The People’s History of Economic Oppression

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, the 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 'Independent' of 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 for 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.