out $700 million.[193] It set the precedent for government-created financial institutions, necessary because the private banking industry was not accountable to provide for the equal protection of all citizens.

February 6, 1920 AD: A resolution is made at the start of session.
SENATE RESOLUTION 298, Reported by Mr. Moses:
IN THE SENATE OF THE UNITED STATES, February 6, 1920. Resolved. That there be printed one thousand five hundred copies of **the national banking act as amended** to date for the use of the Senate document room. Attest: GEORGE A. SANDERSON, Secretary

Note: Here is the Original Text of National Bank Act of 1864:
*"*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, that *there shall be established in the treasury department a separate bureau, which shall be charged with the execution of this and all other laws that may be passed by congress respecting the issue and regulation of a national currency secured by United States bonds. The chief officer of the said bureau shall be denominated the Comptroller of the Currency, and shall be under the general direction of the Secretary of the Treasury.*

Here is the Amended Version (no date is provided for this amendment, or whether it was voted upon by either house of Congress):
100. Sec. 324.—*There shall be in the Department of the Treasury a bureau charged with the execution of all laws passed by Congress relating to the issue and regulation of a national currency secured by United States bonds* **and, under the general supervision of the Federal Reserve Board, of all Federal reserve notes**, *the chief officer of* which *bureau shall be* called *the Comptroller of the Currency and shall* perform his duties *under the general direction*s *of the Secretary of the Treasury.*

Note.—Section 10 of the Federal reserve act provides that the *Comptroller of the Currency* **shall be an ex officio member of the Federal Reserve Board and shall, in addition to his salary as Comptroller, receive the sum of $7,000 annually for his service on said board**. 6, §10 (par.), 38 Stat. 261.

Act V: Till Death Do Us Part

February 25, 1927 AD: Congress passes the McFadden Act; while the First and Second Banks of the U.S. were both basically vetoed out of existence once their twenty years were up, this bill allowed the Federal Reserve to extend in perpetuity; this was granted seven years before its charter would expire. Three years later, the country was in shambles. Laughably, the reason the Act was initiated was because "bankers, businessmen, and politicians concurred" that the Federal Reserve was a success with bankers, businessmen, and politicians. It also allowed Federal Reserve banks the 'equal opportunity' to branch out as extensively as state banks, "in the spirit of fairness."

January 22, 1932 AD: The **Reconstruction Finance Corporation Act** established a corporation, along the same lines as the **War Finance Corporation**, that was owned by the federal government "to aid in financing agriculture, commerce, and industry..." It acted as a public bank that ran through the Treasury, and with additional amendments (June 1932 and July 1933), the RFC could loan its funds to state and municipal governments, as well as help recapitalize smaller banks.

Overall, around $57 billion dollars was injected into the RFC, where it funded projects that could be repaid through self-liquidating loans (loans for essential infrastructure that are naturally paid back during usage, like utility bills on water and electricity, or tolls on bridges and tunnels). The loans helped build roads, bridges, dams, houses, schools, post offices and farms, all of which ultimately paid for itself with interest.

"The RFC funded the San Francisco Bay Bridge, the California Aqueduct, the Pennsylvania turnpike, and 3 bridges over the Mississippi river" [when private investors funded the Oakland Bay Bridge in 1996, the price tag rose to $12 billion, which will not be paid off until 2049).[194] The public bank worked so well, it again was forced to a halt, along with other New Deal measures deemed outside the reach of federal authority.

While the private sector deemed the promotion of General Welfare outside the purview of federal government, it wholeheartedly supported all demands for the Common Defense. War was just plain good for business, so the RFC was brought back to cover our World War II expenses. The precedent was now solidly entrenched: Public Banks were excellent for funding wars, but much too excellent for everything else.

February 27, 1932 AD: Five years after glorifying the Fed, **The Banking Act of 1932 (AKA the Glass-Stegall Act of 1932)** created the Federal Open Market Committee (FOMC) and solidified its modern role controlling the money supply. In the manner of quantitative easing, the Fed purchased over $1 billion in government securities in three months, halting deflation; fear of inflation had them dial back on the money expansion; the system collapsed again less than a year later.

May 27, 1933 AD: The **Securities Exchange Act of 1933** was the first federal securities law passed to rein in Wall Street; it focused on "insider trading, the sale of fraudulent securities...manipulative attempts to drive up share prices," etc., that were rampant among traders and institutions leading up to the depression, which naturally hurt the amateur investor the most.

June 16, 1933 AD: Plan B, and the passing of the second Glass-Steagall Act, or **National Banking Act 1933.** In this version, the FDIC (deposit insurance) was instituted; this was the same deposit insurance that Republicans fought to keep in the Federal Reserve Act of 1913, but the Democrats yanked from the bill in secret committee. Crucially, *it separated commercial banking from investment banking*, to stop Wall Street from speculating with their customer's deposit money. It also did not allow the Federal Reserve Board any FOMC voting rights. Finally, Regulation Q forbid banks rewarding customers with interest on their checking accounts, to gain their deposits; this competition led banks toward risky behavior trying to recoup all the interest money they were doling out. Though this bill would systematically be dismantled through the years, it proved to be insightful regulatory legislation.

1934 AD: The **Securities Exchange Act of 1934** established the Security Exchange Commission (SEC) to oversee stock, bonds, and securities, as well as the financial professionals who sell them (brokers, dealers, advisors). Everyone listed on the New York Stock Exchange must answer to the SEC and submit financial disclosure reports.

Act VI: Don’t Call Us, We’ll Call You

August 23, 1935 AD: The **National Banking Act 1935** reorganized and centralized the Federal Reserve system; it forced all the regional Fed banks to act as one unit by handing discretionary monetary policy directly to a Federal Board of Governors; they alone could set reserve requirements, discount rates, and interest rates for deposits, or engage in open market operations. They removed themselves from the offices of the U.S. treasury, then removed the Treasury Secretary and the Comptroller of the Currency from their seats on the board. They were no longer part of the federal government, they only let the BEP know how much ‘money to print.’

Interestingly, the initial bill attempted to keep the Treasury Secretary and Comptroller on the Board and give the President a voice in policy decisions, but all the Wall Street players who initially helped the Federal Reserve Act passed came out of the woodwork and testified on the House and Senate floor to kill any government involvement in their Central Bank. Winthrop Aldrich (chairman of **Chase National Bank**), James Warburg (son of *Paul Warburg* and vice chairman of the **Bank of the Manhattan Company**), Edwin Kemmerer, who was on the original **National Monetary Commission**, and Henry Parker Willis, who had originally served on the Federal Reserve Board. This push was as big as the one that got the Federal Reserve Act passed.

1938 AD: Congress establishes the **Federal National Mortgage Association ("Fannie Mae")**, a government-sponsored enterprise (GSE) designed “to buy and securitize FHA-insured mortgages,” which provided a secondary market for banks to offload their mortgage debt. This New Deal provision came about after 25% of Americans had their homes foreclosed by private banks after the Great Depression hit; it was meant to keep people in their homes by backing up their debt with local banks, meanwhile helping the construction of more affordable housing options. Later, as Wall Street began packaging up the debt in many risky ways, it received the distinction of being ‘the world’s biggest hedge fund’ for the “privatization of profits (for shareholders and executives) in good times but the socialization of downside risk (for the taxpayer).” Freddie Mac (the Federal Home Loan Mortgage Corporation (FHLMC) came along in 1970.

All GSEs are ‘enterprises’ that provide ‘financial services’ but are deemed different from government-sponsored financial institutions like the **War Finance Corporation** or the **Reconstruction Finance Corporation**, which loan money directly toward projects. It is important to note that these government-sponsored financial institutions did, on many occasions, recapitalize private banks so that they might continue to provide services to all Americans; all these government institutions are basically taking on the original role of public banking, that the Federal Reserve System is incapable of providing: to establish Justice, ensure domestic Tranquility, provide for the common defense, and (especially) to promote the general Welfare.

1956 AD: The **Bank Holding Company Act** is passed, which extends the 1933 restrictions on banks by including bank holding companies (that own two or more banks), similarly restricting them from non-banking activities, and preventing them from purchasing banks in multiple states.

1975 AD: Congressman Wright Patman (Texas) audits the Federal Reserve. Patman had called for the Federal Reserve to be nationalized since the 1960s (to make the U.S. Central Bank 'public' again, bringing the borrowed Money Powers back to Congress); Patman's persistence forced the Fed to relinquish some of the profits it gains when taxing the American citizen to enact its money creating operations.

December 1986 AD: Banks are already working around the Glass-Steagall Act, but efforts ramp up to repeal the legislation; there is a risk-taking element in banking that does not want to simply provide a service, and it has become accepted as part of "the business of banking." The government concern is that the gambling is purely to enrich the savvy gambler at the expense of the novice investor, who is simply looking for somewhere to park excess cash.

The Federal Reserve is not part of government, however, and the Board decides to "reinterpret" Section 20 of the Glass-Steagall Act, which bars commercial banks from being "engaged principally" in the securities business, and instead allows banks to allot up to 5 percent of their gross revenues toward underwriting services. Bankers Trust, a commercial bank, serves as the first choice of the Fed board to engage in certain commercial paper ("unsecured, short-term credit") transactions. In its decision, the Board concludes that to be "engaged principally" in an action means to be "mostly" engaged in it, and thus the erosion of Section 20 (which was already occurring quietly) becomes official.

1987 AD: The Federal Reserve Board overrides Chairman Paul Volcker after proposals from Citicorp, J.P. Morgan and Bankers Trust similarly ask for the "loosening of Glass-Steagall restrictions" on them as well, and suddenly banks officially take on underwriting commercial paper, municipal revenue bonds, and mortgage-backed securities, among other businesses. The Fed subsequently approves an application by Chase Manhattan, too. When questioned on this, the Fed Board indicates its plans to raise the limit from 5 percent up to 10 percent "at some point in the future." By August, former director of J.P. Morgan Alan Greenspan takes over as chairman of the Fed board, eager to deregulate Wall Street so that government is only needed as a financial backstop and nothing more.

January 1989 AD: The Fed Board approves the expansion of the Glass-Steagall Section 20 loophole to include dealing in debt and equity securities; J.P. Morgan, Chase Manhattan, Bankers Trust, and Citicorp engage much more of their revenue toward underwriting. By the end of the year, the Fed Board officially raises the limit to 10 percent of revenues, as promised. J.P. Morgan is the first to ramp up its underwriting business to this new level. Throughout this time, Wall Street is attempting to push through legislation to repeal Glass-Steagall, but always fall short on the votes. Failure is attributed to A) squabbles between insurance companies, securities firms, and both large and small banks over the spoils of a legislative victory, and B) the continuing battle over who should regulate Wall Street—the Federal Reserve or the Government.

December 1996 AD: Alan Greenspan asserts that bank holding companies can own investment banks on the side, and those 'affiliates' can gamble up to 25% of their money in "securities underwriting." This effectively eviscerates the 1933 Act, as the Fed says these risks have proven to be "manageable;" although the Glass-Steagall Act has been incapacitated, the legislation still exists, so a push is made to kill it dead.

1998 AD: Traveler's Insurance Group and Citicorp force the issue and announce the largest corporate merger in history, creating a prototype financial conglomerate, complete with commercial banking, securities underwriting and insurance coverage. In the proceeding showdown, Wall Street ultimately must pay off politicians to the tune of $350 million to secure their votes (the FIRE sector—Finance, Insurance, Real estate, and Election cycle industries—target the Banking Committee members, as well as other financial committees attempting to influence legislation; it pays off in the end).

1999 AD: The **Gramm-Leach-Bliley Act of 1999** was the culmination of 25 years of hammering on the Glass-Steagall Act of 1933, which was put in place to keep banks and securities firms separated. The GLBA, also known as the Financial Services Modernization Act, allowed banks to use customer deposits to invest in derivatives. Bank lobbyists said they could not compete with foreign firms without these provisions and promised to protect their customers. In the scheme of hierarchal economics, financial intermediaries now lined up to safely drain value out of every possible risky investment imaginable; commercial banks, investment banks, stockbrokers, pooled investment funds, and stock exchanges are designed for people with too much money and nothing tangible to do with it; now investors could access personal debt in a collective way, and tap into the automatic interest attached to all debt instruments; even small banks could "originate" loans simply to "distribute" them to the larger underwriters. When risk is diffused, it no longer feels as risky, precipitating more and more risky behavior.

2000 AD: The **Commodity Futures Modernization Act of 2000** amended both the **Securities Exchange Act of 1933** and the **Securities Exchange Act of 1934,** so that no restrictions previously placed on Wall Street existed anymore. Credit default swaps and other derivatives were now free from regulation; Congressional legislation always takes precedence over state regulations, so even though many states prohibited instruments like energy derivatives, for example, this legislation nullified its authority.

An interesting array of people were connected to the passage of these Acts: The wife of Senator Phil Gramm (who pushed the bill through Congress) was former Chairwoman of the Commodities Future Trading Commission and an Enron board member (Enron was naturally a major contributor to Senator Gramm's campaign). Alan Greenspan and former Treasury Secretary Larry Summers lobbied openly for the bill's passage. Legal experts voiced their concerns to President Clinton, then-Treasury Secretary Rob Rubin, and Fed Chairman Alan Greenspan about leaving the derivative market unregulated; Brooksley Born, chairwoman of the Commodity Futures Trading Commission, had even drawn up a proposal for how to safely manage this emerging 'market,' but all of them shot it down and shelved it for what would become the Commodity Futures Modernization Act, which they buried in a 10,000-page authorization bill and moved through Congress virtually unchallenged. Importantly, this was the financial model Wall Street had always wanted: to disperse risk in derivative form and sell it all over the world, to hedge against any 'downturns.'

Section V
The Financial Crisis of 2007-2008

Money Powers and the Supreme Court
Recommendations
Building a Case: *The People* v *Intraspecific Hierarchal Economics*

1. Allow Congress to Settle 'Out of Court.'
2. Challenging Constitutional Statutes: Private Money Creation is 'Independent' of the Congressional Money Powers
3. Civil Lawsuit: Federally Financed Institutions Must Provide Equal Protection
4. Parallel Litigation: Misuse of Congressional Spending Clause
5. Writ of Coram Nobis: Violence as a Misuse of Taxpayer Money
6. Case Against the Federal Reserve: Failure to Meet its Objectives
7. Equal Protection for Potential Federal Government Employees
8. Application for an Equal Opportunity Grant (to Run a Beta Test Implementing Natural Law)

The Financial Crisis of 2007-2008

- In the 1970s, both government and banks '*redline*' neighborhoods to segregate people by income; meanwhile, realtors use '*blockbusting*' and '*steering*' tactics to segregate homeowners based on race. Through this, separate but unequal living arrangements were created.
- In 1977, government changed its tune, and passed the *Community Reinvestment Act*, but it was ineffective until the *Financial Institutions Reform, Recovery, and Enforcement Act* (FIRREA) of 1989 put the lending power of **Fannie Mae** and **Freddie Mac** behind it; FIRREA regulators now publicly ranked banks based on how well they '*greenlined*' loans to underserved communities, while Fannie and Freddie let banks know that they would "*securitize these subprime loans*."
- In 2000, the *dot.com* bubble burst, as many start-ups had burned through their venture capital but failed to turn a profit. With the financial sector in disarray, the Fed ran its usual playbook, and cut the fed funds rate to **1.25%**, hoping to get people taking out personal loans from banks, and getting the money moving again.
- Enticed by these interest rates (and the fact that banks were welcoming in customers they normally shunned), home buying more than doubled within lower-income families, especially since 30-year loans came with 'interest-only' payments for as long as five to ten years (although the adjustable rates would be reset as early as every three years).
    - In other words, banks were 'greenlined' to make loans that Fannie and Freddie would purchase from them, relieving banks of the risk, and supplying them with instant capital to make even more loans. The loans were bundled into mortgage-backed securities (MBSs) and sold to investors, who then went to AIG or similar insurance companies and protected their investment with a *credit default swap*, where the investor paid AIG an insurance premium guaranteeing that AIG would cover the loss if the MBS went bad. Paywalls were set up between each step, so everybody got paid; (almost) no one thought twice about it, because the risk appeared to be dispersed equally among everyone.
- Fannie and Freddie still had loan standards that had to be met, but Wall Street had no standards, and wanted in on this expanding housing bubble. Investment firms like Bear

Stearns, Citibank, and Lehman Brothers started funding banks to make even riskier loans so they could ride the housing-slash-securities-slash-credit default swap wave.

- Back in the real economy, 2005 hit and finally frantic housing construction caught up with demand. Supply was low when the craze started, which drove up housing prices, which got Wall Street risk-takers to jump on the wave, but the wave crashed when demand slowed, and supply was left hanging. A big reason demand slowed down was Alan Greenspan and the Fed.
    - Because Greenspan's job was to tend to inflation and not people, he ran the Fed playbook again and raised the fed funds rate up to **5.25%** by the summer of 2006 (a jump of 4% from the low of 1.25% in 2002). A perfect storm ensued; thanks to the Fed, interest-only adjustable-rate loans reset to monthly payments many new homeowners could not afford; meanwhile, the price of their houses started dropping as demand fell off (mortgage payments were higher than the house was now worth, aka 'upside down' or 'underwater'). For many, the best strategy was to walk away, as banks rarely asked for any money down anyway; in the end, *ten million houses were lost to foreclosure*.
- Here's the kicker: with the government bailout money, or simply from sitting on higher ground when the financial tidal wave crashed, investors looked down at the wreckage and saw opportunity: six million houses were suddenly dirt cheap.
    - During the period directly after the housing crisis, the IMF calculates that the private sector had issued credit equal to 184% of GDP (where reaching 80% is considered excessive). When there is too much money floating around in the economy, it actually drags economic growth down a couple percentage points, from a healthy 3-4%, to a "dismal 1% to 2%", as recorded during that 2011-2014 period; why was Wall Street issuing so much credit directly after the housing fiasco they helped create? They were just doing what they always do: buy low and sell high, and especially buy big when the "blood in the streets" is their own.[195] Wall Street investors swooped in, bought up 200,000 foreclosures,[196] then turned them into "Wall Street Rentals,"[197] earning them the title of 21st century "feudal landlords."[198]

2010 AD: The **Dodd-Frank Wall Street Reform and Consumer Protection Act** was meant to address the financial industry behavior that led to the financial crisis of 2007-2008, and to protect the consumer and the taxpayer ("there will be no more taxpayer-funded bailouts" was the promise). The Dodd-Frank Bill—a 2,300-page bill stuffed with over 400 new rules and mandates—is a testament to the ineffectiveness of governing from the top down versus the bottom up.

Rules are fixes for some unforeseen flaw in design or intention; 2,300 pages of rules indicates that government and Wall Street have completely opposite intentions, which turns out to be exactly the case. If the 'spirit' of the law is firmly grounded, the letter of the law—in theory—would have less latitude in which to deviate. The spirit of the Constitutional law, for example, is written in the mission statement—or Preamble—and only uses 52 words to get its point across. "To promote the General Welfare" is by itself an excellent five-word mission statement against which actions may be measured; there are likely some actions which would be ill-advised, even though they would technically promote the General Welfare, but in most cases, a goal to promote the General Welfare would set a solid foundation upon which to build something fair, inclusive, sustainable, peaceful, and thus cohesive (facilitating connection).

Seeking to *maximize individual profit* is an action which (of course) would never lead to *promoting the General Welfare*, and any attempt to use one to obtain the other would surely generate at least 2,300 pages of rules. Nonsensically—if one bothers to make sense of this arrangement—government legitimizes the value of money, yet leaves the creation of it to people who have no interest in promoting the General Welfare.

Through the power vested in money by the U.S. government, Wall Street dismantled Dodd-Frank by any financial means necessary. Legal tactics, lobbying, bullying, bribery—the onslaught was endless because Wall Street's money supply is endless.

Dodd-Frank is important because it establishes—beyond any reasonable doubt—that regulating Wall Street is a waste of time; government must look for a different strategy.

Doing the Math

- In the final reckoning, ten million homes were lost to foreclosures during the period between 2006 to 2014, and $16 trillion in net worth was lost;[199] nobody bailed those people out.
    - Those who had to walk away from their homes have damaged credit ratings; an estimated two-thirds will not be able to own a home anymore.
    - Another nine percent of Americans have houses that are underwater (five million homes) but have still managed to keep them for now.
- Between April 2006 and March 2011, the price of houses dropped an average of 33% (42% in California, 50% in Florida and Arizona, and 60% in Nevada); this is when Wall Street came around, with cash, outbid the asking price, and former owners were turned into a pool of new renters.
    - Some of that cash was likely taxpayer money from the bailout, that ironically went to the people who needed it least.
    - Statistics also show that banks turned away six million people during this post-crisis buying frenzy who would have qualified pre-crisis.
    - Investors hid behind shell companies, so very few could see the pattern emerging; statistics show Wall Street money bought as many as 40% of the houses in certain areas, sometimes purchasing several houses on the same block. Because of these purchases—that were subsequently turned into rental homes—there are now housing shortages everywhere.
- Statistics now show that there are more renters than homeowners in half of America's major cities.
- When banks were given $4 trillion to loan out, through quantitative easing, they sat on $2.7 trillion of it; meanwhile, Wall Street was 'greenlighted.'
- Housing prices have since gone up 50%, making it even more difficult for families to purchase a home.

Some families are currently engaging in rent-to-own options, which force them to take on all the costs of owning a home while still running the risk of eviction, if they do not come up with the ‘rent.’ Rent is contingent on employment, and employment is contingent on people having enough money to spend to keep wage earners employed.

Economics in a closed-loop environment is circular; biological economics would advise we let the circle be unbroken. In the hierarchal economic scheme, a dollar earned in 2007 is only worth 69 cents today. Inflation happens for many reasons, but many economists would agree that it happens most when “too much money is chasing too few goods.”

Inflation Calculator

- Since 2007, ***the Federal Reserve has injected $8.5 trillion extra dollars into the economy***, *through its Quantitative Easing programs*. The Fed does this once it has set the fed funds rate as low as it can go.
- After the *dot.com* recession ended (November 2001), the Fed wanted to get money moving again and dropped the fed funds rate to 1% (November 2002); this is when banks ‘teased’ low-income earners into purchasing new homes with adjustable-rate mortgages (ARMs), with Fannie and Freddie hedging this bet.
- Once homebuying became all the rage, prices started rising, so the Fed decided to raise their rates throughout 2005-2006, topping out at 5.25% right around about the time new homeowners were renegotiating their new mortgage rates with banks.
- Once homes began to foreclose, the Fed lowered the rates again, to as low as 0% by December of 2008 (where it stayed until December 2015). This move did not help homeowners, who had already had their new loans in place; a cascade of foreclosures ensued, which continued through 2014 (banks were not interested in working with delinquent mortgage payments, probably because that income stream was going straight to Wall Street investors holding mortgage-backed securities; at this point, any smart investor would ‘hedge’ again and look to snatch up the falling houses that contained their investment money).
- Meanwhile, no banks were lending money, only accepting cash from Wall Street investors, removing these foreclosures off their books to stay solvent.
- The Fed came in, for no reason that makes sense, and started handing out free QE money, which the banks did not give to lower and middle income Americans; the only obvious thing it did was inflate prices (which represent property and business owners raising the ‘rent’ to siphon off this extra money) and raise stock prices (which only means more of this cash was being invested there, simply because there was nowhere else to put it while the ‘blood in the streets’ was still flowing).
- When the wealthy bought up the houses in the aftermath, many turned them over, inflating the housing market again; the Fed still had not learned anything from the last two crises, and began raising the fed funds rate again.
- The old QE had a nice low rate attached to it, but now that the Fed raised its rates, it put itself underwater, as the interest do not generate enough profit to cover the new rates. The Fed is solving this problem the traditional way: dump the QE into the National Debt and let the taxpayer deal with it.
    - It is estimated the Fed will be paying the banks holding the QE debt swap around $150 billion. There is $5.7 billion of QE that is piled onto the National Debt, costing taxpayers another $100 billion.

The Constitution gave the Money Powers to the government, which is a puppet government if the Federal Reserve is allowed to reach into the government's pockets, pull out whatever cash it needs, and replace it with IOUs that the taxpayer covers.

Hierarchal Economics in 2020

In 2020, U.S. GDP was $20.89. trillion. The U.S. spent approximately $794.5 million a day on five ongoing conflicts: the Somali Civil War, War in Yemen, Syria, and Iraq, and the remaining time in Afghanistan, for a grand cost of around $290 billion in 2020.[200] The entire cost of incarcerating U.S. citizens in 2020 was $87.5 billion.[201] As reported earlier, the cost of theft and fraud to business was $119 billion. [202] Although it is counted as profit on U.S. GDP, the cost of drug abuse—alcohol, tobacco, opioids, and illicit drug use—totaled $232 billion in healthcare costs alone.[203] The healthcare costs of climate change and fossil fuel pollution was recently estimated at $880 billion for 2020.[204] Again, profits from sales of gas and gas-powered vehicles, (not to mention the sales from the meat industry, which accounts for 14.5% of climate pollution[205]), were counted as a positive in the GDP tally. Adding up the cost of all motor vehicle crashes in the U.S. in 2020 (6.1 million accidents[206] that cause 38,824 deaths[207]), the estimated cost was $435.2 billion.[208] Because the U.S. must have guns to run its version of economics, it is important to note that gun accidents and deaths cost the U.S. economy $557 billion in 2020.[209] Finally, The federal budget for 2020 was $6.6 trillion, $3.1 trillion over budget.[210]

It is important to understand that the cost of government is an indication of the failure of the economy, not the failure of government, which is charged to protect the economy, so it can protect its people, which it has utterly failed to do. The above assessment is lenient; it only includes the external violence that we can eliminate at any time if we simply choose to do so. Internal suffering—such as cancer ($208.9 billion in 2020[211]) or cardiovascular disease (another $320 billion[212])—is exacerbated by factors whose causation is more difficult to correlate (ongoing transgenerational trauma, workplace stress, or proximity to known carcinogens, for example), though violence and disconnection is most assuredly at the root of all of it.

Economics is the medium through which life is communicated; it is the process of human (or any organism's) existence. Simply judging by the above numbers, the goal of hierarchal economics is violence; further statistical analysis would show it is excellent at perpetuating inequality, by maintaining the illusion of liberty (through consumer choices) and equality (through not being denied access to guns, consumer products, employment, education, money, etc.),

Money Powers and the Supreme Court

When chronologically looking at Supreme Court rulings on money, the trajectory is clear: Congress was given the power to coin money; the states were given no money power. Congress was given the power to create a National Bank as a vehicle to disperse this money; money created by state banks was deemed unconstitutional, therefore the federal government would not endorse it (in the only anomalous ruling—*Briscoe v Bank of Kentucky*—state-created banks were seen as private corporations, and thus outside the control of government, which absolved government from protecting its people from the vagaries of private money creation, but still did not make private money constitutional—this ruling is discussed in detail below).

When Congress issued paper currency (Lincoln's 'greenbacks') as 'legal tender,' the courts allowed it, seeing it as an extension of the money powers given to Congress, and because the Constitution only forbade the states from creating it. As paper currency became the new U.S. form of money, the Court ruled that a prohibitive tax could legally be placed on any paper currency created by states (or municipal corporations, aka local governments), to restrain its circulation.

The news, therefore, is hopeful: although private entities currently control money creation, they do not control the People's Money Powers. This also represents the best argument why government never protects its citizens in times of financial crisis, *because the money being created is not the government's money*. Congress gave the Federal Reserve the unconstitutional authority to create money, and even helps them do it, but unless Congress amends Article 1, Section 8, Clause 5 of the Constitution, **A) the money the Fed creates is not backed by the constitution, and B) the People can at any time—through Congress—assert their Money Powers again.**

Article I, Section 8, Clause 5 of the Constitution gave Congress the money power. Paper money had always proved a disastrous undertaking among the colonies, so at the time, only coined money (or specie) was authorized.
Article I, Section 10, Clause 1 prohibited the states from any money power; paper money ("bills of credit") was specifically mentioned to ensure no state would be allowed to circulate it again.

Sturges v. Crowninshield (1819) and **Houston v. Moore (1820)** confirmed that Congress held the exclusive power to coin money.
McCulloch v Maryland (1819) made it clear that Congress had the power to incorporate a bank to do anything "made in pursuance of the Constitution." Thus, *the Supreme Court effectively authorized Congress to regulate every phase of U.S. currency.*

- "If the end be legitimate, and within the scope of the Constitution, all the means which are appropriate, which are plainly adapted to that end, and which are not prohibited, may constitutionally be employed to carry it into effect."
- "The power of establishing a corporation is not a distinct sovereign power...of Government, but only the means of carrying into effect...powers which are sovereign.
- "The Bank of the United States has, constitutionally, a right to establish its branches or offices of discount and deposit within any state."
- "The States have no power, by taxation or otherwise, to retard, impede, burthen, or in any manner control the operations of the constitutional laws enacted by Congress to carry into effect the powers vested in the national Government."

Craig v Missouri (1830) attempted to establish what comprised "bills of credit," which the states were not allowed to circulate, according to the Constitution; according to Chief Justice Marshall, the "mischief to be prevented, which we know from the history of our country," was that allowing money into circulation from too many sources lowers the value of all money. Many could already see—even Jefferson and Jackson[213]—that one source of money—through government, not banks—was the only way to manage the amount of money in circulation, though how to do this was still unclear.
Briscoe v Bank of Kentucky (1837) is seen as a reversal of *Craig v Missouri*, but it is not a reversal, it is a workaround to circumvent Constitutional Law.

- The Kentucky Legislature passed an act to establish "The Bank of the Commonwealth of Kentucky...in the name and [on] behalf of the Commonwealth of Kentucky," then declared the bank to be exclusively the property of the commonwealth of Kentucky, then placed it under the supervision of a president and twelve directors chosen by the legislature. All corporations are afforded a barrier between them and the entity who established them, and it is on this technicality that the new court declared that *the currency the Kentucky bank issued was not state-issued money*.
  - "To constitute a bill of credit within the Constitution, it must be issued by a State, on the faith of the State, and be designed to circulate as money. It must be a paper which circulates on the credit of the State, and is so received and used in the ordinary business of life...The individuals or committee who issue the bill must have the power to bind the State: they must act as agents, and of course do not incur any personal responsibility, nor impart, as individuals, any credit to the paper. These are the leading characteristics of a bill of credit, which a State cannot emit."
    - The Court basically asserted that if the Bank went under, the state was not liable to recoup the people's money, therefore, the Bank of Kentucky was not a state bank, therefore the money could not be considered a 'bill of credit.'
- This decision represents the beginning of a new generation of governance without the leadership of those who founded the country; the founders held the spirit of the laws within them, because they were the ones who wrote the laws. The next generations—*disconnected* from the people and circumstances of early America—only had the letter of the law, which—as we can see now—is open to wild interpretation. In the sphere of money powers, this ruling—built on a technicality, and not on principle—set a precedent for U.S. law that has tainted it ever since:
  - When laws are used merely to assign blame, people will naturally dissect them letter by letter, attempting to reassemble them toward their exculpation.
  - When laws are used as guidelines, the spirit of the law is invoked, and actions are more likely to move in some mutually agreed upon direction.
- This becomes the most crucial battle for Americans to regain possession of their government: **the Preamble**, which embodies the spirit of the law, must not be severed from the laws originally written to its specifications; once the law become unhinged from the original guidelines, those laws will become, as they already have become, the property of those who hold a 'controlling interest.'

Veazie Bank v Fenno (1866) upheld that Congress, "in the exercise of undisputed constitutional power," has the authority to impose a 10% tax on the use of all state bank notes to restrain their further circulation, so that people might begin to embrace the constitutionally backed currency we now know as the U.S. dollar.

- This ruling confirms that when Congress is willing to assert its Constitutional authority, neither the courts nor the people will stand in its way. The law is clear, but it was written as a guideline, so is useless until that guideline is applied.

Legal Tender Cases (1871) both confirmed that when Congress authorized paper currency (greenbacks) to serve as 'legal tender,' **this action was constitutional**; Congress imbued it with value equal to coins (specie) in payment of services or debts.

- Again, the Supreme Court will not stand in the way of Congress if it chooses to assert its Money Powers; the Courts have also stated that they will not bail the people out if they choose poor Congressional representatives who assert their Money Powers in ill-advised ways.

National Bank v United States (1879) resolutely asserted that a state or municipality "has no right to put its notes in circulation as money...that is, made use of as a circulating medium. Such a use is against the policy of the United States."

- Translation: privately created money is out there, but if someone challenges its constitutionality, the Supreme Court cannot deny that it is without a legal foundation.

Juilliard v. Greenman (1884) was another ruling where the power "of making the notes of the United States a legal tender in payment of private debts" was confirmed to be "included in the power to borrow money and to provide a national currency." Chief Justice Horace Gray upheld the right of the federal government to make paper money legal tender for the payment of private debt even in times of peace (previously, it was considered an emergency war measure).

- "By the constitution of the United States, the several states are prohibited from coining money, emitting bills of credit, or making anything but gold and silver coin a tender in payment of debts. But no intention can be inferred from this to deny to Congress either of these powers."

Understanding Hierarchal Law Principles

Political Question Doctrine (Justiciability)

- In *Baker v Carr* (1962)[214], the Court ruled that it should not hear cases which the Constitution designates as the sole responsibility of the Executive[215] and / or Legislative Branches.[216] Courts may invoke the *political question doctrine* to avoid hearing cases that are politically charged.

Balancing Test

- A "balancing test" is subjective; the court must weigh whose interests are more important, when the two conflict (for example, is Wall Street more important to save than the American people).
- [See *Wilkinson v. Austin* (2005)[217]]

Supremacy Clause

- The Supremacy Clause is contained within Article VI of the U.S. Constitution[218] and designates that when the laws of the federal government are in conflict with the laws of a state government, federal law will supersede state law.

Standing

- Federal courts only have the constitutional authority to resolve actual disputes; the plaintiff must have suffered actual harm by a defendant, and that harm must be redressable. *Lujan v. Defenders of Wildlife* (1992)[219] established a three-part test to determine whether a party has 'standing' to sue: 1) the plaintiff must have suffered an "injury in fact," (concrete and particularized and actual or imminent) 2) there must be a causal connection between the injury and the conduct brought before the court, and 3) it must be likely, rather than speculative, that a favorable decision by the court will redress the injury.

Ripeness

- A claim is ‘ripe’ when harm or controversy has already occurred, and ‘not ripe’ if harm has yet to occur.

Mootness

- A claim is ‘moot’ if the relevant issues have already been resolved.

Writ of Coram Nobis

- The writ of coram nobis is used to call attention to facts that would have changed a court’s final judgment if they had been known at the time of the original decision.

Tucker Act

- “The *Tucker Act* permits three kinds of claims against the government: (1) contractual claims, (2) noncontractual claims where the plaintiff seeks the return of money paid to the government and (3) noncontractual claims where the plaintiff asserts that he is entitled to payment by the government.”[219]

About ‘Damages’

- In *civil cases*, damages represent monetary compensation meant to remedy a harmed party for violation of a right or breech of a contract. The sum of money awarded may only consist of “actual (or ‘compensatory’) damages,” or may include additional ‘punitive’ damages intended to punish the wrongdoer.
- In *tort cases*, injured parties are allowed compensatory damages from all direct losses, such as medical care, property damage, lost wages, etc., as well as indirect compensation for ‘pain and suffering,’ or even ‘inconveniences;’ punitive damages can be added on top of these when harm is particularly egregious.

Writ of Certiorari

- A writ the Supreme Court issues to a lower court when it wants to review a ruling, to make sure there was no legal error made.

Fifth Amendment Due Process

- The Due Process Clause requires U.S. government to always practice Equal Protection. The Fourteenth Amendment’s Equal Protection Clause requires all states to do the same. Unequal treatment encroaches on areas of civil rights; thus Equal Protection has been expanded through time to include many forms of unequal treatment. The plaintiff must prove there was actual discrimination, whereupon the court will scrutinize the government action by applying legal precedent and three levels of scrutiny (strict, intermediate, or rational basis scrutiny) to determine a verdict.

Recommendations

Natural Law asserts that biological economics—or the constitution of nature—is the only agreement we need to make with each other; it will serve well as a constitution of society, and of government. Natural Law is already conveniently housed within the Constitution of United States government; all that is needed is a firm grasp of its main principles, combined with the will of the American people to embrace those principles.

As ’rights’ can only be secured through violence—which aggravates all attempts to minimize uncertainty and disconnection—the proposed solution is to convert rights (which cannot be reasonably defended) into more tangible reciprocal ‘investments’ in our planet and in each other; this will incentivize connection toward mutual (and interdependent) relationships, which are the only relationships that can secure Life, Liberty, and Happiness for every person.

Per Natural Law, people need to retain a stakeholder's share of the economic means and mediums of their connection, which are currently paid for through taxation, meaning they are already collectively owned by the people; because they are currently overseen by the people's government, through executive departments, the government 'infrastructure' is already in place to manage these 'investments.' Meanwhile:

- Congress only has power to tax and spend for the General Welfare and the Common Defense.
- The only areas where the people's General Welfare intersects is around essential needs; the infrastructure to provide these needs is also the source of our connection to each other, so co-ownership of these means and mediums of connection would fit a societal-level model of biological economics.
  - Money, Transportation, Energy, Communication, Water / Sewer, Government, Education, Food, and Housing.
  - Healthcare and Social Security can be thought of as providing for the "Common Defense"—insurance against internal forms of violence.
- Only a National Public Bank has been deemed constitutional. The First and Second Banks of the United States were the original banks; they perfectly embodied the Congressional Money Power to tax and spend (i.e., collect the nation's taxes, consolidate its debt, and through the "necessary and proper" clause, "provide for the Common Defense" and "promote the General Welfare"). In McCulloch v. Maryland, the Supreme Court reconfirmed their original ruling: Hamilton's two National Public Banks—and no other banks—were constitutionally legitimate.
  - In accordance with Constitutional law (Article I, Section 10, Clause 1), Chief Justice John Marshall ruled—in *Craig v. Missouri* (1830)—that privately created money was unconstitutional. Between 1830 and 1837, Andrew Jackson attempted to replace all of Marshall's Court; Upon Marshall's death, the Jacksonian Court quickly moved to overturn Marshall's ruling through a separate case—*Briscoe V Kentucky* (1837)—but the ruling only managed to assert that the federal government could not regulate privately-created money because it was not federally created; it was upon this shaky ground that the Federal Reserve was built, but Supreme Court interpretations have only confirmed that Congress never gave away its Money Powers, and thus may exercise its Liberty to reinstate this power at any time.
- Only taxed money has any real ('positive') value because it is directly derived from labor (private money is unconstitutional and of no value until labor is exerted to pay it back).
  - Therefore, putting taxed money into a National Bank to build the essential needs infrastructure not only promotes the General Welfare—because the means and mediums of connection are essential to all people—it does not add to a 'National' Debt but instead allows a 'National Credit' to accumulate.
    - Credit would accumulate as people pay the monthly bills associated with these essential needs.
  - The bank would curb *inflation* by capping the cost of essential needs. It would create continual employment in these crucial areas. It would control the interest

rate (fixed at 4%) because the bank is publicly owned, so therefore must apply the Equal Protection Clause to eliminate any form of discriminatory lending.

- To A) control inflation, B) maximize employment, and C) control long-term interest rates are the intended goals of the Federal Reserve, which it has absolutely failed to accomplish. Because the Fed is not a constitutional entity, and the money its private banks create is not constitutionally backed, the *People are not beholden to employ either if a better solution presents itself.*

The necessary first step in the 'great re-transformation' of U.S. economics is for Congress to reassert its Money Powers.

If A) money can only exist through our shared belief in it, and B) beliefs are the property of each person (through the *Life* and *Liberty* granted them by the United States Constitution), then C) *only through a single medium (or source) that is* ***owned collectively by all citizens*** *could this shared belief be properly protected and disseminated*. Further, D) ***no private institution could be allowed to garner any interest from the sale or rent of the people's money,*** *because this interest* ***could only be the property of the people who share the belief in its value.*** Finally, E) since the federal government is the only institution with sovereign money powers, we cannot afford to believe in any money that is not created by a government bank (a government-created bank is the only bank ever deemed constitutional by the Supreme Court).

The proposed solution would look like this:

- House a National Public Bank within the U.S. Treasury, where federal taxes are traditionally collected.
- Instead of a federal income tax, collect 10% of gross revenue (positive 'labor' value) from all U.S. residents as a 'mandatory investment.' This could be implemented like the payroll tax, since the payroll tax would no longer be needed, either (as the 10% investment would cover social security, Medicare, and all other General Welfare).
- Divide the total amount collected into equal 'shares' among all U.S. residents and deposit these monetary 'shares' into a 'local' public bank branch (Congressional districts typically have a population of approximately 763,000 people; ideally, there should be a bank 'branch' in each community of approximately 109,000 people).
- Each community would be mandated to invest its allotted monetary shares (109,000) in new infrastructure: green energy, regenerative and vertical farming, clean and safe transportation, high speed fiber optic communication, HDPE water / sewer, walkable city centers, affordable housing, new educational and healthcare facilities, etc.
- All this new infrastructure would be paid back through utility bills, registration fees, purchases, etc., but only needs to cover cost plus 4% interest on the National Bank loan (so-called 'self-liquidating' loans). Once infrastructure projects are underway, leftover money could be used for home loans, small businesses, or commercial buildings; after that, investment money could be used to pay down the National Debt.
- While loans are paid back and fill individual 'share' accounts, new investments would continue to be made; unlike private bank deposits, no shareholders could withdraw these

investment 'dividends' until retirement age, whereupon they would receive a steady income stream still being enhanced by the return of money from annual investments.

- While this income stream may (or may not) be modest, the investment in infrastructure would bring the cost of living down to under $1200 a month (it is currently $5,111 a month), because the cost of all essential needs would have been lowered (through economies of scale, elimination of profit, economic rent, hierarchal 'middlemen,' etc.).
    - This proposal would more correctly capture overall positive labor value, and realistically reward people for their collective efforts.
    - Essential needs infrastructure represents our economic mediums and means of connection; they would now be the property of the people and bring in a substantial ROI, while lowering the cost of living and creating a more stable version of social security for future generations.
    - Money, disseminated this way, would allow 1) everyone access to it (facilitating 'equality of opportunity'), 2) overachievers to retain 90% of their efforts (facilitating 'Liberty'), 3) everyone to share in the country's overall economic success, through their contribution as laborer and consumer (facilitating biological 'connection'), and 4) the value of money to remain stable (it is through the 'inelastic demand' of essential needs that inflation grows more rapidly).

The benefits of this simple plan are numerous:

- Natural Law sees any payment to a private entity for the use of one's mediums and means of connection as a form of *taxation*; this solution would turn taxation into an investment to secure each person's economic means and mediums of connection (essential needs infrastructure), which is set up to pay dividends that provide for a Common Defense later in life. Thus, a circular economic use of taxation would allow everyone to benefit from the full value of their labor.
- To provide people's essential needs 'at cost' puts a cap on the cost of living, which makes wages livable without having to raise them, benefitting both employer and employee; it also solves the problem of 'inelastic demand,' which is the main cause of personal debt spirals.
- With the proposed solution, the price of federal government would also drop from the current cost of $6.55 trillion in 2020 to under $1 trillion (half of that representing the interest-only payments on the National Debt, which this solution intends to pay off and eliminate, further dropping the cost of government to $500 billion annually).
- Further, the overall percentage of taxation would be lessened, as people currently lose at least 35% of their income to various taxes; this solution consolidates these taxes into one 10% lump sum.
- Rebuilding infrastructure allows for 'greener' solutions to be implemented, helping to sustain the longevity of the planet and thus ourselves.
- The hope is that with the reduction of disconnection, the ensuing balance will lessen the internal and external violence of the previous system and thus the cost associated with it (statistically recorded in the cost of government, health care, national and international defense, incarceration rates, murder and suicide rates, etc.)

There is no viable political pathway to transition from hierarchal to biological economics; the path is blocked from the outside by a giant wall of privately created money. Legal avenues for change are frustratingly narrow as well, fraught with obstacles of judiciability, jurisdiction, standing, mootness, ripeness, political question, and the like. Strangely, while the whole of hierarchal economics may be unconstitutional, to get the Court to rule on this would require a specific ‘plaintiff’ to have incurred real injury through some government action that A) intersected hierarchal economics and B) violated Constitutional law, thus C) opening the door for a change in government’s future relationship with hierarchal economics.

The People v *Intraspecific Hierarchal Economics*

Constitution of the United States
The Preamble

We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.
Article I, Section 8, Clause 5: “[The Congress shall have Power...] To coin Money, regulate the Value thereof...”
Article I, Section 10, Clause 1: “[No State shall...] coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts.”

The Constitutional language is clear: Congress has the sole power to create the currency of the United States; *no private or state entity was given this authority.* Equally clear is that Congress can only tax and spend toward the nation’s General Welfare and Common Defense.

When Wall Street fashioned the Federal Reserve Act in 1913 and got it pushed through Congress, Woodrow Wilson naively attempted to legitimize the Act by linking it to the Federal Government, *for which there is no constitutional precedent*. The decision did nothing to stop the failure of private banking, it merely provided it a financial safety net; ever since the passage of the Federal Reserve Act, taxpayer money has been parasitically drained to promote the limited welfare of private banking at the expense of the people’s General Welfare; the National Debt total (now at $31.8 trillion), as well as the Fed’s ‘reserve balances’ (currently $8.5 trillion) represent the ineffectiveness and inefficiency of our private banking system, for which the American taxpayer must suffer. Congressman Wright Patman, who attempted to nationalize the Federal Reserve throughout the 1960s (to turn it into a Central Public Bank again), harassed the Fed relentlessly (and even audited them) until they finally began giving some of the profits back from their open market operations, because the interest accrued was all from taxpayer money (the Fed creates their money through buying Federal debt).

Bank panics are historically telling; the first one, in 1819, caused the nation to bring back Hamilton’s Bank (the Second Bank of the U.S.). The panic in 1837 happened once the Second Bank was vetoed out of existence by Jackson. The panic in 1907 kickstarted Wall Street’s Federal Reserve, to block the attempt for Congress to take back its Money Powers. The Great Depression of 1929 should have dissolved the Federal Reserve, but in another unprecedented and ‘non’ constitutional act (the McFadden Act of 1927) the Federal Reserve was re-chartered in perpetuity (all prior bank charters needed to be renewed every 20 years).

Once the Depression hit, private banks did not rebound until WWII (war is predictably profitable within hierarchal economics); the country rebounded sooner than private banks because Congress asserted its Money Powers and passed the **Reconstruction Finance Corporation Act** in 1932, which ran through the Treasury, and did the job of a National Public Bank while the private banks floundered. After the Reconstruction Finance Corporation was dismantled in 1957, private banks struggled in the 1970s, 80s, and 90s; in 2000, the 'dot.com' bubble burst. In 2007, the financial crisis hit. Covid caused a panic in 2020, and there have been bank failures in 2023 as well. The frivolous injections of supply side money creation have raised the rate of inflation 1066% since the RFC was shut down (as previously stated, housing has increased sixfold during that same period).

The Federal Reserve Act is 'non-constitutional' because there is no amendment to the Constitution allowing private banks to create money; *Briscoe v. Kentucky* makes this plain. The Federal Reserve, Fannie Mae and Freddie Mac are 'independent' the same way capitalists are independent: they retain all their winnings and pass off all their losses to the American taxpayer.

Meanwhile, ten million homeowners were not bailed out by the mistakes of these 'independent entities.' Biological economics would assert that *independence* does not exist in closed loop environments; per Natural Law, the Supreme Court has established a clear precedent: if any entity receiving financial assistance from the federal government favors one group of people over another, it is in violation of the Equal Protection Clause of the Constitution, for which monetary damages can be assessed. An equally clear precedent has been established regarding the Spending Clause, which holds Congress accountable if it fails to spend for the General Welfare or Common Defense of all citizens.

Wall Street and the Fed have immunity from prosecution for the damages to our housing market—even though they are almost entirely to blame—because these 'independent' agencies are not constitutionally bound to promote the General Welfare or provide for the Common Defense of the American people; that is the job of our federal government. The mistake the federal government made was to bail out these institutions instead of the American people, who pay the government (with their taxed labor value) to take care of their Life, Liberty, and Happiness. Per the Equal Protection Clause—and in conjunction with corporate personhood (banks are people, too)—when government bails out banks and other 'artificial people' (corporations) to the tune of $700 billion, the government is accountable—per the mandate to spend toward the General Welfare—to 'similarly' invest $700 billion in 'similarly' associated groups of people.

Although Congress unconstitutionally disconnected the people from their 'Money Powers', the people, through their labor, ironically remain the only source of money's true power; money has no value without it.

4. Forget the gold standard, or any money conjured up by the Federal Reserve or its system of private banks; the only legitimate money inside private sector banks is the monetary deposits of its customers, who invest in each bank with their hard-earned labor value. Until recently, banks could only rent out their imaginary debt money if it was backed by a sufficient percentage of labor money.

5. Homeowners similarly put their labor money down as collateral to borrow the imaginary debt money, then proceed to fill the remaining hole with their labor. Home equity loans must be similarly backed, not by the home itself, but by the amount of legitimate labor money that has been already sunk into it.
    a. Biological economics asserts that a relationship is necessarily formed between borrower and lender during these economic connections. Liberty can only be attained through mutual relationships; parasitic relationships—a sign of hierarchal disconnection within intraspecific exchanges—create inequality, for which the federal government has been instituted to intervene and remedy. When federal government action furthers the inequality, legal remediation becomes necessary.
6. To infuse private banks with more lending power (deposits dwindle in economic downturns, of which there have been many), the Fed has attempted various money laundering techniques, flooding the economy with valueless fiat money, hoping that some legitimate labor value chooses to attach itself to it. Meanwhile, its purchases of treasury securities to inject money into the economy has dug a nine trillion-dollar hole (as of June 2022) that accounts for about 28.3% of our National Debt, therefore costing the American taxpayer almost $163 billion a year in added interest payments.

To make the People's main case, it is important to understand the sequence of events during the 2007-2008 Financial Crisis:

- After the dot.com bubble burst and 9/11 shook the economy, the Fed dropped the fed funds rate to 1% from 2002 to 2004 to encourage banks to borrow money and thus add more of it into the economy.
    - Why did the dot.com bubble burst? Ten years earlier, the Fed had also dropped the fed funds rate (1992-1994), which consequently injected too much imaginary (non-labor produced) money into circulation. Wall Street uses these fluctuations in the money supply to create alternating 'bubbles' in housing and secondary markets like the NASDQ; the money is flooded into a particular market, which gives the illusion that some value exists there. A *shared belief* begins to form, teasing the smaller 'players' to ante up their excess money and purchase assets at prices purposely inflated, whereupon the real players cash out (sell) and leave the game. This eventually bursts the bubble; the smaller players take the losses and the real players have laundered this imaginary money, now giving it the illusion of value, where it can be used to create a new bubble in a different market.
    - All this extra money comes directly from the Fed, who floods the market with imaginary money that Wall Street investors systematically grab onto with mechanisms such as economic rent, inflationary pricing, speculative investments, etc.; mechanisms that only can be accessed by people who accumulate money without having to labor for it (which, by Natural Law, should render this debt money valueless).
- Meanwhile, Congress-created (and government-backed) home mortgage agencies Fannie Mae (1938) and Freddie Mac (1970) were also trying to kickstart home ownership by purchasing private bank mortgages (as they are purposed to do) to encourage private banks to 'greenline' (versus redline) affordable housing options to lower-paid Americans (per the Equal Protection Clause). While the government purpose is noble, per the 1913

arrangement, it must take care of the private banks first, so that the banks will be 'incentivized' to take care of the American people (an unnecessary and wasteful intermediary step); it must also trust private sector bank loan practices and Federal Reserve policies, neither of which it can intervene to control, and neither of which are beholden to the 77% of Americans who are burdened with debt and need their services.

- When it saw the next wave of financial opportunity beginning to swell in this low-income housing market, Wall Street decided to copy Fannie and Freddie and began buying up private bank mortgages as well, then bundle them into mortgage-backed securities and other debt instruments. The difference? Wall Street's motive was not to help Americans own their first home; it was to turn a profit. Riding the long history of success from government-sponsored mortgage-backed securities, Wall Street greenlined much riskier homebuyers, bought up their much riskier loans, then packaged them with AAA ratings, which was likely based on the solid track record of Fannie Mae and Freddie Mac.
    - The Fed did not need to inject more money into the economy, there was already too much of it sitting around from winners of the dot.com bubble heist. To soak up all this cash, Wall Street had to 'scrape the bottom of the barrel' to purchase enough sketchy mortgages to bundle up and sell to any smaller players willing to hop on this rising wave of *shared belief*.
    - Wall Street supplies the pool (the market); the big players—with the debt money they have systematically squeezed out of the real economy—create waves of belief that become *shared beliefs* when smaller players choose to jump on and ride. The big players sell to the smaller players, take the extra money with them, and hop off the wave. The wave crashes down. The big players wait for the next wave.
- To draw more loans to bundle up and sell, banks offered homebuyers the lowest interest rates in 40 years ('teaser rates'), plus promised interest-only payments for the first few years; the 'catch' was the adjustable rate (ARM), which could (and did) go up at the same time the mortgage switched to include payments on principle-plus-interest (if Congress were truly in charge of their Money Powers, they never would have given lower-paid Americans a variable interest-only loan).
- What really started the crisis was the Fed raising the fed funds rate from 1% to over 5% by mid-2006. Their excuse? the economy was doing 'too well.' Why? Because Wall Street had flooded the market with all these high-risk loans. Why did they do this? Because the Fed had previously flooded the market with too much imaginary (non-labor produced) money, that Wall Street investors had grabbed through creating then bursting inflationary bubbles. The private banks were willing to make enormous amounts of 'risky' loans because Wall Street was willing to buy them and likely worked with the banks to ensure a steady flow of mortgages were coming in.
    - Too much money allowed to chase after too few essential goods (which suffer from inelastic demand) is the recipe for inflation, which makes the Fed criminally negligible for all the toxic effects inflation has wrought on the general population since the financial crisis. The Fed created the imaginary money that heated up the economy. They drove up the interest rates which forced 10 million home mortgages underwater. As owners walked away from their homes, they supplied Wall Street investment banks with the quantitative easing to buy up these delinquent Fannie Mae and Freddie Mac loans; now Wall Street is inflating the

overall price of rent by driving up rent prices all around them, creating a rent bubble that may drive low-wage workers to walk away from their states. Wall Street is even back in the business of packaging and selling off mortgages too risky for Fannie Mae and Freddie Mac to take. A conspiracy? The effect was certainly conspiratorial, but from the people's perspective, it is only important to make sure it never happens again.

- The government, meanwhile, was desperate enough to rid themselves of the failed Fannie Mae and Freddie Mac underwater homes under their care that they (unbelievably) sold them to Wall Street. They are also guilty of using $700 billion in taxpayer money to bail out Wall Street instead of American homeowners; some of this bailout money was likely used by Wall Street to buy up the foreclosures they helped precipitate. Since We the People own the government, it is government that we must hold accountable, for their share in the unequal protection of the American citizen.

Think about this scenario from Wall Street's perspective:

- Through one of their banks, Wall Street buys a lot of houses for a lot of lower income Americans. They make sure the borrowers can afford the initial loan; they buy the loan, then package it up and immediately sell it off to someone else, then also insure it through AIG. Meanwhile, their subsidiary local bank, that made the original loan, is collecting pure interest (perhaps they collected some initial money down on the principle as well);
- If the loan defaults, Wall Street already got paid when they sold off the MBS; they collected a few years of interest payments from the homebuyer, plus they now own the house, which they could resell, or as it turns out, could keep, and rent as an investment. In the end, the federal government even bought up most of these 'bad loans' with taxpayer money, adding it to the National Debt pile; Wall Street used the money to buy a couple hundred thousand more homes to rent out, many of which were offered by the federal government, who felt obligated to bail out Fannie and Freddie, but somehow did not feel obligated to those Americans who lost their homes through all of this. Perhaps this was the deal all along: the government buys the bad loans from Wall Street, then Wall Street gives the money back in exchange for the houses, which Wall Street can rent, thereby making the transaction look legitimate. Now Wall Street can inflate rents knowing that if one 'investor' walks away, another investor, desperate for shelter, would take their place. The benefits of inelastic demand.
- This scheme was always a win-win for Wall Street and a lose-lose (homeowner and taxpayer) for the American people; for the result to match the rational self-interest of one group so perfectly, the conclusion can only be that this group has firm control of the mechanisms underlying hierarchal economics: the banks, the government, and the government's Money Powers. This, however, does not serve the General Welfare of all Americans, who—at least on paper—represent the major stakeholders in this United States government incorporation.

Ten million Americans had to foreclose on their homes; a court of law would not see this large of a number as a coincidence. $700 billion in taxpayer money was handed out to artificial people; three rounds of quantitative easing also injected $3.7 trillion dollars of debt into the economy, none of which went to these ten million homeowners, whose credit scores were destroyed.

Private banks, even with all this new money, just sat on it; no lower income Americans could secure a loan, only Wall Street landlords. Un-Equal Protection of the law, *which is enforceable IF federal financial assistance is involved*. This represents a legal way into the hierarchal structure, where hopefully a seed can be planted to generate the correct practice of economics.

Although inflation has risen the cost of an average home to $406,000, it still only costs as little as $100 a square foot to build one. A loan of $700 billion to the American people could build 3.5 million homes across America; Congress owes the American people 10 million new homes, but if Americans were smart, they would not touch any debt money, though some $8.5 trillion of it is currently floating around from Federal Reserve quantitative easing.

Ten million homes, disseminated 'generally' and not "locally" throughout the United States—per Equal Protection and General Welfare—would amount to approximately 23,000 homes per Congressional District (of which there are 435), or 3,284 new homes per 109,000-resident community (there are seven of these communities per Congressional District, which typically averages 763,000 residents). Hopefully that puts in perspective just how devastating the Wall Street banking industry was to every American community.

The People's case will ask for our hard-earned tax money to be put into a separate National Public Bank, to make fixed rate interest loans to ten million American families who were not afforded Equal Protection of the law. Because taxed money is labor money, it does not disappear once the loan is paid back. Once all ten million homes are paid back, the federal government would have loaned out $2 trillion, and gotten back $3.44 trillion; Congress might wish to rebuild the energy grid with this, with another self-liquidating loan (meaning Americans pay into the National Bank with their monthly energy bill). A $3.44 trillion loan, when paid back, would leave Congress with $5.9 trillion. Perhaps Congress could build Americans a high-speed fiber optic Communication Grid and completely new Water / Sewer infrastructure, for which Americans could pay off through low-cost monthly bills. Congress would have $10.2 trillion by that point, or around $30,000 for every American age 0 to 100. This is the power of a National Public Bank. Congress—and only Congress—has legal title to the Money Powers, though it can only disseminate money to promote the General Welfare. Currently, it performs neither of these functions; before charges of gross negligence or dereliction of duty are filed, the avenue of Equal Protection should be explored, as it may provide long term benefits such as the ones mentioned, versus some short-lived financial compensation that does nothing to fix the problem.

Natural Law requires connection, which at the societal level can only be achieved through a shared belief; Money is the shared belief that best encompasses all the economic issues Americans need to address, therefore the People must ultimately reclaim possession of the Money Powers for the Congress, so that it may more correctly tie our fates together through it.

1. Allow Congress to Settle 'Out of Court.'

Purpose: Equal Protection for homeowners, renters, and small businesses through the Congressional Money Powers.

Arguments:

- People own their labor, and *thus the positive value created by their labor*.
- *Taxation* is an extraction from the *positive value* of *labor*.
- Congress was granted the power to tax the value of labor (Sixteenth Amendment, est. 1909), but only has the power to spend it on promoting the "*General Welfare*."
    - The **Spending Clause** grants Congress the power to "lay and collect Taxes, Duties, Imposts, and Excises, to pay the Debts and provide for the common Defence and the general Welfare of the United States." The Supreme Court's interpretation of this clause generally follows the Federalist (or "originalist") view proposed by Alexander Hamilton, that "the object, to which an appropriation of money is to be made, must be general, and not local; its operation extending in fact, or by possibility, throughout the Union, and not being confined to a particular spot."
- To correct for any misuse of this power, the citizenry has the authority to invoke the **Equal Protection Clause** of the Fourteenth Amendment, est. 1868 (which chronologically takes precedence over the Sixteenth Amendment), to ensure that one group is not afforded protections or opportunities that other groups are not.
    - Chronological precedent is a feature of the 'common law' embraced by hierarchy; to deny precedent under these findings would potentially abrogate many of the hierarchal laws that rely on precedent to exist, such as corporate personhood or money as free speech, for example.
    - Importantly, precedent exists to seek Equal Protection based on discriminatory actions, though the laws surrounding those actions may be non-discriminatory in their wording.
- Further, Natural Law would assert that the "*Common Defense*" of multicellular existence is predicated on *connection*, to secure *communication* and thus enables *homeostatic balance*.
    - Therefore, correct definition of the "Common Defense" is to tend to the emotional health of the people (health 'care') utilizing improved connection and communication, toward a goal of homeostatic balance.
    - Violence seeks disconnection, which only creates a positive feedback loop of further disconnection, so is unacceptable as an intraspecific strategy among the human population; if violence or disconnection exists, it can no longer be the job of government to provide it, nor the responsibility of the taxpayer to fund it.
- Therefore, it is a *misuse of funds* to spend taxed labor value that does not promote General Welfare, or provide Common Defense; per each citizen's Liberty, when their labor value is not being used for these purposes, the people have a right to refuse to be an accomplice in this misappropriation of funds.

We would ask Congress to fulfill its duties in a legal manner:

- If it must tax real value away from labor, then spend it to promote the General Welfare.
- Since people generate the shared belief in money, as well as provide all the collateral for facilitating this shared belief (through their private bank deposits, through borrowing, through interest payments on the National Debt, which is the source of the treasury securities that fund private bank money creation), the people should have an ownership stake in the institutions that represent these shared beliefs, namely government, money, and the banks that create this money.

- The founders of American government understood well enough the Money Powers they conferred upon themselves; they created a National Public Bank to disseminate the taxes they collected, where it became the only constitutionally legal instrument devised to promote the General Welfare and provide for the Common Defense.
- Natural Law posits that only through shared beliefs do people connect at the societal level of economics, which necessitates each person's liberty choice to connect, making each person a stakeholder in maintaining the shared belief which secures the connection. For us to have a belief in government or money, we must also have a 'share' in them, as well as all the means and mediums of connection for which we are willing to forsake our labor and labor value to secure, per our belief in connection as the sole means of existence.

Stipulations:

- Remove QE and other excess money from circulation.
- Commit taxpayer money to a housing fund, through a Public Bank, to either build affordable housing or provide mortgages for lower income Americans.
    - Utilize economies of scale; do not use private contractors, only private labor, to control costs. Per the General Welfare, build ten million homes that can go to ten million homeowners who currently must rent.
- Reassert Congressional Money Powers, allow the Fed and Wall Street to continue operations, but disconnect their privately created money from public responsibility; the people can no longer be the safety net for money that is not Constitutional.
- Match subsidies for Energy, Agriculture, Aviation, or Motor Vehicles toward businesses in green energy, vertical and regenerative farming, electric planes and cars, respectively. Through a National Public Bank, these funds can come in the form of loans, so that they are paid back with moderate interest, allowing for the money to be repurposed toward other small business ventures that promote the General Welfare in sustainable ways.

2. Constitutional Challenge: Private Money Creation is not Tied to the Congressional Money Powers

Purpose: Either the Federal Reserve is tied to the Congressional Money Powers through Congress, who created it (and thus is also tied to the Congressional Money parameters to spend and tax toward the General Welfare—or Equal Protection—of all citizens), or it is not (and thus the American taxpayer is not obligated to bail out privately created money if it fails). We need Supreme Court clarification on which it is.

Arguments:
1. *Briscoe v. Kentucky (1837)* remains the only ruling in favor of private money creation, deeming it a non-constitutional issue, as private money is clearly not authorized by the federal government. Therefore, the Federal Reserve Act did NOT transfer the Congressional Money Powers to the private sector, neither did it tie privately created money to the Congressional Money Powers.

Therefore, the Federal Government is under no legal obligation to use taxpayer money to stabilize the monetary mistakes of the Federal Reserve or its private banks; Congress has erroneously bailed out the private banking industry when it was under no obligation to do so.

Meanwhile, Congress is obligated to spend toward the General Welfare of its citizenry.

2. The National Currency Act of 1864

On June 20, 1874, a Senate resolution amended the National Currency Act of 1864 to instead be called the **National Banking Act of 1864**; here is the original title:

> *An Act to provide a* ***National Currency****, secured by a Pledge of United States Bonds, and to provide for the Circulation and Redemption thereof.*

The original text reads as follows:

*"***Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled**, that *there shall be established in the treasury department a separate bureau, which shall be charged with the execution of this and all other laws that may be passed by congress respecting the issue and regulation of a national currency secured by United States bonds. The chief officer of the said bureau shall be denominated the Comptroller of the Currency and shall be under the general direction of the Secretary of the Treasury.*

Here is the amended version (no date is provided for this amendment, or whether it was voted upon by either house of Congress; note that any reference to **enactment by Congress** has been removed):

"100. Sec. 324.—*There shall be in the Department of the Treasury a bureau charged with the execution of all laws passed by Congress relating to the issue and regulation of a national currency secured by United States bonds* **and, under the general supervision of the Federal Reserve Board, of all Federal reserve notes**, *the chief officer of* which *bureau shall be* called *the Comptroller of the Currency and shall* perform his duties *under the general direction*s *of the Secretary of the Treasury.*

The text of this bill has been altered many times; many of the alterations occurred **after the Federal Reserve Act was passed**, so the purpose can only be to **establish**—*however poorly*—**some legal precedent for a Private Central Bank**.

The "National Currency Act" was established for the Federal Government to "issue and regulate a national currency secured by United States bonds [war bonds] ...the name assumed by such association, [added 1959] **which name shall include the word 'national' and** *be subject to the approval of the Comptroller [also added in 1959 then removed again in 1982].*" Note: the Comptroller was removed from the Federal Board with the *Banking Act of 1935*; does federal government need 47 years to do its paperwork?

The *changes are enough to abrogate the entire Banking Act of 1864*, *because the alteration changes the entire purpose of the bill, thus rendering the original bill "fully inoperative."*

There is no constitutional precedent for privately created money, thus **The entire Federal Reserve Act is unconstitutional**; by altering the National Currency Act to become the **National**

Banking Act of 1864, it superficially converted private state banks into 'National Banks' purely by naming them the "National Bank of [X,Y,Z]." Presumably, this would make National Banks somehow Constitutionally legitimate because *McCulloch v Maryland* ruled that *National Banks are constitutional*? The ruling was supposed to legitimize Congressionally created banks, not state or private banks.

4) The original 1864 Act was not called "The National Bank Act," it was called "An Act to provide a National Currency," and nothing more.
5) When reading the Act it becomes clear that the intention of it was only to peddle "United States [war] Bonds;" most importantly,
6) The original Act **never said** that *new banks needed to use the word "**National**" in their title*; this provision was added in 1874.

Therefore, the Federal Reserve Act is unconstitutional for at least two reasons:

3. The National Currency Act, designed to create a national currency through war bonds, was altered to create private banks, call them 'national banks,' and create the money themselves when they made bank loans to American citizens who believed the money had come by way of their Federal Government. **The altering of this 1864 act effectively abrogates it, and thus abrogates any legislation upon which it is built.**
4. The creation of the FDIC, quantitative easing, government subsidies and Wall Street bailouts are therefore unconstitutional acts perpetrated on the American taxpayer, who was forced to foot the bill for bailing out money that was not publicly (constitutionally) legitimate.

In the case of We the People v. Hierarchal Economics, we would want the courts to confirm the following rulings:

- *Bristoe v. Kentucky (1837)*: Congress has no power to forbid the creation of private bills of credit, as they are NOT under any federal jurisdiction; it does, however, retain it right to disseminate and regulate publicly created money toward the General Welfare.
- *National Currency Act (1864)*: altering it from a currency act to legitimizing private banks if they are named National Banks essentially changes their entire purpose, therefore abrogating the entire act.
- Federal Reserve Act (1913): no act of Congress is a substitute for Constitutional articles or amendments; in other words, the Federal Reserve Act in no way relinquishes Congressional Money Powers to the Federal Reserve Bank
- *The National Bank Act of 1935*: once the Secretary of the Treasury and the Comptroller were removed from the Federal Reserve Board, there is absolutely nothing tying the Federal Reserve to the Money Powers designated by Congress.
    - If the Supreme Court rules that this is not so and ties any Money Powers to the Federal Reserve, it would also tie the Federal Reserve to the Spending Clause and the Equal Protection Clause, giving the People grounds to sue the Federal Reserve for not disseminating their Money Powers toward the equal opportunity of all citizens. It would also invoke the 'separate is not equal' ruling of *Brown v. Board of Education (1954)* which would provide grounds for reestablishing a National Public Bank, along with local subsidiary banks (which have shareholders and

enjoy ‘corporate personhood’) to desegregate private banking and connect all the money together under one roof.

Notes:

- Per Natural Law, only taxed labor value constitutes real money, so the hole known as the National Debt has, at best, a negative value and cannot be conjoined with the Congressional power to coin money and regulate its value.
- To corner both the Fed and the government, the lawsuit would likely need to name both as co-conspirators.

3. Civil Lawsuit: Federally Financed Institutions Must Provide Equal Protection

Purpose: Federally financed institutions must provide Equal Protection in regard to money allocation per the Fourteenth Amendment; the federal government bailed out Wall Street corporations (artificial people) through taxpayer money over failed home mortgages; therefore, it must similarly compensate A) people who suffered from failed home mortgages, as well as B) people affected by all rent payments above the inflation average (caused by Wall Street owning the foreclosed properties).

The Equal Protection Clause of the 14th Amendment (1868) has expanded its scope to help nearly every group except the one for which it was originally intended. As early as 1886, the 14th Amendment was widened to include Chinese immigrants (in *Yick Wo v. Hopkins*, 118 U.S. 356) and corporate shareholders (*Santa Clara County v. Southern Pacific Railroad*, 118 U.S. 394).

Yick Wo v. Hopkins established an important precedent: even though laws are not discriminatory in their wording, if enforced in a discriminatory way, then the enforcement violates the Equal Protection Clause.
Takeaway: *The law will judge discrimination by actions as well as words.*

Santa Clara County v. Southern Pacific Railroad established that “an aggregate of rights-bearing shareholders...[do] not forsake their constitutional rights” when they ‘incorporate,’ thus when a corporation—as an ‘artificial person’—feels “substantially burdened” by some tax, for instance, then equal protection implies that shareholders must feel similarly persecuted. The notion that a corporation is afforded the same equal protections as any person only exists because it is tied to the idea that an individual does not lose their constitutional rights when they become part of a group.
Takeaway: *When Wall Street corporations are “substantially burdened,” then their “shareholders” must feel similarly persecuted; when banks are bailed out, then homeowners—as shareholders in the bank—must feel similarly persecuted through the foreclosure of their homes. Therefore, equal protection must be afforded corporations as well as shareholders, otherwise, individuals ARE forsaking their constitutional rights when they ‘incorporate.’*

- The lawsuit must first establish the relationship between the borrower and the lender, such that the borrower should have Equal Protection under the law the same as the corporation whose ‘investors’ are its shareholders, whether they represent depositors, borrowers, or simply taxpayers footing the bill for the debt money banks are handing out.

Title IX (of the *Civil Rights Act)* (1972) established that "No person in the United States shall, on the basis of sex, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance."
Takeaway: *Again, being part of a group does not negate an individual's constitutional right to equal protection of the law; thus, if males can receive financial 'aid' then females are due the same financial treatment, especially when the aid is federally granted.*

In *Brown v. Board of Education* (1954), the Equal Protection Clause was cited to correctly assert that 'separate' could never be 'equal.'
Takeaway: *Natural Law asserts that only through connection can homeostatic balance be achieved and maintained. A student living in a financially disadvantaged neighborhood will not receive the same educational opportunity as a student living in a financially advantaged community; the only assistance Constitutional law can give is to remove any artificial barriers to opportunity (disconnection) placed between citizens who are equal under Natural Law.*

- Similarly, *a bank in a financially disadvantaged community does not offer its residents the same opportunity as a bank in a financially advantaged community; separate private banks also do not provide equal protection.*

In *Loving v. Virginia* (1967), the subject was interracial marriage. *Regents of the University of California v. Bakke* (1978) involved affirmative action. *Obergefell v. Hodges* (2015) protected same-sex marriage. In *Bostock v. Clayton County* (2020), the Supreme Court ruled that "it is impossible to discriminate against a person for being homosexual or transgender without discriminating against that individual based on sex,' which tied the Equal Protection Clause to Title VII of the Civil Rights Act of 1964, which "prohibits employment discrimination based on race, color, religion, sex and national origin."

Conclusions:
Through these rulings, Equal Protection has been afforded individuals tied together by ethnicity, financial investment, financial need, gender, citizenry, need of employment, similar social values, etc.— in other words, no group can be denied Equal Protection if its shared belief is strong enough to advocate for itself. The Equal Protection Clause is activated when similarly connected groups are not treated similarly under the law; protection has mostly centered around providing equal opportunity, which has encompassed education, finance, employment, and even marriage.

The 2007-2008 Financial Crisis centered around one connection: groups of people who invested in home mortgages. One group, citizens, invested in home mortgages and lost 10 million of them when the cost was arbitrarily raised by the Federal Reserve at the same time wealthy investors cashed out of their real estate speculations and Wall Street ran out of people wishing to buy homes at excessively inflated rates. The other group, Wall Street, encouraged then bought up the riskiest of these home loans, packaged them up in toxic asset-backed securities and sold them all over the world, falsely advertising their stability. In the end, it was this second group that the federal government chose to help.

Congress does not exercise its Money Powers through the Federal Reserve, the Federal Reserve exercises Money Powers it does not have by manipulating debt instruments the U.S. Treasury is instructed to leave unattended.

The Supreme Court has ruled that Congress can authorize lawsuits that seek monetary damages against states "pursuant to the Fourteenth Amendment." In *The People v. Hierarchal Economics*, homeowners will seek Equal Protection as a group seeking the same amount of taxpayer welfare that the banks who foreclosed on them received. The federal government and the people are no strangers to private sector bank failures; the people only wish to be treated similarly to past victims (through the precedent established in 1929).

- Data shows that 6% of loans sponsored by Fannie Mae and Freddie Mac were delinquent during the period from 2001 through 2008; Wall Street loans were delinquent on their payments 27% of the time (4.5 times more). Fannie and Freddie made no risky loans until Wall Street lowered the bar; by 2007, 42% of Wall Street's loans went bust. Even then, only 5% of Fannie and Freddie loans were made to borrowers under the 620 FICO credit score cutoff signaling 'subprime' lending practices; Wall Street loans went under this bar 30% of the time. [1111]
- In the end, only 2.2% of Fannie and Freddie-backed mortgages went into foreclosure, "compared to 13% of all subprime mortgages, 11.3 percent of all Alt-A mortgages, and 2.9 percent of all prime mortgages." [1111]
- Importantly, the last time homes were threatened with massive foreclosure was the Great Depression (1929); the government opted to create the Home Owners' Loan Corporation, a National Public Bank, which bought and refinanced 1 million defaulted home mortgages at lower rates; the government simply held the mortgages until they were all paid off.
- In 2016, the federal government's new strategy was to auction off 95% of its 'distressed mortgages' to Wall Street Investors at rock-bottom prices with no stipulations concerning how Wall Street might handle this essential needs investment; private equity firms like Blackstone L.L.C. acquired more than 200,000 single-family homes, that it now rents at increasingly exorbitant prices under company names such as Strategic Property Management (Strategic Acquisitions), Colony American Homes (Colony Capital), Invitation Homes, or Starwood Waypoint. [2222]
- Another recent real estate grab bought up another $60 billion worth of properties, driving housing prices up but not home ownership; "fundamentally altering housing ecosystems in ways we're only now beginning to understand." [2222] More easy to comprehend is that middle-income homeowners were driven out by foreclosures, so all the current gains (from the average home price of $250k to the 2023 price of $501k) have gone to Wall Street investment companies and their shareholders.

Arguments:

- There must be a shared belief in the value of money for it to exist; shared beliefs, as well as economics itself, necessarily creates relationships between all groups. The Constitution of the United States claims to secure Liberty; equal relationships are mutual relationships; it is government's job to provide Equal Protection so that relationships do not turn parasitic.

- Banks base their credibility on 1) the labor value of its depositors, which allows 2) borrowers who promise to replace privately created debt with their labor value, thus increasing the assets of the bank. Finally, the private bank gets reserve funds from 3) the federal debt, where again the taxpayer's labor value serves as the financial backing for the bank's existence, as well as any bailout money for lenders (through Fannie Mae and Freddie Mac) or depositors (through the FDIC). The contention is that together, this proves that the American people are shareholders in the banks they fund, therefore if the artificial corporation, which is federally financed, receives welfare, then through the Equal Protection and General Spending Clauses, Congress needs to similarly provide for groups similarly inflicted.
- Since money was loaned and (mostly) paid back by Wall Street, the People's stipulation would be to similarly use taxpayer money loaned out through the Constitutionally-approved National Public Bank within the U.S. Treasury, to extend home loans to Americans who lost their homes, or have been forced—by the ensuing inflation caused by the poor strategies implemented during the Financial Crisis—to face exorbitant rent prices from the encroachment of Wall Street landlords into their communities.

The overall message of Equal Protection is that everyone feels unprotected. In the area of housing, blacks have suffered redlining, blockbusting, eminent domain, gentrification, and have seen their houses devalued along with their social worth. Everyone else should be getting in line behind them, but this is not how society is currently organized. When the Fourteenth Amendment was first ratified, it wound up helping corporations more than any other group; the hope is that this litigation will reverse that trend.

4. Parallel Litigation: Misuse of Congressional Spending Clause

(Corporate Welfare is not the General Welfare)

Purpose: Through the Spending Clause, Congress has the power to tax and spend in aid of the General Welfare, but any federal grant of money cannot be given to one group at the expense of another. Again, Equal Protection hovers over all Congressional spending allocations, so the federal grant of American homes to Wall Street landlords would imply a similar grant of home be provided the American taxpayer.

Arguments:
When federal government subsidizes high-end corporations with taxpayer money (extracted from labor, rather than renting out privately created money that must be paid back with interest), it does so claiming to indirectly support 'the General Welfare.' Some subsidies (given over to agriculture, energy, water, healthcare) create the illusion that consumer prices remain stable for these essential needs, but the industries ultimately receive the full asking price (exchange value) for their products; the illusion that inflation is being controlled is just an illusion. Some subsidies (like Amazon) provide tax incentives to large companies to locate in certain areas and bring jobs with them. Often, people in poorer areas are not the ones hired; instead, people end up commuting to these jobs, so again, the illusion that equal opportunity is being disseminated is an illusion (it is estimated that even state and local governments spend as much as $30 billion a year enticing businesses to their area). Some subsidies (Boeing, GM, Ford) are meant to encourage production of certain products, but basically serve to prop up industries that are in decline.

Government is instituted among people to manage the economics through which their Life, Liberty, and Happiness is realized. The United States Government has decided (for now) to use hierarchal economics as its operating system; the main tenet of creating 'balance' in a 'free' marketplace is competition. Therefore, the People will seek one of two options:

Be allowed to retain their taxed labor value to be pooled for small business loans, spent—per the Spending Clause—through a National Public Bank capable of disseminating it in a "general" versus "local" manner (designed for small farms, green energy, local food production, electric airplane alternatives, etc., that can compete in every local community and thus represent an overall feel of competition), or
Demand an equivalent amount, per the Spending Clause, to be disseminated toward green energy (fossil fuel gets $20 billion), agriculture (which received $50 billion in 2020), transportation (airlines got $14 billion in 2021, car companies received $81 billion overall), tech companies ($52 billion from the feds, $9.3 billion from states) and communication ($65 billion for new broadband).

On the above numbers alone, the People could sue (through the Tucker Act) for a minimum of $210 billion in taxpayer money, which could be dispersed through National Public Bank loans for essential needs businesses supplying competitive next generation products. Whatever is paid back from the loans represents the People's investment in themselves (which makes everyone shareholders and fulfills the General Welfare requirement); instead of the money adding to the National Debt or becoming a sunk cost dumped onto the American taxpayer (the usual federal government model), this money will get paid back and can be reused for other projects.

5. Writ of Coram Nobis: Misuse of Taxpayer Money for 'Common Defense' and 'General Welfare'

Purpose: The spirit of U.S. Constitutional Law is Natural Law, and it is important that Americans reestablish this original Law, to see that it is duly applied to current Supreme Court decisions. Once Natural Law is reestablished, it will render much of Congressional spending unconstitutional.

A *writ of coram nobis* is meant to call the court's attention to facts that were 'outside the record' at the time of a ruling, that would have changed the judgment if known.

Natural Law asserts that violence is an emotional communication meant to signal a disconnection exists; when the disconnection is systemically generated, it will create an imbalance (because connection cannot disperse it) and drive a positive feedback loop of further violence, which manifests itself in internal and external disorders:

External Costs

- Department of Defense: now at $1 trillion per year (three times the cost of any other country); $1.99 trillion is available through Congress. The United States has been at war for 225 of its 243 years).

- Gun Violence: guns kill 43,000 people a year and represent 71% of homicide deaths. 59% of gun deaths are suicides, however.
- Mass Incarceration: costs $182 billion to run, rises to $300 billion counting cost to police neighborhoods, and jumps to $1.2 trillion when including damages to society.
- National Debt: currently stands at $31.8 trillion.
- Environmental costs of pollution: estimated at $500 billion a year, with another $361 billion in health costs.

Internal Costs:

- Healthcare Costs: $4.8 trillion (#1 in cost in the world)
- Alcohol: costs $249 billion overall each year ($192 billion in direct health costs).
- Drug Abuse: a $152.4 billion cost per year.
- Smoking: more than $300 billion a year ($170 billion in direct healthcare cost alone).
- Cancer: over $200 billion in direct healthcare costs each year.
- Diabetes: $245 billion is spent each year; $175 billion represents direct healthcare costs.

The U.S. Constitution is based on Natural Law; where Natural Law is compromised, grounds for constitutional challenges to statutes exist. In common law, upon which early rulings were based, judicial precedent is binding. Because the Equal Protection of all people was not a precedent at the founding of the United States, the tenets of civil law have also been used, which are not as beholden to precedent, but founded upon legal codes, which become useful when precedent proves corrosive to civil liberty.

Argument:

- Out of every taxpayer dollar, 29 cents is spent on healthcare costs ($1.6 trillion); 14 cents is spent on the military industrial complex ($877 billion in 2022). Nearly 8 cents out of every dollar is spent on environmental issues, and 3 cents is spent to incarcerate American citizens.
- Natural Law asserts that only through connection can homeostatic balance be achieved, and only through balance will external and internal manifestations of violence dissipate. Disconnection from each other drives uncertainty, which drives the toxic effects of stress that leads to many internal disorders. Past traumatic experience still resonates epigenetically, whether through the stress of war or discrimination. Wealth disparity drives imbalance and uncertainty, and leads to depression, suicide, domestic violence, child abuse, and many other manifestations of violence.
- Per Liberty, people own the value of their labor, therefore it is through the mechanism of Liberty that people have a choice to NOT have their taxpayer money used for purposes that are proven to be detrimental to the health of the people and the planet; this, in effect, makes them accomplices to traditions of hierarchal oppression and violence that will not dissipate until the systemic mechanisms of hierarchal disconnection are dismantled.
    - Liberty is the mechanism of choice, which is driven by beliefs; the Constitution is protective of people's beliefs. The belief that only labor can convert potential resources into value leads to the idea that taxation of one's labor value diminishes a percentage of Liberty, as it limits choices. To not diminish the liberty of its citizens, yet still provide the means and mediums of connection necessary for the

successful operation of economics, taxation should represent a share of these connections that facilitate economics and not diminish it.

6. Case Against the Federal Reserve: Failure to Meet its Objectives

Purpose: Independent 'Government-Sponsored Enterprises' (GSAs) like the Federal Reserve, Fannie Mae, and Freddie Mac do the work of Federal Government; they are simply the tools of government, created to serve a specific purpose. The tool of the Federal Reserve was created to *maximize jobs, stabilize inflation, and keep interest rates moderate*. During the Financial Crisis of 2007-2008, the Fed not only failed to meet any of its objectives, but it actively caused unemployment, inflation, and interest rate hikes (which precipitated the foreclosures) through its policy choices. Therefore, it is incumbent upon government to rethink the mechanism through which it disseminates its Money Powers.

During the aftermath of the Financial Crisis, ten million people defaulted on their home loans, nine million people lost their jobs, and when the housing bubble burst, homes went back down to an average price of around $250,000. That was in 2012; by 2023, housing prices climbed back up over $500,000 (an average increase of 100%). The difference this time is that a large percentage of the homeowners are now Wall Street investors, who bought up the foreclosures—many of them from the federal government. When the government wasn't handing the houses directly over to Wall Street, to get them off Fannie and Freddie's books, Wall Street types were showing up with cash to outbid residents, such that neighborhood dynamics would never be the same. The mechanics of inflation were exposed, however; ownership of essential goods and services by profit-seeking types banks on inelastic demand to get whatever price they ask, meanwhile the general public joins the price gouging event

Jobs were lost. Inflation was not curbed. Fluctuating Interest rates ate what caused the housing collapse. "Maximum employment, stable prices, and moderate long-term interest rates" is the official job description of the Federal Reserve; in exchange for doing this, Congress allows them to borrow its Money Powers.

National Debt is created when the government pays out money, sometimes for labor, sometimes as pure economic rent, so that the private sector will not charge its inflated prices directly to the citizens (although the citizens pay for it anyway, through their taxes). Some debt covers economic infrastructure that aids the private sector, who then charges the taxpayer to use it. Once the money is paid out, and the National Debt sits in the Treasury, it is converted to 'securities' and placed in the banks of the primary dealers in these 'debt instruments.'

Primary Dealers

Amherst Pierpont Securities LLC
ASL Capital Markets Inc.
Bank of Montreal, Chicago Branch
Bank of Nova Scotia, New York Agency
BNP Paribas Securities Corp.
Barclays Capital Inc.
BofA Securities, Inc.
Cantor Fitzgerald & Co.

Citigroup Global Markets Inc.
Credit Suisse AG, New York Branch
Daiwa Capital Markets America Inc.
Deutsche Bank Securities Inc.
Goldman Sachs & Co. LLC
HSBC Securities (USA) Inc.
Jefferies LLC
J.P. Morgan Securities LLC
Mizuho Securities USA LLC
Morgan Stanley & Co. LLC
NatWest Markets Securities Inc.
Nomura Securities International, Inc.
RBC Capital Markets, LLC
Societe Generale, New York Branch
TD Securities (USA) LLC
UBS Securities LLC.
Wells Fargo Securities, LLC

The so-called 'shadow banking' part of Wall Street sees these holdings as assets through which to leverage many of their unregulated dealings, presumably with the confidence that if they fail, the government will bail them out, since they hold these assets hostage.

During the $9 trillion in Federal Reserve quantitative easing, the Fed removes $9 trillion worth of these securities from the primary dealerships, giving up newly created cash for it instead. This 'cash' is now moved out of the shadows and into the private banking system accessible by the general population. The shadow banking system is not necessarily pleased by this because it affords them less 'leverage,' but for quite a long time, even the private banks were holding onto the assets, preferring to use it as leverage, too.

Likely, the claims of poor Money Power management will simply be folded into the general case for Equal Protection, but the evidence shows that Wall Street certainly has leverage over the federal government and appears to have more leverage over the private banks than the Fed who supplies the banks with their debt money.

7. Equal Protection of Federal Government Employees

Purpose: To ensure future employees of the Federal Government—who received federal tax dollars—also receive Equal Protection, campaign laws need to be changed so that each viable candidate receives equal funding.

Arguments:

- It costs $24 million to buy a seat in the Senate; $3.4 million to sit in the House of Representatives.
- The average American does not have this kind of money, but Wall Street does, as well as the wealthy donors of the two current political parties; if any 'average American' wants to sit in one of those seats, they must become a paid marketer for Wall Street or whichever party hires them to sell their brand of politics (meanwhile, both now market capitalism).
- The Supreme Court decision in *Citizen's United v. Federal Election Commission* (2010) gave the private sector the right to financially support the candidate of their choice.

- As federal elections are financially aided by the federal government, Equal Protection of all Candidates (as a group) requires that it matches whatever campaign contributions are given to private sector candidates, otherwise one candidate is disadvantaged. Because elected officials receive financial assistance (salaries), all candidates deserve Equal Protection of the means to secure employment.
    - It is through federal statutes that the idea of corporate personhood is legitimized, and through federal government that citizens are allowed to participate in government.

8. Application for an Equal Opportunity Grant:
Grant to Run a Beta Test Implementing Natural Law

Purpose: Biological Economics and the principles of Natural Law take precedence over the current systems being used; through implementation of these foundational laws, the negative externalities of hierarchal economics would soon disappear. The contention is that Nature is Constant and therefore the only way to solve societal issues is through establishing an 'Environment' that nurtures the results Americans hope to achieve; current government mandates dictate a desire for Equal Protection, General Welfare, Common Defense, etc. Natural Law posits that creating an environment specifically designed to dispense these concepts should theoretically 'nudge' people toward external and internal 'economic' health. To prove this theory, a Beta Test is needed.

Sources For Funding a Natural Law Beta Test

4. Corporate Subsidies top $100 billion a year; the top ten corporations alone have received nearly $75 billion in taxpayer money; 70 different companies have received more than $1 billion each.
    a. The beta test look to incorporate an entire community, through the corporate entity of a public bank; the grant money would go into the bank, where it would rebuild the community and create jobs that render services for which the people would pay; these payments would go back into the bank. The test is whether the community can flourish without inflation (i.e., extra money creation).
5. Federal Government handed out $700 billion in bailouts for the Wall Street 2007-2008 financial crisis. Evidence shows this bailout money was spent on individual bonuses and was used as seed money to buy up several hundred thousand of the foreclosures they had caused.
    a. The test would be rendered in the poorest communities, to help 'bail out' this group of Americans who do not lose their individual rights to Equal Protection simply by being in this group; the Spending Clause would best be served by choosing one community in each state to promote the General Welfare.
6. The Federal Reserve has created debt money ("monetized the debt")—through quantitative easing—equal to nearly $9 trillion. The money has been used by private banks who do not equally protect American citizens. Meanwhile, 10 million individuals and families lost their homes (and 9 million people lost their jobs) between 2006 and

2014, raising the number living in poverty to 46.5 million. The U.S. National Deficit consequently rose from $9 trillion in 2007 to $31.8 trillion currently.

   a. If the federal government does not want to expend real (taxed labor) money to fund this project, it could repurpose some of the $9 trillion it already created, most of which sits in banks losing value and further taxing the American laborer (through ever-increasing interest rates on the National Debt).

Communities Outside the Equal Protection of Federal Government

26. **New York** Congressional District 15: *36.2% below poverty*
27. **Michiga**n Congressional District 13: *29.6% below poverty*
28. **Kentucky** Congressional District 5: *29.1% below poverty*
29. **Texas** Congressional District 34: *27.8% below poverty*
30. **Louisiana** Congressional District 2: *27.1% below poverty*
31. **California** Congressional District 16: *26.7% below poverty*
32. **Mississippi** Congressional District 2: *26.2% below poverty*
33. **Pennsylvania** Congressional District 2: *26.0% below poverty*
34. **Texas** Congressional District 15: *25.7% below poverty*
35. **Ohio** Congressional District 11: *25.6% below poverty*
36. **New York** Congressional District 13: *25.4% below poverty*
37. **Louisiana** Congressional District 5: *25.1% below poverty*
38. **Georgia** Congressional District 2: *25.0% below poverty*
39. **California** Congressional District 21: *24.7% below poverty*
40. **Alabama** Congressional District 7: *24.6% below poverty*
41. **Arizona** Congressional District 7: *24.2% below poverty*
42. **Texas** Congressional District 29: *24.1% below poverty*
43. **Tennessee** Congressional District 9: *24.0% below poverty*
44. **Pennsylvania** Congressional District 1: *23.9% below poverty*
45. **South Carolina** Congressional District 6: *23.8% below poverty*
46. **Texas** Congressional District 28: *23.6% below poverty*
47. **West Virginia** Congressional District 3: *23.3% below poverty*
48. **Louisiana** Congressional District 4: *23.2% below poverty*
49. **New York** Congressional District 7: *23.0% below poverty*
50. **California** Congressional District 40: *22.6% below poverty*

Children's academic success is directly related to their poverty status; those who live below the poverty line have greater health issues and reduced ability to focus on school. Data also indicates that parents have a significant impact on the academic ambitions of their children; school spending seems less of a factor and more an indication that high-achieving parents live in wealthier neighborhoods, where the demand for educational spending and academic success combine with the emotional need for these neighborhoods to look and appear more prestigious.

1. Alabama: Chickasaw City Schools, Mobile County

In the Chickasaw district, 41.3% of school-age children live below the poverty line. School spending averages $9,400 a child; only 14% of residents in this country have attained a bachelor's degree.

2. Alaska: Lower Kuskokwim School District, Bethel Census Area
37.5% of school-age children live in poverty here, despite spending more than $32,000 per child; only 13% of adults attain a bachelor's degree in this area, which indicates that throwing money at this problem is not enough. Biologically, disconnection (from the whole) and connection (to fit into one's surroundings) both play a part in the perpetuation of overall financial disparity.

3. Arizona: Window Rock Unified School District 8, Apache County
44.4% of children live in poverty. Children receive nearly $15,000 a year in school expenditures; 11% of adults end up with a bachelor's degree.

4. Arkansas: Osceola School District, Mississippi County
40.1% of children live below the poverty line; per student spending is around $12,000, with only 9% of adults eventually attaining a bachelor's degree (interestingly, children raised by parents with a college education will tend to follow their parents' lead).

5. California: Mendota Unified School District, Fresno County
Students receive only $11,000 a year in school expenditures and only 2% of parents possess a bachelor's degree, further illustrating the importance of parental guidance in academic attainment.

6. Colorado: Las Animas School District, Bent County
• Location: Bent County
Annual per student spending is only $7,000; 10% of adults earn a bachelor's degree. The lower cost represents a lack of teachers in this district; class sizes average 40 students per teacher.

7. Connecticut: Hartford Public Schools, Hartford County
• With annual per student spending at nearly $20,000 but less than 17% going on to get a college degree, parental role modeling stands out as the more significant factor.

8. Delaware: Woodbridge School District, Sussex County
Although the country only expends $14,000 per child, again the percentage of adult with a bachelor's degree—13% —is the more prominent factor.

9. Florida: Hamilton County School District, Hamilton County
The child poverty rate of 34.3%; student spending is less than $11,000 annually, and only 9% of adults earn a bachelor's degree.

10. Georgia: Stewart County School District, Stewart County
While student spending is relatively high—$15,000 per child—only 11% of parents earn a bachelor's degree.

Conclusions:
Perhaps success should not be measured financially or academically, but economically; is the economic infrastructure in place to promote a healthy lifestyle (through physical and emotional connection, as well as the opportunity to exercise liberty and contribute through labor)

The Beta Test should not require more than $600 million per year for four years to achieve a measurable result, or $2.4 billion per community deposited into a local public bank. If the money used is federal tax dollars instead of federal debt, the incentive would be that residents could keep whatever value was produced through the bank. $2.4 billion, paid back at 4% interest over 30 years—would yield $4.12 billion for the community (or $41,000 per resident, deposited into a personal bank account). I

If after the four years, residents are allowed to pay all their federal taxes through the bank, the jobs produced by the initial infusion of money would sustain the bank indefinitely, such that the community would run independently; it would not need the benefit (or burden) of state and local taxation, property or sales taxation, or any other sources of money beyond this publicly owned bank.