

Renew America Blueprint

Clean, Green, Healthy, Wealthy & Free

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Money is Tight in America. It's time for a reboot.

- **Constitutional Rights**
 - *Problem:* The USA PATRIOT Act is unconstitutional.
 - *Solution:* Repeal the USA PATRIOT Act and pass the Amendments for America to restore our rights.
- **Budget, Taxes & Money**
 - *Problem:* The government and central bank have failed us.
 - *Solution:* Balance the budget and slash taxes by 66% while fully funding healthcare, retirement security and the environment.
- **Healthcare**
 - *Problem:* Healthcare is too expensive.
 - *Solution:* Issue a 99-year bond to fully fund healthcare savings accounts, introduce competition into the market, lift the cap on doctors and nurses, and scale regenerative, organic farms to provide healthy food.
- **Retirement Security**
 - *Problem:* Social Security is a bankrupt Ponzi Scheme.
 - *Solution:* Issue a 99-year bond to fully fund Social Security and personal pensions accounts with investments into planet-friendly projects.
- **Environment & Infrastructure**
 - *Problem:* Fossil fuels, fertilizers, chemicals and plastic are polluting our planet as our infrastructure crumbles.
 - *Solution:* Invest healthcare and retirement security bond proceeds into renewable energy, organic farming, and a decentralized zero-waste circular economy to cut costs and carbon.
- **Student Loans**
 - *Problem:* Loans are too expensive.
 - *Solution:* Offer government rate refinancing to cut payments by 75%.

“We have just one planet. It’s time to align our money with our values to protect our planet and her people.” – Joe McHugh

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What is the Renew America Blueprint?

The Renew America Blueprint is a plan to restore our rights, to fund our healthcare and pensions, to update our government and economy, and to create millions of clean, green jobs for America.

Using the most powerful advances in technology and finance to align the consumer and investor with Mother Nature, we will free capital for investment, and lower the cost of living at the household and government levels. By issuing treasury bonds to fully fund personal healthcare and retirement security for every American and empowering the individual, we lower costs at the household and government levels while also creating capital to transition America to a planet-friendly zero-waste circular economy. As a result, America will restore our nature-based Constitutional rights and birth the most innovative, clean, green and local job market on the planet while improving the safety and security of our communities, economy, and environment.

“Joe McHugh, who is a business owner and former Marine, gets our support for his clear ideas on improving Michigan — including job creation and education.”

The Detroit News, July 14, 2014^{viii}

A Lesson from the Military

As a Marine Corps Anti-Terror Force Protection and Logistics Officer, I evaluated risks and threats to our installation and forces at home and abroad, recommended and implemented protective measures, and supported our Marines with food, water, supplies, equipment, and transportation to execute the mission. To reduce risk and to improve the security and resilience of our force, our military has increased its use of locally produced power sources.^{ix} We must do the same at home.

You know that businesses are concerned with return-on-investment (ROI). Did you know that battlefield insurgents and the U.S. military also conduct ROI analysis when evaluating potential targets?

The most highly valued and vulnerable targets are those that are most difficult to defend and affect the greatest number of people: power plants, water treatment facilities, food systems and transportation networks. Centralized systems for power, water, and food, which most American cities rely upon, are considered “soft,” vulnerable targets. The reasoning is simple; destroying a single facility is far easier than disabling millions of food, water and energy producers spread throughout a civilian populace.

Today’s technology allows us to leverage a planet-friendly, terror-proof, peer-to-peer economy to improve security and resilience for our communities, state, economy, and environment. In short, green is good for you, good for our security, and good for our economy.

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The Role of Government, Budget, Taxes & Money

Government of, for, and by the People, is a government that is inclusive, not exclusive; efficient, not wasteful; transparent, not secret; holistic, not siloed; and empowering, not oppressive. Taxes should be fair and the budget should be balanced.

This plan effectively balances the budget while fully funding future healthcare, pension, and environmental liabilities while slashing taxes for all Americans by approximately 66% so that Americans pay no more than 20% in total tax revenue.

By financing unfunded liabilities in healthcare and Social Security with 99-year treasury bonds at an above market rate of 6%, we lower current and future costs related to healthcare, retirement security and the environment. We will also provide stability to global pension funds, and expedite the transition to an ownership-based clean, green, healthy, wealthy and free America.

The Role of the President

The President of the United States is responsible for two leadership roles:

1. Commander-in-Chief of the military
2. Guardian-in-Chief of the Constitution

Since 2001, we have had three presidents each who have failed to repeal the egregiously unconstitutional USA PATRIOT Act. The ominously named PATRIOT Act undermines our First, Third and Fifth Amendment rights to free speech, privacy and due process especially, without such we are without the freedoms upon which America was founded. Our rights to Life, Liberty and the pursuit of Happiness, as described in our Declaration of Independence are derived from the Laws of Nature and of Nature's God. In an era of climate crisis, I find this particularly intriguing as the Declaration implies that the nature of our liberty is tied to the liberty of nature.

Going into 2020, we have a president who is aligned with oil interests and sells public lands into private hands. He claims unconstitutional treatment while blatantly violating Constitutional mandate and calling into question the wisdom of Constitutionally-guaranteed liberties. Alternatively, the typical Democratic response is to raise taxes for healthcare and the environment while ignoring the need to restore Constitutional liberty.

To restore liberty in America, we must repeal the USA PATRIOT Act, align our money with our social and environmental values, and further reinforce the Constitution against future assault with the Amendments for America package.

People-Planet-Profit

Every decision we make has a personal and communal effect. It is our responsibility to ensure that our actions and our money are aligned with the common good in

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order to reduce waste and improve the health and welfare for all living beings. A holistic approach to consumer and governmental finance is needed.

Renewing America to a zero-impact society, while critically important, will cost trillions of dollars. The good news is that the economy demands trillions of dollars of investment as evidenced by historically low interest rates. Moreover, our healthcare and retirement security systems have trillions of dollars of unfunded future liabilities as well. Collectively, just as the Chinese word for “crisis” also means opportunity, this situation, too, presents us with an enormous opportunity. By issuing bonds to fully fund healthcare and retirement security for every American, we gain access to the necessary capital to expedite our transition to a clean, green, healthy, wealthy and free America. Capital raised to cover the cost of future health and retirement liabilities will be invested into regenerative and organic farms, renewable energy, decentralized food and water systems, conservation and restoration projects, other planet-friendly products, services and companies while providing the return-on-investment needed to fully fund future public and private healthcare, pension, and environmental liabilities.

“No duty is more imperative for government than the duty it owes the people to furnish them with a sound and uniform currency...so that labor will be protected from a vicious [debt-based inflationary] currency.” – President Lincoln 1865

Clean, Green Capital

The United Nations estimates a cost of \$1-2 trillion per year to transition the world to a resilient society for a total cost around \$50 trillion by 2050. Likewise, fully funding healthcare and pensions will cost another \$50 trillion unless we get smart. By tying the issues together, we recycle \$50 trillion to fully fund the trio of shortfalls in healthcare, retirement security and the transition to a planet-friendly society.

That interest rates are low globally is indicative of demand for fixed income investments outstripping available supply. By issuing bonds to fully fund healthcare and pensions 75 years into the future, we create the supply that the market demands. Moreover, by issuing these bonds, we raise trillions of dollars to invest into our transition to a zero-impact circular economy. We will fully fund the transition to a fully regenerative and organic farming system, decentralized water system, renewable energy grid, affordable housing, urban farming, conservation and restoration projects, and more.

Since the capital is invested on behalf of our unfunded healthcare and Social Security systems, there is no governmental cost to financing our transition to a clean, green America. This zero-cost plan gives us the capital we need on our terms; terms that provides relief at the household level while unlocking capital for accelerated, clean, green, local job creation.

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Capital Raised: \$50 trillion

Rate: None

Term: None

Current Cost: \$1-2 trillion per year^{xi}

Our Cost: \$0

Savings: 100%

Bottom Line: Transition to a clean, green, resilient economy by investing healthcare and Social Security proceeds into planet-friendly projects.

Protecting Retirement

Most pension funds have a traditional planning factor of 6%. This means that fund managers expect to earn a return of 6% or more on their fixed income investments in order to sustain planned pension payments to retirees. As a result of the low-interest rate environment, public and private pension systems are failing worldwide. Only an increase in fixed income yields will stabilize pension funds.

Social Security, while not set up to be a pension, is being treated as such. Where current retirees are funded by tax-paying working Americans, this is actually a federally-authorized Ponzi Scheme. Established in 1939 when the average American died before receiving benefits, Social Security was never intended to become a pension system. Today, where the average American receives benefits for 11 years at enormous cost and without benefitting from the time value of money, the system is on the verge of bankruptcy.

It's time to transition Social Security into a bona-fide pension system that includes both a social safety net and personal pension accounts. To do so, we must cover current and future payments in bond issuances of \$13 trillion. To keep current costs down, we will extend the repayment term to 99 years. Moreover, in order to lift private and public pensions out of insolvency, we will issue these bonds at an elevated rate of 6% rather than the low governmental borrowing rate of 1.5%. In this way, we fully fund public and private retirement security for every American.

This plan lowers costs and taxes while improving choice for savers. The Social Security payroll tax of 13.8% and the \$885 billion of payroll tax revenue^{xii} can be replaced with a tax of just 1% that is included as part of the flat personal and corporate tax of 20%. A mandatory personal pension account of 5% will ensure that individuals have sufficient retirement savings. Like the 401k, corporations may offer matching contributions and other benefits. With a lower payroll tax, we may see more companies offer student loan reimbursement, child care assistance and more.

Capital Raised: \$13 trillion

Rate: 6%

Term: 99 years

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Current Cost: \$1 trillion per year
New Cost: \$65 billion per year
Savings: 93.5%

Bottom Line: Improve public and private retirement security for all Americans and slash operational costs with fully funded personal pension plans with a social safety net.

Funding Healthcare

Healthcare in America is complicated and expensive. The OECD ranks physician, facility and drug costs as the leading factors driving expensive healthcare. A focus on services rather than outcomes, administrative costs, consumer behavior, and a lack of cost considerations round out the top cost drivers. As a result, total estimated unfunded liabilities total \$37 trillion. When financed over 99 years at 6%, the cost is just \$185 billion per year, an 81.5% cost reduction.

To lower cost and fully fund affordable healthcare, we will do the following:

1. Fully fund Healthcare Savings Accounts to boost consumer choice and cost consideration
2. Provide patient ownership of personal electronic data
3. Eliminate the cap on doctor and nurse headcount to increase the supply of qualified doctors and nurses while driving down the cost of medical schooling.
4. Ban pharmaceutical TV and radio advertising

This plan lowers costs and taxes while improving choice for patients. We can eliminate the tax on Social Security benefits, Medicare Part D and prescription drug premiums, as well as the Medicare payroll tax of 2.9% for a total of \$750 billion in tax revenues.^{xiii} Instead, 2% of the 20% flat tax will go into your personal Health Savings Account while another 2% of the flat tax will fund finance and operational costs. With lower taxes, we may see more companies offer matching contributions on personal health savings accounts.

Capital Raised: \$37 trillion
Rate: 6%
Term: 99 years

Current Cost: Over \$1 trillion per year
New Cost: \$185 billion per year
Savings: 81.5%

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Bottom Line: Improve public health, public finances, the environment, and our food and water supply with fully funded health savings accounts.

“I’m responsible for managing over \$100 million of assets. Peer-to-peer investing helps us to lower risk through enhanced diversification while increasing our return on capital. If the supply were there, we’d invest more.” – Dan M., CFO Credit Union in Metro Detroit

Better Student Loan Terms

Currently, America offers no alternative to expensive student loans, which are often the size of a mortgage at twice the interest rate and payment. With federal rates fixed by Congress and private rates even higher, graduates are unable to qualify for the purchase of a mortgage, a vehicle, or in some cases, even the purchase of a home appliance. By offering a guaranteed refinance at the federal borrowing rate, we will lower the monthly cost of student loans by up to 75%, freeing cash flow for our college graduates, a key spending demographic, thereby stimulating the economy and job creation in the process.

Here’s how we do it:

1. Offer the government rate for 20, 30 and 40 year terms
2. Sell student loans to the central credit union and private investors

Bottom Line: Slash student loan payments by up to 75% with better rate and term.

Planet-Friendly Citizen-Owned Central Credit Union

Article 1, Section 8 of the Constitution assigns the task of coining money to Congress. In 1913, Congress chose to outsource the coinage of money and management of our economy to the Federal Reserve Bank, a private bank run by its private bank shareholders, at a cost of up to 6% per year. Today, while Congress retains the right to audit the Federal Reserve, the Fed has inexplicably retained the right to secrecy in the issuance and management of our money and economy. Meanwhile, our government is \$21 trillion in debt and we continue to outsource the management of our money and economy to the tune of \$400 billion to \$1 trillion per year or more.

President Lincoln stated that there is no greater imperative for a government than to provide the people with sound money with which to serve as an exchange and store of value representing our time and labor. Given that our Founding Fathers foresaw the need for the people to control their own money and that President Lincoln viewed that responsibility as paramount among all others, we should

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examine the merits of signing our money over to the unaccountable Federal Reserve. I think you will find as I did, that it's time to resurrect Lincoln's Greenback in modern form—that of a nature-backed currency issued by a clean, green, citizen-owned central credit union.

In doing so, We the People would benefit in a variety of ways. Annual earnings would be retained by the citizen members rather than distributed to the banks as a taxpayer subsidized shareholder dividend. This Citizen Dividend, estimated at \$1 trillion per year divided by 330 million Americans amounts to \$3,909 per year, enough to make every American a millionaire by age 65 if invested at 4% per year. In this scenario, we might fully eliminate the Social Security component of the payroll tax as the Citizen Dividend performs the same function.

Additionally, with the economic dividends retained for the people, we would gain an ownership stake in our public corporations through public share ownership. In this manner, we would exert positive influence to align our money with our values as we shift to planet-friendly production and fulfillment processes.

Finally, with corporations focused on producing planet-friendly goods and services, the cost of healthcare and transition to a resilient economy would be significantly reduced.

Bottom Line: Replace the bank subsidy and private central bank with a clean, green, citizen-owned central credit union.

Reliable Power, Heating & A/C

California suffers from persistent power blackouts throughout the summer which now extend into the fall and winter. Utilities have the responsibility of providing reliable service to society while bearing the cost of maintenance and system-wide improvements. With aging infrastructure, the cost of maintenance and improvements is becoming increasingly expensive. Called the “utility death spiral,” utilities and their shareholders are caught in a financial dilemma that pits our transition to renewable energy against their financial stability. To align our money and theirs with our environmental values, we must provide utility shareholders with an opportunity to invest into commensurately yielding bonds, the same bonds we issued to bolster our healthcare and Social Security systems.

As individual households move towards a decentralized personal ownership model, household finances will improve, carbon emissions and pollution will be reduced, and America will be healthier, wealthier, happier and free.

Bottom Line: Transition to a clean, green personal ownership model to improve household balance sheets and better steward the economy.

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Legalize, Regulate & Tax Cannabis

“The true measure of any society can be found in how it treats its most vulnerable members.” – Gandhi

Starting with Colorado in 2012, 22 states have since legalized cannabis in some form. Colorado and Washington legalization programs have outperformed expectations, yielding combined savings and earnings of nearly \$100M per year. The Tax Foundation estimates that a mature marijuana industry could generate as much as \$28 billion in annual tax revenues. Moreover, the National Drug Intelligence Center (NDIC) estimates that we would save an additional \$48 billion per year in drug-related incarceration expenses. This single move offsets more than 30% of our healthcare and retirement security financing plan: \$76 billion versus \$250 billion.

Most people do not realize that when the federal government outlawed cannabis in 1937, we included hemp as well as marijuana. While both plants are variants of the same species, cannabis sativa, hemp is bred for industrial use while marijuana is bred for the THC content. By outlawing hemp and the 25,000 already identified hemp-based products ranging from dynamite to Cellophane^{xxv}, we also eliminated valuable clean, green, local jobs and tax revenue. Additionally, our expansive, underutilized warehouse space is ideal for industrial hemp production, which can clean our soil, be used for textiles, biofuels and more. Legalization will unleash a flood of jobs and innovation.

Whether you favor or oppose legalization, one fact cannot be ignored: prohibition transformed the asset that was the cannabis industry into a liability. Rather than creating jobs, opportunity, and collecting tax revenue to the tune of \$28 billion per year, we instead pay more than \$48 billion per year to private prison companies for drug-related incarceration services - money that is better spent on roads, schools or mental health services.^{xxvi} America can no longer afford to maintain the status quo of prohibition.

My platform calls for the following:

1. Legalize, Regulate and Tax Cannabis - marijuana and hemp
2. Marijuana-Prisoner Release (Non-violent)
3. Expunge records
4. Blight Restoration Tax Credit
5. Job Training & Hiring Tax Credit

Getting a job is tough enough. Try finding a job with a criminal record.

Let's provide a path to a clean record and reduce recidivism by providing a tax credit for blight restoration, job training, and healthcare. Supporting job creation is

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more productive and less costly than imprisonment.

Finally, with more entrepreneurs earning an honest living, competition for property will reduce blight and grow property values as a result of greater demand for commercial storefronts, warehouse space, and services ranging from sales and marketing to horticulture and logistics.

Bottom Line: Legalize, regulate and tax cannabis to cut costs, improve health, grow the economy, and provide Americans with a second chance at life.

Improving Education

“Education is the most powerful weapon which you can use to change the world.” – Nelson Mandela

Life is competitive by nature and education is no different. Traditional public schools and public academies compete to provide the best education services, yet more needs to be done to ensure that community is preserved and that all education providers are funded, measured, and regulated according to the same rules. In doing so, we will prepare our children for life in a globally competitive economy. Much like banks whose securities underwriting performance can be evaluated, charter school authorizers and school boards must be measured and evaluated equally as well.

Public schools complain about competition draining resources from public systems which further strains the public school system and forces facilities into disrepair. This is an accurate and unacceptable byproduct of improperly regulated competition in schools. In order to ensure that community is preserved and schools fairly compete, I recommend the following:

1. Mandate public and public academy schools to operate under the same roof
2. Require full financial disclosure for schools, authorizers and school boards
3. Encourage self-paced learning programs
4. Implement the ASVAB, the enlisted military entrance exam, as the testing standard

These changes will improve transparency and accountability in our education system, and ensure that all schools and sponsoring organizations, such as school boards and authorizers, are measured, funded and regulated equally. The ASVAB, rather than an arbitrary testing standard chosen by bureaucrats, will provide a realistic evaluation of critical thinking skills, as well as collegiate and employment readiness.

Moreover, I support funding students rather than schools to improve responsiveness to student needs. Further, consolidating facilities will reduce overhead expenses while retaining community.

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In some cases, the chosen facility may be the public school building in which case they will lease classroom space to public academies in order to keep students together regardless of education provider. Competition and a fluid market will improve quality while shared facilities will lower cost and help to preserve athletics and arts programs.

Bottom Line: Fair competition means equal regulation and community preservation.

Balanced Protection for Woman and Child

The current use of women's rights versus the rights of the unborn as a political football benefits no one other than the politicians, their fundraisers and the lobbyists. It's time to put an end to the insanity by adopting a balanced approach to the issue.

In 1973, the Supreme Court ruled in *Roe v. Wade* that a balanced approach was appropriate. The ruling provided preference in the first three months of pregnancy to the woman and protection to the unborn in the last three months with three months provided to the state for regulation in the middle. In the 1992 *Planned Parenthood versus Casey* ruling, the Supreme Court overturned *Roe v. Wade*, eliminating protections for woman and child in the process.

While some may argue that the rights of the unborn must be protected at all costs, the argument that life begins at inception, while scientifically true, if regulated as such, would be an unconstitutional invasion of our Third Amendment Right to Privacy. Protecting the child from the point of inception would require that Big Brother monitor our sexual activity, which most Americans would view as exorbitant.

Bottom Line: Repeal *Planned Parenthood v. Casey* to restore *Roe* and protect woman and child.

"Rightful liberty is unobstructed action according to our will within limits drawn around us by the equal rights of others. I do not add 'within the limits of the law' because law is often but the tyrant's will, and always so when it violates the rights of the individual." – Thomas Jefferson

Gay Rights

As Americans, our Constitution enshrines our equal right to "life, liberty, and the pursuit of happiness," the same Constitution that I pledged to "support and defend" as a Marine Officer, "against all enemies, foreign and domestic." Upon these grounds, and that of separation of church and state, discrimination is not to be tolerated in any form. All people are to be treated equally under the law.

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To combat the assault on our rights, I pledge to champion the Amendments for America package:

- Repeal the USA PATRIOT Act
- Pass the Void for Vagueness Amendment
- Pass the Three-Fifths Supreme Court Amendment
- Pass the Citizen-Only Election Protection Amendment
- Pass the Balanced Budget Amendment
- Pass the Planet Friendly Money Credit Union Amendment

Amendments for America

TRUTH AMENDMENTS

Twenty-Eighth Amendment: Objective Law, Void for Vagueness

“Objectivity in the law, being necessary to secure the Blessings of Liberty, shall require that all laws must explicitly and definitely state so as to inform those who are subject to it what conduct on their part will render them liable and is therefore punishable and what is not. Furthermore, no law shall be passed in terms so vague that citizens of common intelligence must necessarily guess at its meaning and application in daily life.”^{xxvii}

Twenty-Ninth Amendment: Supreme, Not Extreme Courts; Three-Fifths Majority

“The preservation of Liberty being sacrosanct, with Supreme Court Justices entrusted to interpret the law and to secure the Blessings of Liberty, must hereby be approved by no less than a three-fifths Senate majority. All current Supreme Court Justices confirmed with less than the three-fifths majority standard must be reaffirmed or replaced with another appointee in accordance with the standard.”

Thirtieth Amendment: Election Protection, Citizen-Only Donors + Ballot Access

“In order to preserve the right to self-governance, elections being representative of the voice of the American citizenry, and to protect against undue corporate influence in elections, the right of free speech to contribute to campaigns and advertise on behalf of candidates and issues is expressly and exclusively retained by the Citizenry. Corporations are prohibited from donating to or spending on behalf of any candidate or ballot issue at any point in time. Moreover, ballot access requirements, as regulated by the states, shall set forth equal regulations for partisan and independent candidates and referendums alike. Finally, states will permit the people to nominate the candidate of their choosing, even if the candidate is nominated for another party.”

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SOUND MONEY AMENDMENTS

Thirty-First Amendment: Planet-Friendly Money + Citizen Dividend

“Recognizing that liberty and democratic rule cannot be preserved without a foundation of sound money and maintaining control of the national currency as a public resource, any organization contracted to manage the national currency, Treasury or otherwise, shall submit to regular public audit as prescribed by Congress. Furthermore, up to 50% of profits earned from the management thereof shall be equally distributed to all citizens of the American Republic as a national dividend to citizen shareholders with the remainder to be paid on deposits held with the Bank or held in reserve for the purposes of reinvestment for public good.”

Thirty-Second Amendment: Balanced Budget

“Understanding that the debtor is the slave to the lender, that uncontrolled spending ultimately leads only to the erosion of value in our national currency, and that the strength of our nation is reflected in the strength of our national currency, We the People hereby compel our Government to operate within the constraints of an annually balanced budget. For the avoidance of doubt, this Amendment shall not prohibit the Government from financing spending over time provided that the annualized amortized spending is fully accounted for within the budget.”

Strengthen Collective Bargaining

Union membership currently stands at just 11% of American workers, the lowest union membership rate since the 1920's and the last time income inequality was as great as it is today. While the decline from peak membership of 35% in the 1950's could be attributed to productivity gains, anti-labor attacks have grown as membership has continued to decline. Our message is the problem.

Closed shop union rules give anti-union organizations the high ground in the messaging battle. The idea of being forced to join a union or pay union dues against your will does not match the liberty message of America. That said, current Right to Work legislation requires unions to provide services to non-union members without compensation [Public Act 348, Section 17(1)(b)]. Mandating union handouts to non-union members is wrong and must be stopped. By repealing the “freeloading” provision, Section 17(1)(b), and maintaining open shop rules, we will adjust our union service offering to maximize our value and membership while taking the high ground from anti-labor attackers. Our membership will grow in non-union shops. Together, we'll close the wage gap.

Closing Note

There are no shortcuts to liberty; those who purport to offer such would lead us down a slippery slope. As a liberty Democrat, I champion the liberty cause in all its

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forms; including equal marriage, women's rights, human and environmental health, the right to a quality, uncensored education, and yes, even gun rights. We simply cannot trust the government to pick and choose on liberty, for in the end, we shall have none.

Republican cut-and-spend or Democratic tax-and-spend policies cannot generate sufficient revenues without bankrupting our currency or harming household budgets. Instead, let's implement market-based solutions, as outlined in the Renew America Blueprint, to align investors and consumers with Mother Nature, free cash flow at the household level, provide greater freedom, and create thousands of clean, green, local jobs for America. Together, we will improve the safety and security of our communities, environment and economy.

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Frequently Asked Questions

Does your plan require pensions to invest?

No. Pensions are regulated under the SEC and will continue to be. Investors will have the option to invest in our lower risk, higher yielding Renew America Bonds, which may prompt voluntary divestment from coal, oil and gas.

How will this improve pensions?

Our current historically low interest rate environment is the result of unprecedented demand for fixed income investments. By increasing the supply of investment grade fixed income assets, yields on fixed income will rise thereby improving the return on assets for pensions.

How can pensions invest in student loans and Renew America Bonds?

By filing America student loans and Renew America Bonds with the SEC, the assets become debt securities eligible for purchase by Wall Street and Main Street investors alike. This practice is common with web-based lenders, Lending Club and Prosper, which file loans with the SEC to make portions of the notes available for investment.

How can Renew America Bonds have greater yield at lower risk?

Investing in fractionalized debt enables the investor to spread risk across thousands of investments thereby reducing concentration risk while maintaining yield. Asset performance cannot be guaranteed and will vary according to loan terms. Past performance is not indicative of future results.

What is a distributed energy grid?

Distributed generation, also called **on-site generation**, **dispersed generation**, **embedded generation**, **decentralized generation**, **decentralized energy**, **distributed energy or district energy**,^[1] generates **electricity** from many small energy sources. Most countries generate electricity in large centralized facilities, such as **fossil fuel (coal, gas powered)**, **nuclear**, large **solar power plants** or **hydropower** plants. These plants have excellent economies of scale, but usually transmit electricity long distances and can negatively affect the environment. Distributed generation allows collection of energy from many sources and may give lower environmental impacts and improved security of supply.^{xxix} The same concept can be applied for water capture to reduce dependence upon Detroit Water & Sewer Department.

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How will this lower my utility bills?

By producing energy, you'll consume your local energy production before purchasing energy from the grid. Producing more than you consume will allow the household to profit from the sale of energy to the grid.

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E-Book Bonus:

Hijacking America:

Liberty Strikes Back

By

Joe McHugh

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“We’ll know that our disinformation program is complete when everything that the American public believes is false.”^{xxx}
Former CIA Director, William Casey, February 1981

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Author's Note

The events in this book are as I remember them. While I have taken some literary license with the dialogue, I believe the conversations accurately depict the context. Additionally, I have changed some of the names out of concern for privacy. Writing of sex, alcohol, and profanity are not an endorsement of such behavior.

About the Author

Joe McHugh is a Marine Corps veteran and entrepreneur with a background in political economics. In his second deployment, as Detachment Officer-in-Charge, First Lieutenant McHugh made a decision that would change the course of his life, subjecting him to seven years of unconstitutional governmental interference, obstruction and entrapment. As a result, he learned the dirty tricks of the American surveillance state and the unsettling extent to which our Constitutional rights have been rendered null and void under the USA PATRIOT Act. He is a Constitution-carrying patriot of the United States, a graduate of Michigan State University and Babson College, and the Founder of Earth Loans.

Book Summary

In *Hijacking America: Liberty Strikes Back*, author Joe McHugh shares his post-Marine Corps experience of unconstitutional governmental surveillance, interference, obstruction and attempted entrapment. In those seven years, he learned the tricks of the entrapment trade, the lengths to which the government will seek to cover-up their conspiratorial ways, and the unsettling truth of democracy in America—our Constitution and rights are null and void under the USA PATRIOT Act.

McHugh takes you from his immediate reaction in the moments following the plane strikes on September 11th through his time in service and the peak of obstruction, interference and entrapment during his year in Puerto Rico. Knowing McHugh vehemently believed that 9/11 was an inside job, the government spared no expense in those seven years. Surveillance, obstruction and entrapment efforts included five undercover housemates, a sabotaged political campaign, lures for black market money, illegal bitcoin sales, statutory rape, child pornography, and tax evasion, and automatic closure of crypto-brokerage accounts following his 2017 expose on the quadrillion dollar bitcoin fraud. However, it was McHugh's dogged and quixotic pursuit for his politically-motivated oil-to-geothermal financing startup, Earth Loans, that led to the greatest irony—the government would do whatever it took to prevent his planet-friendly financing platform from hitting the market.

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McHugh's mission, to reconnect humanity with nature by aligning our money with our values, would be obstructed at every turn, from business school run-arounds to unlawful search from afar on behalf of a globally-known conservation group, to an incubator contract that promised the total loss of equity over 15 years. In writing this book, McHugh discovered the decades long process of undermining liberty in America, that our Constitutional rights are based upon the Laws of Nature, not Christianity, and our path to restoring liberty in America by reconnecting with nature. While McHugh is innocent of wrongdoing and charges that were never presented, the government was right about one thing—he is dead set on replacing the oil-war-pollution complex with a clean, green and free America.

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THE FACTS

1

Our Declaration of Independence states that “all men are created equal”, that we are endowed by our Creator with “certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness. That to secure these rights, Governments are instituted among Men deriving their just powers from the consent of the governed, That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or to abolish it, and to institute a new Government, laying its foundation on such principles and organizing its powers in such form, as to them may seem most likely to effect their Safety and Happiness.”

The Declaration continues, “when a long train of abuses and usurpations” shows a design to separate us from our Liberty, “it is our right, it is our duty, to throw off such Government and to provide new Guards for our future security.”

The Declaration states that to justify the claim of independence one must “let the Facts be submitted to a candid world.”

And so to you, I present the Facts.

In 1987, the FCC repealed the Fairness Doctrine, negating the requirement on behalf of our media to cover matters of important public interest and to present opposing views in their coverage. Following the repeal in light of a study by Essential Information^{xxxix} that showed a 51% decline in fair coverage, a bipartisan Congress passed a bill to make the Doctrine law. President Reagan, with the presumed support of Vice President and former Director of the CIA George H.W. Bush, vetoed the bill. Fox News served as the immediate beneficiary following the repeal according to the study. We now have news that we can no longer trust from either side of the aisle.

In 1991, former Vice President turned President Bush appointed Supreme Court Justice Clarence Thomas^{xxxix} to the highest bench with less than a three-fifths majority for the first time since 1887, just after the Civil War, ignoring 104 years of precedent.^{xxxix}

In 1992, in a liberal-led decision, the Supreme Court transformed into the Extreme Court as part of the Planned Parenthood v. Casey ruling by ignoring a constitutional rule called the Void for Vagueness Doctrine that dated back to 1926. The ruling replaced the clear and objective law of Roe v. Wade, which provided for equally balanced periods for the woman and the unborn during the 9-month pregnancy, with a subjective definition based on a concept called “fetal viability”. In doing so, the court set a precedent for subjective language in the law, concurrently undermining free speech and due process by subjecting the people to confusing language in which the people might not clearly understand the law and the penalty for breaking it. The Void for Vagueness Doctrine was established as a constitutional rule in 1926 because without such protection, the individual rights of the people may be usurped without clear right to due process. Consequently, without this

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protection, the government may wield absolute power to label any one of us a lawbreaker at any time for any reason.

In 2001, in the aftermath of plane and anthrax attacks, the neo-conservatives passed the USA PATRIOT Act, enabling mass surveillance and absolute power by the government through a change in the FBI's definition of terrorism from one that was objectively defined to one that is subjectively characterized by the term "extreme thought". The FBI now has the authority to label any of us as a terrorist. This law fortified the subjective precedent established by the 1992 ruling and consequentially stripped all Americans of every Constitutional right as our rights are wholly dependent on the First Amendment right to Free Speech.

In 2005, the neo-conservative alliance continued to build their Extreme Court with Justice Alito as their second Justice to be appointed with less than a three-fifths majority.

In 2010, the Extreme Court ignored precedent and overturned a 1990 Supreme Court campaign finance ruling that rightly prohibited corporate election spending on the basis that "huge corporate treasuries...will be used to unfairly influence election outcomes."^{xxxiv} Nearly 10 years after the Citizens United^{xxxv} ruling, it is clear that unaccountable corporations have undermined the integrity of the political process, just as Justice Thurgood Marshall had originally feared when he wrote the opinion for the majority in 1990.

In 2017, the neo-conservatives appointed a third justice to the Extreme Court with less than a three-fifths majority, Justice Gorsuch, to replace the recently deceased Justice Alito.

Later in 2017, the FCC repealed Net Neutrality, authorizing censorship in the process.

In 2018, the neo-conservatives appointed their fourth justice with less than a three-fifths majority, Justice Kavanaugh, solidifying their hold on the Extreme Court.

In 2019, with a firm majority, the Extreme Court upheld the FCC repeal of Net Neutrality, institutionalizing censorship and completely destroying our First Amendment right to free speech and our Fifth Amendment right to Due Process.^{xxxvi}

Of course, all of this was made possible when in 1913, President Woodrow Wilson signed over our most valuable public resource, our money, to the unaccountable Federal Reserve, thereby permanently indenturing America to the servitude of debt as money.

The combined actions of the absolutely un-American, bi-partisan neo-conservative attack amount to a total overthrow of our Constitutionally-guaranteed liberties.

As our Founding Fathers stated in the Declaration of Independence, "it is our right, it is our duty, to throw off such government and to provide new Guards for our future security."

To that end, I propose the following package of five Constitutional Amendments for America to restore sound money and truth as the basis for Constitutional Liberty in America, thereby securing "the Blessings of Liberty to ourselves and our Posterity...".

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Amendments for America

TRUTH AMENDMENTS

Twenty-Eighth Amendment: Objective Law, Void for Vagueness

“Objectivity in the law, being necessary to secure the Blessings of Liberty, shall require that all laws must explicitly and definitely state so as to inform those who are subject to it what conduct on their part will render them liable and is therefore punishable and what is not. Furthermore, no law shall be passed in terms so vague that citizens of common intelligence must necessarily guess at its meaning and application in daily life.”^{xxxvii}

Twenty-Ninth Amendment: Supreme, Not Extreme Courts; Three-Fifths Majority

“The preservation of Liberty being sacrosanct, with Supreme Court Justices entrusted to interpret the law and to secure the Blessings of Liberty, must hereby be approved by no less than a three-fifths Senate majority. All current Supreme Court Justices confirmed with less than the three-fifths majority standard must be reaffirmed or replaced with another appointee in accordance with the standard.”

Thirtieth Amendment: Election Protection, Citizen-Only Donors + Ballot Access

“In order to preserve the right to self-governance, elections being representative of the voice of the American citizenry, and to protect against undue corporate influence in elections, the right of free speech to contribute to campaigns and advertise on behalf of candidates and issues is expressly and exclusively retained by the Citizenry. Corporations are prohibited from donating to or spending on behalf of any candidate or ballot issue at any point in time. Moreover, ballot access requirements, as regulated by the states, shall set forth equal regulations for partisan and independent candidates and referendums alike. Finally, states will permit the people to nominate the candidate of their choosing, even if the candidate is nominated for another party.”

SOUND MONEY AMENDMENTS

Thirty-First Amendment: Planet-Friendly Money + Citizen Dividend

“Recognizing that liberty and democratic rule cannot be preserved without a foundation of sound money and maintaining control of the national currency as a public resource, any organization contracted to manage the national currency, Treasury or otherwise, shall submit to regular public audit as prescribed by Congress. Furthermore, up to 50% of profits earned from the management thereof shall be equally distributed to all citizens of the American Republic as a national dividend to citizen shareholders with the remainder to be paid on deposits held with the Bank or held in reserve for the purposes of reinvestment for public good.”

Thirty-Second Amendment: Balanced Budget

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“Understanding that the debtor is the slave to the lender, that uncontrolled spending ultimately leads only to the erosion of value in our national currency, and that the strength of our nation is reflected in the strength of our national currency, We the People hereby compel our Government to operate within the constraints of an annually balanced budget. For the avoidance of doubt, this Amendment shall not prohibit the Government from financing spending over time provided that the annualized amortized spending is fully accounted for within the budget.”

JUSTIFICATION

RIGHT TO TRUTH

Twenty-Eighth Amendment: Objective Law, Void for Vagueness

“Objectivity in the law, being necessary to secure the Blessings of Liberty, shall require that all laws must explicitly and definitely state so as to inform those who are subject to it what conduct on their part will render them liable and is therefore punishable and what is not. Furthermore, no law shall be passed in terms so vague that citizens of common intelligence must necessarily guess at its meaning and application in daily life.”

1

“Peoples lives are being shattered and destroyed...Is there no such thing any longer as Due Process?” – Tweet by President Donald J. Trump, 10:33am, February 10, 2018

President Trump appropriately asked in the context of the witch hunt surrounding the Russia investigation, “Is there no such thing any longer as Due Process?” It seems that he, too, recognizes the rhetorical nature of his question.

No, Mr. President, we no longer have the right to Due Process in America.

A Latin phrase, “Cui bono?”, that translates to “Who benefits?”, may be used to identify motive and consequently, to identify possible culprits in the targeting of our liberty.

As you read the following arguments, ask yourself: Who benefits?

I contend that the question of “Who benefits?” from the undermining of one liberty or another ultimately points to the same culprit: the government in general and the intelligence community specifically.

Whether in the context of the right to life versus choice or gun ownership restrictions versus our 2nd Amendment right to bear arms, the former in both cases provides the basis for separating the people from our Constitutional Liberty. In neither case, should America acquiesce for with the compromise of even a single right, we set the precedent for the compromise of all rights.

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In *Three Felonies a Day*, author Harvey Silvergate, a Harvard Law School educated civil rights attorney, argues that most of us unknowingly commit several federal crimes per day. He further states that the size and scope of federal laws have also become impossibly broad and vague, empowering the government with the discretion to enforce or not to enforce laws of their choice, at the time of their choosing, and against targets of their choosing as well.

This is not how liberty-based government is supposed to work.

Indeed, protections against this subjective subversion are a part of our legal code.

Written in 1926 as part of the *Connally vs. General Construction Co.*^{xxxviii} ruling, Supreme Court Justice Sutherland proclaimed the following thereby establishing the Void for Vagueness Doctrine:

“The terms of the penal statute...must be sufficiently explicit to inform those who are subject to it what conduct on their part will render them liable to their penalties...and a statute which either forbids or requires the doing of an act in terms so vague that men of common intelligence must necessarily guess at its meaning and differ as to its application violates the first essential of due process of law.”^{xxxix}

His opinion has become perhaps the most important precedent in American law that is not officially recorded as an Amendment to our Constitution. Without it, the objective measurable form of liberty may have fallen much sooner than 2001. It is because of this acceptance as a Constitutional rule that all Americans ~~can count on~~ are supposed to have fair notice of what is punishable and what is not. Furthermore, his rule is ~~what prevents~~ supposed to prevent arbitrary enforcement and prosecution of the law.

(The strike-marked words are provided to illustrate the immense impact that even a subtle shift in language may produce.)

Born in England, moved to the Utah Territory in the 1860s, a student of the University of Michigan Law School, and a Republican politician and jurist, he was both simultaneously and paradoxically a champion of women’s rights having introduced the Nineteenth Amendment to the Senate and an opponent to extending the right to vote beyond the white race. Campaigning as a progressive before eventually being elected as a conservative, George Alexander Sutherland was a quintessential politician, even by today’s standards. For all of his quirks, he is our champion in today’s book of liberty.

I mention his background to add color to the use of the Void for Vagueness Doctrine as a Constitutional rule. What was assured as being the measure of liberty and Constitutionality is no longer assured, hence the ~~“can count on”~~ and ~~“what prevents,”~~ just as what was once considered progressive is now considered racist, e.g. supporting women’s rights without supporting race rights. While his opinion, established as a doctrine, may have been good enough to use as a rule in his day, the effectiveness of the rule has been circumvented and is no longer strong enough to meet the demands of today’s government. To that end, nothing less than a Constitutional Amendment will restore and “secure the Blessings of Liberty to ourselves and our Posterity,” as is written in the Preamble of our Constitution.

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It is for this reason, that I propose the 28th Amendment, the Right to Clearly Defined Law: Void for Vagueness. This Amendment will permanently codify into the Constitution a provision which will guard against the incursion of anti-liberty un-American forces within government, ease the burden of understanding the law, in totality, and will likely cause the evaluation and rescission of thousands of laws which are excessively subjective and consequently unconstitutionally unenforceable. To that end, let's explore two examples in which this unconstitutional subjectivity has wreaked havoc in our society: Planned Parenthood v. Casey, 1992, and the USA PATRIOT Act of 2001.

2

Choose Your Own Adventure: A Threesome with... Uncle Sam or Big Brother

Imagine making love to your partner, knowing that Dirty Old Uncle Sam is in the corner watching, waiting...to send in the Life Guards. While it may sound absurd, this is a very real scenario for the very near future.

Women's sovereignty has been the establishment's favorite political football and fundraising mechanism since the [Roe v. Wade](#)^{xl} decision in 1973. The violation of individual sovereignty, women's or otherwise, under the premise of choice or any other is yet another Trojan horse, another tool in the toolbox of tyranny.

When in the bedroom, we give our full love, affection and attention to our partner and rightly expect the same in return. This exchange of love is our fullest expression of freedom and liberty as a people.

However, with the 1992 repeal of Roe v. Wade and replacement with the subjectively unconstitutional Planned Parenthood v. Casey decision, the precedent was set to erode our liberties elsewhere. As if on call in 2001, the USA PATRIOT Act set aside our civil liberties in favor of more security, and provided for even more anti-liberty bills to reach the Extreme Court in order to further concentrate power in the hands of the anti-liberty neo-conservative insurgency. If these laws are allowed to stand, we will continue to suffer far reaching and long-lasting deleterious repercussions to our liberty.

The problem with anti-choice bills from the liberty perspective is that we are sacrificing the sovereignty of one life for the other on the basis of at which point life begins. I believe that any scientifically-objective person would agree that the concept of life, be it a group of living cells or otherwise, begins at conception, and that if this understanding didn't also come with threat of making abortion illegal, we would have universal agreement to the same effect.

The problem with protecting the life of the unborn from the point of conception is that if we ban abortion, then Uncle Sam not only has the right, but the obligation to monitor sexual conduct at all times in order to guard against the potential for infringement of rights on behalf of the newly fertilized egg that may someday grow to become a fetus, and potentially, barring complications to the pregnancy, into a human.

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You might argue that this is the proper order of business, for a woman to submit her liberties to an unborn child, however to do so for a period of nine months and in situations in which the woman may not have intended to become pregnant would be an imbalanced resolution to the issue of two beings having equal rights. On the other hand, you may believe that a woman ought to have the right to self-determination throughout the pregnancy, and you would also be right if not for the imbalanced resolution in favor of the woman and against a future citizen of equal rights.

Neither political party proposes a balanced resolution. However, the jurists who penned the landmark *Roe v. Wade* decision understood the issue.

Roe v. Wade sought to end the discrepancy by establishing the trimester standard in which women reserved full authority over their reproductive rights in the first trimester, the unborn received priority in the third trimester with exceptions made to protect the life and health of the mother, and the second trimester was reserved for the government to require reasonable health regulations. Of the nine-month period, only the three months in the middle is exposed to subjectivity.

This is about as fair and balanced as a law gets. Neither party has full dominion over the other, as should be the case in a society based on liberty and the rights of equals. Both parties have their three-month trimester period with a moderation period in the middle for state governments to adjust as they see fit. If governments want to require more of a woman before making a choice, they are free to do so in the second trimester. Likewise, a woman has three months to choose without interference and an additional three months to make a state-assisted informed decision. Granted, this doesn't make her decision any easier, and in any case, the best decision would be one in which the liberties of both parties are preserved in a minimally invasive manner.

Nevertheless, to reach the *Roe v. Wade* decision, the Supreme Court ruled that the [Due Process Clause](#) of the Fifth and Fourteenth Amendments to the U.S. Constitution provided a fundamental "right to privacy" that protects a women's liberty to choose whether or not to have an abortion.^{xii}

I also contend that the Third Amendment expressly provides for this right to privacy without exception.

With that said, in order to comply with the [Vagueness Doctrine](#), *Roe v. Wade* explicitly enumerated the allowable actions by trimester period thus clearly defining what is and what is not allowable under the law. In doing so, the Court rightly protected all Americans from unlawful monitoring as prescribed by the Third Amendment and invasion of personal privacy under the "unreasonable search and seizure" clause of the Fourth Amendment.

(More to follow on the Third and Fourth Amendments in the next section.)

Planned Parenthood v. Casey blurred the line by eliminating the trimester standard and expanding the fetal viability model to the point at which a fetus is able to live outside the womb, leaving open to interpretation that both the woman and the unborn may have unmatched rights throughout the pregnancy period provided

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that one may argue successfully that the fetus may or may not survive with or without the assistance of technology. Rightly upholding the Due Process Clause of the Fourteenth Amendment, which properly provided the justification for *Roe v. Wade*, and moving away from the trimester standard to the viability model ran afoul of the standard of objectivity as first established by Justice Sutherland with his Void for Vagueness Doctrine. Ironically and as a direct result of this subjectivity, the ruling that first expanded the rights of women has turned into a pendulum swing against women's reproductive rights, threatening them entirely.

We can now grow anything in a test tube, including humans. An interpretation of the 1992 *Casey* decision in the context of today's technology invites the government to monitor life from the point of conception. Setting aside the subjective nature of understanding viability from the perspective of the average man or woman; it's clearly not easily understood and is therefore unconstitutionally subjective; let's assume that one day in the near future it is commonly understood that a fertilized egg is viable without the support of the mother. In this case, the law would no longer be subjective, but it would still violate the privacy protections of the Third, Fourth, Fifth and Fourteenth Amendments. Once again, the government would be required to monitor sex in order to protect the life of the unborn. In either case, pre-pendulum swing or post, the decision created an unbalanced resolution first in favor of the woman and now in favor of the unborn, at the expense of individual procreation and privacy rights. In this scenario, only the political establishment stands to benefit from the fear-based fundraising driven by illegally-induced anxiety and lust for control.

In a perfect scenario, and I would argue that we may settle the matter within months or years with focused effort, a woman would not have to choose to abort or not to abort at all, but may instead opt to extract the living fetus for surrogacy with an adopting family or otherwise, or to be raised outside the womb as technology permits. While no situation is perfect for all parties, the latter provides the woman with discretion while also preserving the life of the unborn without compromising civil liberties for either party.

With that said, I recently had a conversation with someone close to me who didn't believe in abortion or surrogacy and refused to choose between the two based on her religious beliefs.

Let's be clear, your religion is your religion and no one else's.

America was founded on the separation of church and state, not Christianity or any other religion other than the "Laws of Nature and of Nature's God" as is stated in the Declaration of Independence. This is a protection of the First Amendment, which states "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof..." Furthermore, if your beliefs prevent you from choosing to preserve a life which you so vigorously defend, then it may be time to consider how you might realign your belief system with your values.

Until such time in which a fetus may be extracted alive, it is clear that *Roe v. Wade* struck an appropriate balance of sovereignty between two beings of equal or near-equal rights, a woman and the life of her unborn child, fairly regulating and

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improving safety for each, while also protecting the privacy rights of the individual. The decision complied with the Bill of Rights, the Fourteenth Amendment and the Vagueness Doctrine in a manner in which today's challenges and the Planned Parenthood v. Casey ruling do not. Furthermore, it is absolutely definitive that the 1992 decision undermined Roe v. Wade in a manner that violates the Vagueness Doctrine, and was therefore unconstitutional then and remains so today; and that when in context of the Third and Fourth Amendments, the government cannot protect a fetus in a constitutional manner without stripping a pregnant woman of her privacy and self-sovereignty.

Make no mistake, the attacks on Roe v. Wade are just as egregious as any other attack on liberty—and an enabler of tyranny—just as is the case with the FBI's subjective definition of terrorism.

With that said, if you haven't seen Demolition Man featuring Sandra Bullock and Sylvester Stallone, I highly recommend that you watch it. In the movie, physical contact is outlawed ostensibly as a precaution to the spread of infectious diseases. When Sandra and Sylvester eventually choose to have sex, they first do so through the state-sanctioned medium: a visualization helmet, rather than the real thing. Stallone's character, being from present day and not from the future as is the setting for the movie, is understandably perplexed at the situation.

Don't worry, Stallone rectified the situation as you would expect from the superhero that he is—he kicked Dirty Old Uncle Sam out of his bedroom and made love the old-fashioned way.

3

USA PATRIOT Act of 2001

"America is a shining city upon a hill whose beacon light guides freedom-loving people everywhere." – President Ronald Reagan

Just over one month after the Twin Towers came down on October 26, 2001, Congress passed the USA PATRIOT Act, which stands for "Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism."^{xlii}

America was in chaos and stricken with fear, akin to what is called the "fog of war" in the military. Coming on the heels of the September 11th attack and anthrax mail attacks immediately thereafter, America was on high alert. The passage of the Act was controversial, but having been worked into such a patriotic fervor, itching for someone to attack, anything wrapped in the American flag, especially one so aptly named, was a shoo-in for passage. Sure enough, the Act passed the House with a vote of 357:66^{xliii} and the Senate with a vote of 98:1.^{xliv}

This document, 2000 pages of changes to Constitutional law, was unlikely to have been drafted in the 41 days between the 9/11 attack and the introduction of

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the Act on October 23, 2001. It is more likely that someone or some group within our government had planned and succeeded with a coup.

Newly authorized actions included the indefinite detention of immigrants; permission for the law enforcement to search a home or business without a warrant, consent or knowledge of the search; extensive monitoring of phone, email, library and financial records without a court order; and the outright interception and obstruction of rightful individual actions on behalf of the government if for no other purpose than to maintain power and control.

The USA PATRIOT Act gave us Guantanamo Bay and our current border detention centers while violating most of the Bill of Rights, and the First, Second, Third, Fourth, Fifth and Sixth Amendments to the Constitution especially. However, before we get into how the Act sets records for the most unconstitutional law ever, let's first analyze the USA PATRIOT Act in segments to gain a better understanding of it.

Intercept and Obstruct

Once again, the acronym "USA PATRIOT" stands for "Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism" Act of 2001.

Take note of the words "intercept and obstruct terrorism." As usual, the devil lies in the details.

Dictionary.com defines "[intercept](#)" as follows:

1. To take, seize, or halt (someone or something on the way from one place to another); cut off from an intended destination
2. To see or overhear (a message, text, email, phone call, conversation)
3. To stop or check (passage, travel)
4. To take possession

This could be used to intercept, seize and prevent the delivery of your email and text messages, to stop and search you for any reason, even to inhibit your efforts to get a job, launch a business or share your opinion.

Dictionary.com defines "[obstruct](#)" as follows:

1. To block or close up with an obstacle; make difficult to pass
2. To interrupt, hinder, or oppose the passage, progress, course, etc.
3. To block from sight; to be in the way of (a view, passage, etc.)

In other words, the USA PATRIOT Act enables the government to: take, seize, halt, cut off, see, overhear, stop or check, take possession of, block or close up with an obstacle, interrupt, hinder or oppose the passage of, block from sight and stand in

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the way of—any objective associated with anyone deemed a “terrorist,” as defined by the FBI.

5

Terrorism, As Defined by the FBI

As described in [Hijacking America: Part III](#), the current FBI definition of terrorism is a catch-all for anyone who challenges our authoritarian government. The definitions of terrorism as defined objectively prior to 9/11 and subjectively after 9/11 are listed to highlight the differences and to translate the current definition into common language.

Objective, [Pre-9/11 Definition of Terrorism](#):

“The unlawful use of force and violence against persons or property to intimidate or coerce a government, the civilian populace, or any segment thereof, in furtherance of political or social objectives.” (28 C.F.R. Section 0.85)^{xlv}

This definition is explicit, definitive and objective, in line with the Void for Vagueness Doctrine and our proposed 28th Amendment. It identifies the action, “unlawful use of force or violence”; the target: “government,” “civilian populace,” “segment thereof”; and the purpose, “political or social objectives”. This is a definition that can be trusted. It provides a meter-stick by which an action and person may be measured in order to judge the action, whereas the current subjective definition fails to do so.

Current, Subjective [Post-9/11 Definition of Terrorism](#):

“Perpetrated by individuals and/or groups inspired by or associated with U.S.-based movements, ...designated foreign terrorist organizations or nation-states that espouse extremist ideologies of a political, religious, social, racial, or environmental nature.”^{xlvi}

This definition is a catch-all, like your email inbox that is overloaded with spam. If the government supposedly had difficulty keeping track of terrorist threats before 9/11, imagine their challenge now.

Let’s compare the two side-by-side.

Comparison

Categories	Pre-9/11	Post-9/11	Translation
Who: Perpetrator	Undefined—Anyone	“Individuals and/or groups,” foreign or	Anyone—That’s us!

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		domestic	
Who: Target	Anyone, but “especially against civilians” of any nation	Undefined—Anyone	Anyone
What	“Unlawful use of violence”	“espouses extremist ideologies,” without defining “extremist” or “ideology,” “of a political, religious, social, racial, or environmental nature.”	Shares thoughts or beliefs, not approved by the FBI; Exercises their right to free speech
When	Undefined—Any time	Undefined—Any time	Any time
Where	Undefined—Anywhere	Undefined—Anywhere	Anywhere
Why	“in the pursuit of political aims.”	“inspired by or associated with U.S.-based movements, ...designated terrorist organizations or nation-states”	Inspired by or associated with any group for any reason
How	Undefined—In any way	Undefined—In any way	In any way

Today’s Definition of Terrorism

“Anyone who exercises their right to free speech or does anything else against anyone at any time, anywhere, for any reason, and in any way.”

Written another way:

“Anyone who does anything to champion any thought [that the government doesn’t like] of any kind.”

Or...

“Anyone who champions free speech may be deemed a terrorist.”

This Act outlaws any thought not acceptable to the government on the topics of politics, religion, race, the environment or society in general, as covered by “social”. If that’s not overreach, I don’t what is.

This is about as un-American as it gets.

“Intercept and Obstruct Terrorism” Defined

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When we evaluate the combined definition of “intercept,” “obstruct,” and “terrorism,” it reads as follows:

“We the People” have authorized the federal government to: take, seize, halt, cut off, see, overhear, stop or check, take possession of, block or close up with an obstacle, interrupt, hinder or oppose the passage of, block from sight and stand in the way of anyone who exercises their right to free speech or does anything else against anyone at any time, anywhere, for any reason, and in any way.”

Think about that for a moment.

Environmental activists? Yep. Bernie supporters? Soon enough. Trump government? Nope, because they get to choose who to call a terrorist. The government could also use terrorism as a reason to suspend elections and the rule of law, establishing a dictatorship via martial law on the back of a second domestic terror attack.

This Act enables unconstitutional, unlawful entrapment and obstruction of everyday Americans for any reason at any time, subject to the discretion of the FBI. That the Act was passed in the first place is a testament to why it is not sufficient to merely repeal the Act or the subjective definition of “terrorism”, which is at the heart of the law. If the law could be passed in 2001 and we repeal it tomorrow, without the 28th Amendment, nothing prevents the attack on liberty from reoccurring in the future.

6

The USA PATRIOT Act is addressed in the context of the following affected Amendments.

The First Amendment

“Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.”

The USA PATRIOT Act abridges the freedom of speech by subjecting all speech to a subjective definition of terrorist thought. Credit the authors of the Act for creativity here; they managed to undermine the basis of liberty in America: free speech, and the entire Constitution through vague subjectivity all in one law.

Impressive, indeed.

The First Amendment is the Amendment that makes America great. Any law that infringes upon the First Amendment, and any politician who supports such undermining the First Amendment, is not a champion of liberty in America. To the contrary, this law is about as unconstitutional and un-American as it gets.

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There is only one way to make America great again, and that is to repeal the USA PATRIOT Act.

With that in mind, who benefits from limited expression of thought and speech?

Is it the people?

Or perhaps, is it the elitists who control the government and cleverly manipulate the masses to their own ends?

My money is on the latter.

The Second Amendment

“A well regulated Militia, being necessary to the security of a free State, the right of the people to keep and bear Arms, shall not be infringed.”

The USA PATRIOT Act characterizes any person with an “extreme thought” as a potential “terrorist” worthy of monitoring, surveillance, interference and obstruction.

If you think that the government will protect your Second Amendment right under the USA PATRIOT Act, you are very sadly mistaken. There is absolutely no way in hell that the government will allow a so-called “terrorist” to acquire or maintain possession of a weapon of any kind. And lest you forget, we are all terrorists in America so long as the USA PATRIOT Act and its undefined “extreme thought” characterization stand as the law of the land.

If you think I’m wrong on this one, consider that the neo-conservative alliance is already targeting the very subjectively termed “mental health” restrictions for gun control from both the left and right side of the aisle. Restrictions on supposed “terrorists” are just around the corner.

With that said, we clearly have a gun violence issue in this country, which I contend is the result of the government-sponsored collapse of the family and of the community.

Mental health is a symptom of the problem, not the problem itself.

The answer is not to shift the power to determine who has the right to possess a firearm from the people to the government, but to instead ensure that those who seek to possess a firearm are active participants in their local “well-regulated Militia.”

As we consider how this regulation may function, it is important to understand what the Founding Fathers meant by the words “well-regulated.”

A standing army is considered to be a “regular” army. They drill and practice their duties as full-time professionals. In today’s parlance, a regular militia is one that is trained and ready, such as our active duty military and ready reservists, and any citizen who takes his or her gun rights seriously enough to train on a regular basis. As such, the military emphasizes training and readiness.

For a historical reference, see that British Red Coats were also referred to as British Regulars.

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That the Founding Fathers sought to qualify “regulated” with “well,” implies that the right to bear arms is not to be exclusively reserved for members of the military. On the contrary, “well” indicates the condition of the owner relative to his training and readiness as it pertains to his or her participation with a local “Militia”. Accordingly, it is to the local Militia to which the onus falls for ensuring adherence to an appropriate standard for training and readiness.

Finally, as the right to rebel is the first natural right of man, as described in our Declaration of Independence, it is clear that the right to bear arms is also not to be the exclusive domain of government or military service personnel, but instead, the right of all Americans for the purpose of preserving our natural right to rebel and self-sovereignty. In this case, the non-government gun owner must demonstrate a degree of proficiency through a local Militia, government or non-government, as any government personnel is required to do so through the military.

With that said, it is natural for people to fear that with which we are unfamiliar and do not understand. Admittedly, I, too, viewed firearms in a negative light before I signed up for the Marine Corps to serve my country. Only after becoming familiar with the proper use and employment of firearms did I come to understand and recognize the importance of our Second Amendment rights. To that end, rather than seeking to limit access to guns, I would propose that we expand education, training and readiness related to the proper use and employment of firearms. Doing so would comply with the Founding Father’s intent of creating a nation of armed and informed citizens, not unlike that of Switzerland or Israel, in order to discourage armed invasion into our lands. A nation in which all citizens are trained in the proper use and employment of a weapon is a much safer nation than one without the protection of a brother or sister-in-arms.

Specifically, with regard to our current spate of gun violence, the mass shootings appear to stem from two sources:

1. White men who appear to be motivated by fear and white supremacy, of which, few, if any, have served with the military; and
2. Leadership that encourages and provides cover for actions of hatred, violence and bigotry.

Focusing first on the latter, ironically enough, that leadership provides cover for violent actions adheres to the classic definition of sponsoring terrorism: “An act of violence against a civilian populace for political aims.”

With that in mind, we might pose the question of who benefits from this behavior. In doing so, you may come to face to face with a confusing and surprising truth: President Trump’s actions to encourage and provide for the cover of violence with his words and actions serve only to separate the people from their gun rights initially, and consequently, from all rights through interconnected jurisprudence precedent.

If you don’t believe this, then why is the president willing to deal on gun control?

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As for the former, I believe the answer is to be found within our education system, not specifically for the use of firearms, but also in the manner in which we educate our citizenry.

These young, violent white men are unlikely to have traveled much. If they had participated in a study abroad program and perhaps had received an education that emphasized critical thinking and entrepreneurial problem solving rather than rote thinking and preparation for jobs that won't exist by the time they graduate, it is likely that they would choose more interesting options than the dead end of violence.

If an idle mind is truly the devil's workshop, then we had better start providing an avenue to challenge and employ the talent of our underutilized youth so as to contribute to the cause of a stronger society grounded in the equal rights of others.

Continuing down the path of disenfranchisement for others only leads to further disenfranchisement for ourselves.

Once again, just as with abortion, we find coordinated action on the objective of separating the people from our Constitutional rights.

In that light, ask yourself: Who benefits?

Is it We the People?

Or is this another ploy to shift our Constitutionally-guaranteed rights to our increasingly oppressive government?

Once again, my bet is on the latter.

The Third Amendment

"No Soldier shall, in time of peace be quartered in any house, without the consent of the Owner, nor in time of war, but in a manner to be prescribed by law."

The Third Amendment is not about quartering, as it is worded. This is an Amendment that protects against unlawful government monitoring and intrusion into our lives. Quartering soldiers served as a means for the British to monitor, control and intimidate the colonists. Today, monitoring and intercepting communications can be done much more efficiently through electronic means.

Just ask Google, Siri or Alexa.

When Snowden and Manning blew the whistle on mass government surveillance, they recognized the unconstitutionality of government actions. Snowden and Manning were not in the wrong; they risked their lives for America and ought to be recognized as heroes. We should instead honor both Snowden and Manning with the Presidential Medal of Freedom for their selfless acts in defense of America.

With regard to the right of privacy, in the case where we cede our right to behave as we wish within the confines of our home...

Who benefits?

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Is it We the People?

The Fourth Amendment

“The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no Warrants shall issue, but upon probable cause, supported by Oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.”

The USA PATRIOT Act authorized warrantless search, as well as the ability to intercept and obstruct the actions of any target deemed a threat by the federal government. This is a clear violation of the Fourth Amendment which guarantees our right to be secure in our person, house, papers and effects.

Consider that the Constitution was written before phone and electronic communications such as email, text and social media; it is clear that the founders intended the word “papers” to be understood as communications. Also, as if to reaffirm the Second Amendment, the word “effects” may be understood as both weapons and computers, and everything in between.

Once again, as the USA PATRIOT Act serves to intercept and obstruct actions and especially the communications of everyday Americans for the purposes of security at the expense of liberty, without secure communications, it is impossible to have free speech.

In an America in which We the People are not secure in our communications and possessions...

Who benefits?

Is it We the People?

The Fifth Amendment

“No person shall be held to answer for a capital, or otherwise infamous crime, unless on a presentment or indictment of a Grand Jury, except in cases arising in the land or naval forces, or in the Militia, when in actual service in time of War or public danger; nor shall any person be subject for the same offence to be twice put in jeopardy of life or limb; nor shall be compelled in any criminal case to be a witness against himself, nor be deprived of life, liberty, or property, without the due process of law; nor shall private property be taken for public use, without just compensation.”

I can only shake my head in incredulity at how the PATRIOT Act violates nearly every aspect of this Fifth Amendment. Under the USA PATRIOT Act, no warrant need be served to precipitate unlawful interference into our daily lives, as I personally experienced. Moreover, the Act has been used as cover to assassinate

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Americans overseas—a deprivation of life—and to limit a person’s liberty in the usual conduct of their life through interference, obstruction, entrapment and economic isolation campaigns.

Have you ever heard of “Stop and Frisk”? Certainly, you’ve heard of the controversial police shootings of unarmed men and women. Both “Stop and Frisk” and unarmed shootings are unconstitutional actions and it’s the USA PATRIOT Act which makes it possible for the government to behave in this manner without significant repercussions. Some attribute the shootings to police training, and this may be the case, but it does not excuse the result. If the training leads to innocent deaths, a clear deprivation of life and liberty, as is described in the Fifth Amendment, then the training needs to be changed.

Speaking of training, in the military, we have the Four Weapons Safety Rules, which include to “Never point a weapon at anything that you do not intend to shoot.” With this in mind, our military training is actually safer than police training in which officers point a weapon at a person regardless of intent to shoot. One errant, nervous slip of a finger could end the life of another. This is not right, and it’s the USA PATRIOT Act that provides the cover for these unconstitutional violations of our civil liberty.

In this case, who benefits?
Is it We the People?

Is the point becoming clear?
This is not our Founding Father’s America.

The Sixth Amendment

“In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial, by an impartial jury of the State and district wherein the crime shall have been committed, which district shall have been previously ascertained by law, and to be informed of the nature and cause of the accusation; to be confronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor, and to have the Assistance of Counsel for his defence.”

This Sixth Amendment protects our right to due process, without which, America is no better than a banana republic, Fascist Germany, Soviet Russia or Communist China. We’re a far cry from President Ronald Reagan’s America in which he exclaimed, “America is a shining city upon a hill whose beacon light guides freedom-loving people everywhere.”^{xlvii}

If we were the beacon, people fleeing violence and climate catastrophe wouldn’t be indefinitely detained at the border and in the most inhumane conditions. Detention centers just don’t make the cut. If you’re on our turf, you are to be treated with respect to the equal rights of others guaranteed under our Constitution.

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Ironically, and this is case and point, the detention centers *are* operating under U.S. law as it is currently written in the USA PATRIOT Act. The Act authorizes indefinite detention, not just for immigrants, but for anyone, at any time and for any reason, as we established under the FBI's definition of terrorism, provided that the FBI takes the time to label you, your supposed thoughts, or actions as a threat—without, of course, taking the time to tell you that you've been placed under watch.

In my case specifically, I was left to speculate as to the government's intent because they failed to serve me with a warrant or purposely inform me of an investigation, much like the FBI failed to inform President Trump that he was also being investigated.

These actions are unconstitutional for all Americans, regardless of party affiliation.

The bottom line on the USA PATRIOT Act is this: The Act itself, and those who defend it, are misguided and exuberantly extremist at best; or at worst, are blatantly Fascist un-American enemies of the Constitution that we swore an oath and pledged our lives to support and defend.

With the passage of the USA PATRIOT Act of 2001, the neo-conservative extremist regime redefined terrorism and installed a police security-state with the potential to morph into an American Gestapo or KGB. If you think that a citizenship question is harmless, think again. Answers to that question provide the information that the government needs to conduct widespread roundups and deportations, at first against those who lack citizenship, and for other justifications later.

With the stroke of the pen, the FBI redefined "terrorism" from the proper objective definition involving the use of violence for political gain to the current subjective, tyrannical form that subjugates free speech to the Orwellian Thought Police of 1984.

As a result, "We the People" no longer own our constitutional right to free speech, key to a free and democratic society. With the loss of our media through the repeal of the Fairness Doctrine, the loss of free and fair elections with the Citizen's United decision, the loss of our court system with the appointment of judges who receive fewer than 60 Senate votes, and the loss of our right to free speech with the passage of the USA PATRIOT Act, we are in danger of losing America entirely.

Ask yourself: who benefits from these actions?

Is it We the People?

I think you would agree that we do not.

Let's strike back for America—and restore liberty for all.

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RIGHT TO TRUTH

Twenty-Ninth Amendment: Supreme, Not Extreme Courts; Three-Fifths Majority

“The preservation of Liberty being sacrosanct, with Supreme Court Justices entrusted to interpret the law and to secure the Blessings of Liberty, must hereby be approved by no less than a three-fifths Senate majority. All current Supreme Court Justices confirmed with less than the three-fifths majority standard must be reaffirmed or replaced with another appointee in accordance with the standard.”

You’re probably wondering, “If the USA PATRIOT Act is so unconstitutional, then why has it not been struck down by the Supreme Court?”

Good question.

Let me ask you this, “If a court has once ruled in favor of subjectivity, why would they not do so again?”

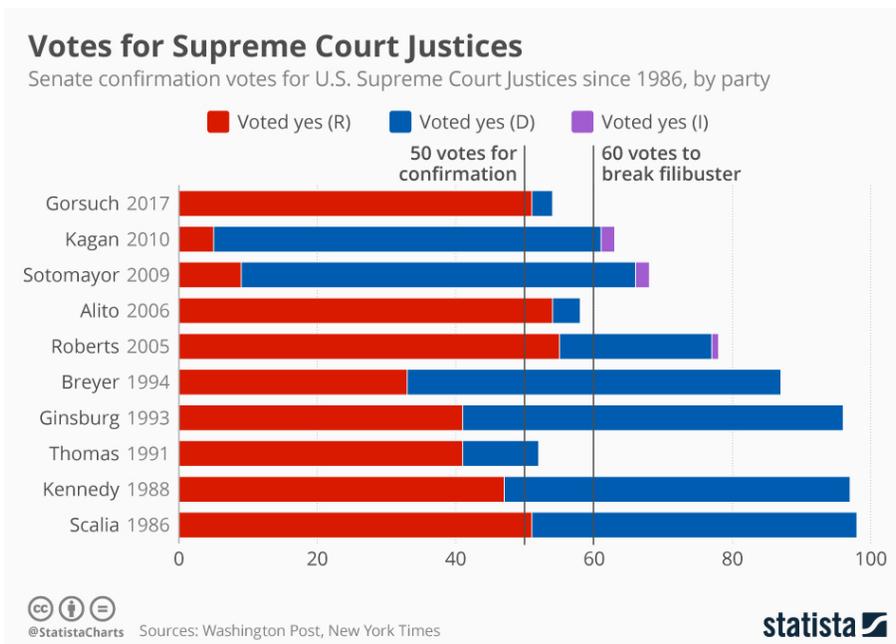
It’s been 27 years since the Supreme Court penned the unconstitutionally and impossibly vague 1992 Casey decision, one year after the appointment of notoriously conservative Justice Clarence Thomas under President George H. W. Bush.

Interestingly, as part of the dissenting justices, Justice Thomas didn’t affect the outcome of this primarily and ironically liberal-backed decision. With that said, it is notable that Justice Thomas was the first Supreme Court Justice to be appointed with fewer than three fifths of the Senate vote since the 1887, 104 years earlier, shortly after the conclusion of the Civil War, in which two justices, Justice Lamar and Justice Matthews, were confirmed under Presidents Cleveland and Garfield.^{xlviii} In continuing violation of the three-fifths guideline, four of the five conservative justices appointed since 1991, inclusive of Justice Thomas, were confirmed with less than a three-fifths majority. Chief Justice Roberts is the lone exception.

The following chart shows the Senate confirmation vote tally by justice. Not shown is Justice Kavanaugh, who received appointment on a Senate vote of 50-48.

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If the FCC Net Neutrality repeal decision is any indication, which institutionalized corporate mass surveillance, censorship and interference in accordance with the USA PATRIOT Act, any further challenge of law to the Court may result in further pollution to our judicial code, infringement upon women's sovereignty, restriction of gun rights, and erosion of liberty and American values in general. It's important to note that without the appointments of Justices Gorsuch and Kavanaugh to the Supreme Court and justices that were supported in bipartisan fashion instead, the outcome of this FCC decision likely would have been markedly different.

We are likely to learn the extent to which the forces of Liberty have lost the Supreme Court based the Court's response to the myriad anti-choice bills being passed at the State level for the expressed purpose of challenging Planned Parenthood v. Casey. Should they decide to move further into the subjective territory of the 1992 Casey ruling, it appears that only a Constitutional Amendment could override the damage that has been done.

To that end, while the Void for Vagueness Amendment hardens a sometimes ignored rule into an impossible to ignore standard, the proposed 28th Amendment would not ensure that the mindset of the justices reflects the amended Constitutional code and therefore falls short of preventing the further pollution of our legal code by the existing Justices. In that light, a 29th Amendment is necessary to reset the clock on the Court.

This Amendment would eliminate the possibility of appointing justices who are so extreme, or so lacking in experience or suitability that their nomination fails to muster a necessary three-fifths Senate majority approval. It further allows for the replacement or reappointment of justices who were appointed to serve a lifetime term under the auspices of the USA PATRIOT Act. This is important because these

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justices may have been selected for their propensity to agree with the subversive standards of the Act rather than our Constitutionally-guaranteed rights.

Finally, it provides the public with a second chance to appoint justices who are not only suitable in experience, but who may also be demographically representative of the population. An alternative starting point may include the insertion of “after September 11th, 2001,” to tie the need to reset the Court to the date at which the extremist insurgency definitively overthrew American Constitutional liberty. In either case, we will be one step closer to restoring liberty in America.

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RIGHT TO TRUTH

Thirtieth Amendment: Election Protection, Citizen-Only Donors + Ballot Access

“In order to preserve the right to self-governance, elections being representative of the voice of the American citizenry, and to protect against undue corporate influence in elections, the right of free speech to contribute to campaigns and advertise on behalf of candidates and issues is expressly and exclusively retained by the Citizenry. Corporations are prohibited from donating to or spending on behalf of any candidate or ballot issue at any point in time. Moreover, ballot access requirements, as regulated by the states, shall set forth equal regulations for partisan and independent candidates and referendums alike. Finally, states will permit the people to nominate the candidate of their choosing, even if the candidate is nominated for another party.”

Accordingly, while the Void for Vagueness Amendment may facilitate the repeal of the Citizens United v. FEC, 2010, on the grounds that even a third-grader would tell you that a corporation is not a person and therefore does not qualify for First Amendment protections; like the now cast-aside Void for Vagueness Doctrine, we cannot be sure that any challenge to the rightly restored 1990 ruling would not reoccur in the future. To the contrary, we can be reasonably assured of future challenges to the repeal. To that end, the 30th Amendment is proposed to reinstate free and fair elections as was previously upheld by the Supreme Court in the 1990 Austin v. Michigan Chamber of Commerce decision.^{xlix} It is furthermore written to protect against ballot access limitations which restrict the right of the people to peaceably assemble and express our right to free speech.

If you're tired of having lost your voice in America to corporate interests and you have concern for not knowing who or what to believe, prohibiting corporate influence through direct spending will go a long way towards restoring the election process to being representative of the will of the people as was originally intended. For the avoidance of doubt, this Election Protection Amendment is based on the Austin v. Michigan Chamber of Commerce decision of 1990 in which the U.S. Supreme Court upheld the restriction on corporate speech, stating, “Corporate wealth can unfairly influence elections,” and prohibited corporations from using treasury money to make independent expenditures to support or oppose candidates in elections.

In an opinion written for the majority by Justice Thurgood Marshall, the Court held that the Michigan Campaign Finance Act complied with the First and Fourteenth Amendments.

Specifically, Justice Marshall wrote that the State of Michigan is “justified by a compelling state interest: preventing corruption or the appearance of corruption in the political arena by reducing the threat that huge corporate treasuries, which are amassed with the aid of favorable state laws and have little or no correlation to the

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public's support for the corporation's political ideas, will be used to influence unfairly election outcomes."¹

The Citizens United ruling of 2010, 20 years later, reversed this precedent by equating corporate speech with the protected free speech of the citizenry. Again, the appropriate measure for vagueness is whether or not the law is easily understood by the average American. To that end, the average American intuitively understands that a corporation is not a person, but a corporation. Hence, corporations are not privy to equal protection under the law afforded to the citizenry of the United States for the very basic reason that corporations are not citizens and have no path to citizenship.

SOUND MONEY AMENDMENTS

Thirty-First Amendment: Planet-Friendly Money + Citizen Dividend

"Recognizing that liberty and democratic rule cannot be preserved without a foundation of sound money and maintaining control of the national currency as a public resource, any organization contracted to manage the national currency, Treasury or otherwise, shall submit to regular public audit as prescribed by Congress. Furthermore, up to 50% of profits earned from the management thereof shall be equally distributed to all citizens of the American Republic as a national dividend to citizen shareholders with the remainder to be paid on deposits held with the Bank or held in reserve for the purposes of reinvestment for public good."

Thirty-Second Amendment: Balanced Budget

"Understanding that the debtor is the slave to the lender, that uncontrolled spending ultimately leads only to the erosion of value in our national currency, and that the strength of our nation is reflected in the strength of our national currency, We the People hereby compel our Government to operate within the constraints of an annually balanced budget. For the avoidance of doubt, this Amendment shall not prohibit the Government from financing spending over time provided that the annualized amortized spending is fully accounted for within the budget."

As President Lincoln said in 1865, "no duty is more imperative for the government" than to provide the people with "a sound and uniform currency" in order to protect our wages from the subtly subversive effects of inflation. By protecting our wages against a "vicious" inflationary currency, Lincoln likely understood that we would also protect our national budget and citizenry from the slavery of permanent debt and deficits. Let the fact that interest on the national debt is projected to be the fastest growing portion of our debt^{li} and that it already accounts for as much as 30% of the budget, depending on your source.

To understand just how critical sound money is to society as it is means to store and exchange the value created by our time and labor, and the consequent need for the proposed 28th and 29th Amendments, it's important to understand the fundamental economic fact that running an imbalanced deficit-laden budget makes

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probable that our money will be worth less over time due to the subtle, divisive, and stress-inducing effects of inflation.

Let's put it in the context of retirement. Say you worked all your life, 47 years, from the age of 18 to 65, to save \$500,000. Your financial advisor told you in the 90s that you could count on an interest rate of 6% paid through investments in bonds. In this scenario, your \$500,000 would produce \$30,000 per year of income to supplement your Social Security. At the time, \$30,000 seemed like enough money to support your lifestyle in retirement. You may or may not have need to work in retirement, based on how well this plan worked out in the context of your personal spending habits.

With the benefit of hindsight, we know that we've had some major market moves since the 1990s that have decimated the savings of about half of the Boomer population. If you made the right moves, your \$500,000 may be \$1,000,000, whereas if you got caught in the dotcom bubble or the real estate bust, you might have half as much, \$250,000 instead of your target \$500,000. With that said, for the sake of keeping it simple, let's assume that you made it through unscathed and managed to save \$500,000 for retirement.

Today, you earn only \$10-15,000 annually on your \$500,000. Why? Because interest rates are much lower than the 6% planning factor from the 90s. As a result, perhaps you followed the advice of your advisor to invest in stocks to reflate your savings so that you could withdraw more than the \$10-15,000 per year, maybe getting closer to the \$20,000 range, but still short of the planned \$30,000 target. As you withdraw from your savings, especially in years in which the market doesn't perform, your capital base of savings declines by more than planned, which reduces the capacity for producing interest income. Effectively, you're eating into your capital, and every year you do that, you're borrowing from the future and risking what remains of your nest egg in the process.

If you're a Boomer, then you know that interest rates will change much faster than you can adjust your retirement plan. The shift from a 6% interest rate planning factor in the 1990s to a 2% interest rate means that investment income is 66% less than what they had planned for. In other words, in order to produce the same \$30,000 retirement income, a nest-egg of \$1.5 million would be needed rather than the planned \$500,000. By 2008 when rates began the final leg down, Boomers averaged around 58 years of age with only a few years remaining before retirement, far too late to triple their savings as would be required to maintain their presumed standard of living. When you add in the deleterious effect of compounded inflation, the situation becomes much, much worse.

Working for 47 years, from 18 to 65, with persistent Fed-targeted inflation at the historical rate of 3%, your \$500,000 target is worth significantly less by the time you retire relative to when you started your savings plan. To be exact, your \$500,000 nest-egg would have just 24% of the spending power, an equivalent of less than \$120,000. At a 6% rate of interest, which is the planning factor for most advisors and pension managers, this \$120,000 would generate just \$7,167 per year in spending power. But since rates fell by 66% to 2%, your \$500,000, now worth

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only \$120,000, generates just \$2,389 of spending power in age 18 dollars. This is less than 10% of your targeted spending power of \$30,000. That is a large part of the reason why so many pensions are failing and why retirees are struggling.

In other words, even though you managed to save \$500,000 over 47 years of work, your nest-egg and retirement income is worth 81% less than when you started. This is why President Lincoln accurately called inflationary currency “vicious” and prophetically warned two weeks before his assassination in 1860, that “...No individual should suffer a loss of money through depreciation or inflated currency...”

It's safe to say that the deck is stacked against working America. Any politician who refuses to acknowledge this and do something about it is not in your corner. Moreover, as long as the Federal Reserve has the right to issue Federal Reserve Notes, as our dollars are called, America will never be free from our bondage of debt. In this system, our money *is* debt. The only way to be free of national debt is to be free of the Federal Reserve Note. With that said, as interest on the debt continues to grow as a percentage of our national budget, we, as a nation, become less and less capable of paying for the basics of household living and a safe and secure society.

The Broken Window Theory is a criminological theory that stipulates that visible signs of crime, disrepair, or civil disorder beget more crime, disrepair, and disorder. In other words, when government runs a persistent deficit, it is more likely to ill-afford the cost of maintaining a healthy society, and therefore is more likely to degrade even further with negative effect compounding on top of negative effect. Worse yet, this negative financial compounding contributes to the negative mental health compounding that we discussed earlier in the book, further increasing cost to society and worsening the effect of our negative financial compounding on behalf of the government.

As if that weren't bad enough, our economic system accounts for the spending needed to get back to even as productive spending. Called the Broken Window Fallacy, the theory demonstrates that no net gain is made from just getting back to even. Our current economic accounting system rewards those who profit from the negative compounding of societal decline.

It's time to shift our practice of accounting to that which contributes to healthy societal growth and sustainability.

With all this said, I'm sure you would agree that running a persistent deficit on a fixed budget in which we spend money we don't have, charging expenses to a credit card, whether household or national, that this plan is unsound for households and for society at large. We simply cannot afford to charge away our future. Moreover, when a government does charge away the future, the inevitable result is the reduced value and purchasing power of the currency.

To that end, many fear runaway inflation, and we should; however, runaway inflation is generally preceded by the just as pernicious persistent inflation that occurs over time as a result of using debt for money and maintaining a policy of inflation. Still, runaway inflation is not limited to countries like post-war Germany

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or Venezuela. As a matter of fact, we may not be that far off. If our trade wars with China trigger a boycott of the purchase of our debt on the part of China, without a spending cut to offset their canceled debt purchases, inflation would skyrocket, and our American standard of living would collapse along with it.

There does not appear to be many coincidences with the carefully crafted insurgency of the last 30 years. That we have a president who is expert in the field of bankruptcy more than any other field should be a cause for concern.

I believe that the president is deliberately picking a fight with China in order to cause the Chinese to abandon the purchase of our debt, thereby triggering inflation and a flight from the US Dollar to bitcoin in the process. If the administration succeeds, and we transition to bitcoin, we will have lost all liberty, potentially permanently, as cash will be fully replaced with a currency that the government will have absolute authority to monitor with increased ease through the transparency of the blockchain. Anonymous wallets will cease to be anonymous as the government will mandate that identities be tied to transactions in order to guard against “terrorism.”

It’s all tied together—and without a stable currency, we have no liberty and no America.

To that end, I beg of you to ask...

Who benefits?

Is it We the People?

I think not, and I hope you agree.

Because our liberty, our livelihoods, and our survival are at stake.

Resetting the Clock

With the passage of the 28th, 29th, and 30th Amendments, we will have reset the clock on nearly 20 years of authoritarian corruption to our rule of law and way of life as Americans, protecting Liberty in a manner that will enhance our ability as citizens to maintain supervisory control and self-governance while also reducing the size and scope of government primarily through the Void for Vagueness Amendment. No longer will the president, Congress or the Supreme Court have the authority to confuse and entrap the public with subjective laws. Moreover, the Civil Rights generation of the 1960s together with Generation X and the Millennial Generation will have teamed up to secure American Rights for generations to come.

Still, if we are to address the reason why we, as a nation, have arrived in this place in the first place and are to prevent the extremist agenda from resurfacing, we must address the issue of our money and our budget.

The neo-conservative authors of the Project for a New American Century who planned and facilitated the 9/11 attacks and subsequent passage of the USA PATRIOT Act, moving America to a war footing in the process, foresaw the coming bankruptcy of America and our collective inability to remedy the situation.

They may have been wrong about the solution to the problem, but they are dead on in their assessment of the problem itself.

We’re broke, America.

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We're flat broke – and it's getting worse fast.

Democrats will blame defense spending while Republicans will blame Social Security and the combined Medicare/Medicaid plans.

The truth is that they're both right, and also slightly off target. While we can better manage our finances, we could better manage the budget if our currency held value as it is supposed to do from one year to the next, generation to generation. Knowing that our money will be worth 80-90% less in 40 years makes it nearly impossible to keep pace on the treadmill.

Difficult decisions must be made to keep the promise of a secure retirement while providing access to quality care and maintaining a strong defense; however, the biggest choice we need to make is to leave our debt-as-money system in the trash heap of history. The good news is that we can keep those promises so long as we agree to update the programs to be more sustainable, affordable, and appropriately employed. With that said, the two greatest threats to our financial stability and way of life are both completely unaccounted for: climate change and artificial intelligence.

The Cost of Climate Change

Climate change costs are difficult to forecast because the implications are so widespread: food and water security, grid power, and even national defense and border security are heavily driven by our fast-changing climate. The Report on Effects of a Changing Climate to the Department of Defense,^{lii} published in January 2019, highlights recurrent flooding, increased vulnerability to coastal storms, desertification, drought, water scarcity, wildfire, as well as medical and infrastructural risks associated with high heat, and melting permafrost as just a sampling of the climate risks identified by the DoD currently affecting military training and readiness.

In other words, the Department of Defense is already bearing the increasing costs associated with a very real, very present, and very persistent threat of climate change that portends to only get worse and more expensive. You may also notice in the chart below that the same report projects very little net increase in frequency of these events, which points to political meddling in military planning and readiness process. That our political leadership seeks to politicize our national defense along with everything from sporting events to television ratings should sound the alarm bell of an increasingly powerful, dangerous, and irresponsibly reckless federal government. Propaganda is an excellent tool for manipulating the masses, but when the political leaders driving the propaganda drink from the same fountain at the expense of planning for real world scenarios, they put us all in jeopardy in the name of political control.

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The following tables provide a summary of current and future (20 years) vulnerabilities to military installations.³

Service	# Installations	Recurrent Flooding		Drought		Desertification		Wildfires		Thawing Permafrost	
		Current	Potential	Current	Potential	Current	Potential	Current	Potential	Current	Potential
Air Force	36	20	25	20	22	4	4	32	32	-	-
Army	21	15	17	5	5	2	2	4	4	1	1
Navy	18	16	16	18	18	-	-	-	7	-	-
DLA	2	2	2	-	2	-	-	-	-	-	-
DFAS	1	-	-	-	1	-	-	-	-	-	-
WHS	1	-	-	-	-	-	-	-	-	-	-
Totals	79	53	60	43	48	6	6	36	43	1	1

There is only one thing to do in this scenario: we must admit the truth, that we messed up, and take immediate action to begin rectifying the situation. The American global policy of oil dependency and resource depletion is fiscally unsustainable. Oil-based policy drives us to war, usually in the name of an ideological menace such as communism during the Cold War and terrorism today, but the real reason why we go to war is for oil, gas, and other resources. Because we run a persistent government deficit, we put these wars on the national credit card, burdening our children and grandchildren with the debt rather than dealing with it ourselves. Add in massive tax cuts, again adding to the debt and deficit because that's about all the formerly grand, now Gutted Old Party can agree on these days, and we further erode our fiscal base while exacerbating the erosion of our global natural resource base, which we rely upon to provide for our critical food, water and air life support systems.

I had the opportunity to see the results of our policies first-hand while deployed to Africa. We stopped for training in Congo. My team trained by day with the Congolese military and rested in the evenings. I frequented the deck of the ship to observe the activities of other ships in port. Every night, without fail, a ship destined for China was stacked multiple stories high with pristine timber. These had to be 10-20 feet wide, perhaps as much as hundreds or even a thousand years old. Our wise Western civilization thought it prudent to cut down this pristine forest for conversion into furniture produced in China and eventually sold to Europe and the United States.

These trees provide a service to all of humanity that is unaccounted for in our current resource consumptive economic system. Not only do trees clean the air and produce oxygen for all animal species to breathe, including us, but trees also store water in the wood and leaves, sequester water into the ground for us to drink through wells, and produce water vapor, which eventually turns to rain and feeds our crops. Without trees and protection of natural habitat, our water systems will fail.

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Congo, like Brazil, still has much of their forest cover, but they are losing it fast. If current consumption doesn't reverse quickly, they will end up like Togo, another African nation that I had the opportunity to visit while deployed.

Togo is one of the smallest and poorest nations of Africa. According to the CIA World Factbook, Togo suffers from deforestation and slash-and-burn agricultural practice and the use of wood for fuel. Very little rainforest remains with highly degraded, desertified and polluted land left in its place. About 65% of the population depends on agriculture for work, 55% of the population live below the poverty line, and the average Togolese earns just \$1700 per year.

According to some reports, the agriculture sector is struggling as well. The World Bank and IMF have forgiven loans, although Togo continues to depend on support.

This once forest-rich nation is now a pit of misery, not just according to the Factbook; I saw it myself. Our current global economic system replaced their natural wealth with survival-level subsistence. I argue that the world and the Togolese would have been better off living as they had prior to the agricultural transformation, off the land and in harmony with it, while maintaining the forest cover and the services to the world that their rainforest provided.

This story plays out not just in Togo, but all over the world, even here in the United States. Every time we pave a road, we desertify the land beneath it, destroying the natural ability of the soil to absorb water and increasing the frequency and severity of flash flood and runoff events as described by the Department of Defense in their 2019 report. Even our Director of National Intelligence has highlighted health, migration, and environmental threats, stating, "The impacts of the long-term trends towards a warming climate, more air pollution, biodiversity loss, and water scarcity are likely to fuel economic and social discontent—and possibly upheaval—through 2018."

Newsflash, folks: This is a problem and it's likely the real reason behind the southern border wall. The tropics are on track to become devastated due to extreme weather, water scarcity and crop failure.

If you're a Trump Republican and you don't like immigration, guess what the solution is? That's right! Address the root causes of the issue, climate change and environmental degradation, according to the Trump-led intelligence agencies.

So there you have it, politics aside; if our Director of National Intelligence acknowledges that we've got a problem on our hands with climate change, then we've got a problem on our hands with climate change.

We just might want to deal with it, you know, maybe even soon.

Togo is not an oil-state, but it is a resource-state and our current system is designed to promote resource depletion rather than conservation. Again, if you lean right on the political spectrum, consider that the root word of "conservative" is "conserve."

There's a reason why Theodore Roosevelt's Republican Party believed in conservation and created the largest national park system in the world; it's because to conserve nature is a conservative value.

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Shocking, I know, especially when you stop to think that the current Republican Party is dismantling one of the Republican Party's greatest accomplishments: creating the national park system.

Here's another feather in the hat of the former Grand Old Party: Liberty. The GOP was the Party of Lincoln before they began eroding our liberty starting in 1987 and more aggressively with the passage of the USA PATRIOT Act of 2001.

President Lincoln, through will force of will, kept America great by preserving the union and freeing the slaves on the basis of Constitutional Liberty, a concept that was derived from the Founding Father's observations of the Laws of Nature and the equal right to life, liberty, and property under Nature's God. In other words, the Grand Old Party is, in its original form, a party of liberty, of nature, and celebration and conservation thereof.

With that said, to put the climate issue in the context of money, imagine that nature has a bank. Let's call it Nature's Bank. Every time we consume resources from the Earth, we withdraw money from the human bank account at Nature's Bank.

Drill for oil, swipe your card.

Bottle water, swipe your card again.

"Hey, let's cut down those trees for furniture!"

Swipe your card.

"Better yet, let's just burn the trees to clear space for farming and animal grazing!"

Swipe, swipe, swipe!

Soon enough, your bank account hits zero, but because you have to go to work and your car runs on gas, you swipe your card again hoping that it'll work.

Swipe, and...declined.

Nature's Bank is just like any other bank, but much bigger. When Nature's Bank hits us with an overdraft fee, it's not \$37. It's \$370 billion, more or less, and it'll continue to grow every year until we restore balance to the environment and our relationship with it. And that's just the financial cost of a single severe weather event in America.

Gross global production stands at approximately \$75 trillion in 2017^{liii}, and that includes the money spent to recover from severe weather events. If we subtract the money we're spending just to get back to where we were before the hurricanes, earthquakes, mudslides, and forest fires, and then further subtract the cost of oil spills, and then take that cost divided by the new reduced global gross product, we'd find that our global economy is very close to, if not already, moving backwards. In other words, the overdraft fees assessed by Nature's Bank are greater than our percentage growth of healthy product. If we also add in the cost of migration, building walls, disease, and wars fought over dwindling resources, I'd be surprised if we weren't already in the red.

The bottom line is something that I believe the majority of us already agree with—our current trajectory is unsustainable.

We just can't afford it.

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Extreme weather events are happening more often, with greater severity and at greater cost, reflective of our declining base of natural resources, meaning that covering the cost of recovery will become increasingly difficult as negative effects compound upon more negative effects.

Just like our retirement example in which we withdrew capital from a depleting savings base, this is exactly what our consumption-based economy is doing with Nature's Bank. Every year that we cut down trees, dam streams, and drill for oil is another year of reducing the natural capital base from which Nature's Bank produces clean air and water and healthy soil to produce food. Eventually, like our overdrawn retirement accounts, Mother Nature just says, "To hell with this," and throws a fit in the form of costly catastrophic extreme weather events.

Looking at New Orleans, Houston, and California, it takes years, sometimes a decade or longer to recover—if ever. Over a decade later, New Orleans is smaller in terms of population than before Katrina hit in 2005.

We need to decide how we're going to respond as a nation and as a global people.

Do we do more of the same? Or do we change our relationship with the economy and the planet in order to save ourselves? We can take the position of building a wall and forcing everyone to fend for themselves, and that may work for some, but in this case, military philosophy and environmental science are one and the same: we are only as strong as our weakest link.

Building a wall is not the answer. We need to get serious about building a coalition to leave oil behind and go green instead.

Artificial Intelligence

Throughout our industrial history, a number of examples of innovations were thought to have the ability to eliminate our jobs, putting our livelihoods at risk in the process. Being from Detroit, mass production comes to mind as a recent example in which there was widespread fear that automation in production would eliminate the need for human input in the manufacturing process. While many American manufacturing jobs have moved, humans are still needed to produce vehicles. Efficiency has improved, meaning that more cars can be produced per person after mass production and automation than before, and demand has increased globally to offset productivity gains on a global aggregate level. American manufacturing job losses, in this case, were due to factors other than mass production, mainly trade policy and a general disrespect for local production.

Artificial Intelligence is the next innovation that holds the promise of advance and the equal threat of replacing our jobs. While mass production didn't eliminate all the jobs, past performance is not indicative of future results, as is often the case in the financial world. There is a very real possibility that AI could replace a great number of jobs in the next 5-20 years.

In this scenario, as corporations naturally seek to employ their capital in the most productive manner possible, as they should, that may result in investment into

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artificial intelligence at the expense of jobs, which will lower the amount of capital circulating in the economy and reduce the amount of money that we have to live in daily life. That portends a problem not only for households who rely on jobs, but also for governments who rely on tax revenue and the corporations who need to sell their products to the people who are now increasingly unemployed as a result of technological advances.

Sound like a conundrum?

Because it should.

Entrepreneur and 2020 Democratic candidate Andrew Yang sees the writing on the wall, which is why he is proposing a Universal Basic Income. The concept of a UBI is as old as our nation, going back to Thomas Paine and the Founding Fathers; and is bi-partisan, as it was reintroduced by Republican President Richard Nixon in the late sixties and early seventies. Alaska, today, pays an oil dividend to every Alaskan for living in the state. This oil dividend is the Alaskan version of the Universal Basic Income. The concept calls for a basic income or national dividend, as Thomas Paine called it, paid to all citizens.

There's one major problem with the UBI—I just don't trust our government to efficiently manage and redistribute the taxes back to the people. If Social Security and Medicare are any measure, the program will be rife with fraud, waste and abuse, three things that the government actually excels at. On the positive side, if we are able to maintain fraud, waste and abuse at current levels, by switching to a UBI, we may be able to replace Social Security with a more efficient system, eliminating many layers of wasteful bureaucracy in the process and reducing our debt and deficit in the process. Still, that switch doesn't address the rampant and costly fraud, waste, and abuse in the current system. The good news is that there might be a better way to accomplish the same objective.

Depending on where you sit on the political spectrum, you may support or oppose the UBI. You are probably more likely to oppose the program if you're on the Republican side of the aisle than on the left. This is ironic for two reasons. First, Alaska is a Republican state and the only statewide example of an implemented, functional UBI. Second, the Federal Reserve banking system uses a form of the UBI for shareholder banks.

Our banking system, operated by the Federal Reserve Board, is owned and operated by private banks. The Federal Reserve Bank is itself a private company with private shareholders. These shareholder banks earn a dividend, just like a UBI, from the central bank for the conduct of banking activities.

According to its Congressional Charter, the Federal Reserve Act of 1913, the Fed is authorized to keep up to 6% of profits annually, 150 times more than what Vanguard charges, and is exempt from audit. Let's set aside the fact that the Fed has the unique authority to maintain private books on the management of our public money, and that because they are exempt from oversight they are likely to keep far more than 6% in gains annually, and that even a 6% management fee would be

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ruled illegal if the Fed were subject to the auspices of the SEC for funds management fees. Setting that aside, they also pursue a persistent inflation policy of 2% per year, effective as a tax on the American working class and a transfer of wealth from the working class to the investor class.

Understanding this, how do you feel about the UBI knowing that this is how the banks earn their dividend—from our public money, no less?

When you understand that, that the banking system itself operates on Universal Basic Income for the bank shareholders, it kind of makes you wonder why we're not mandating that every American is an equal shareholder in the bank that manages our money. After all, it's our money upon which they charge an exorbitant fee to manage—and we're not getting a single share of the profits! This would be like authorizing your financial advisor to keep the gains on your retirement account and you not having access to the monthly statements!

Is it any surprise why wealth inequality has become such an issue?

We the People don't have a stake in the gains produced using our own money.

And that is just not right.

Personally, I believe that there should be nothing short of a 50/50 capital-labor split. In this scenario, the Federal Reserve Bank would be subject to audit in order to validate that our dividend payments are accurate and issued on time every quarter. The Fed would also be able to continue rigging the market for the wealthy because the working class would be sharing in the gains. I'd argue for the elimination of a 2% inflation target because that only benefits the wealthy at the expense of the rest of us. A hard cap on the supply of currency would be optimal.

However, given that we've demonstrated no ability to influence the Fed whatsoever, we should plan to operate independently alongside the Fed rather than to seek to replace it, unless, of course, we're able to pass this proposed 31st Amendment, which rightfully places control of the Federal Reserve and our public money back in the hands of the public.

With that in mind, we've identified two issues, climate change and artificial intelligence, that are already affecting our economy and way of life and promise to do so to greater effect in the very near future. We've also identified that an oil-based resource-depleting economic system is a contributor at the least, if not the outright driver of climate change and the resulting socio-economic fallout that we bear as a society whether we acknowledge the problem or not. Finally, we've identified that our banking system is earning an unquantifiable boatload of money on the system as it is currently run, without cutting the people in on the deal.

On the positive side, we've identified that there are a bunch of smart college students championing a divest-invest program in which university endowments would divest from oil assets and invest in planet-friendly assets instead. We've further identified, given political will to do so, that we can modify the Federal Reserve Act to divest and invest and to include the people as shareholders in order to lessen wealth inequality and provide a basis for income that is not run through the government, thereby reducing the threat of fraud, waste, and abuse.

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For the record, it's clear that private businesses are also complicit in fraud, waste, and abuse as well; however, with public transparent accounting, the level of abuse should be lower than in government where power tends to be more tightly held. That's the theory, at least.

National Health & Wealth

We would be remiss without addressing the need to rectify Social Insecurity and our exorbitantly expensive healthcare system. For the record, we absolutely can maintain the promise of a secure retirement through a less Ponzi-like Scheme.

If you're retired, you have nothing to worry about. My parents are also retired, and I would never do anything that would jeopardize the financial stability or health of anyone who has worked faithfully under the promise of income and care in retirement from Social Security, Medicare or otherwise. Rest assured, there are ways to preserve your retirement security and for the generations to follow without putting America's financial security at risk in the process.

To that end, through the empowerment of health unions, we may also provide for universal access to affordable healthcare. The bargaining power of unions worked in the 60s when the middle class was strongest.

If you're unsure of the ability to collectively bargain for affordable care, consider this: my mother has cancer and my father has diabetes. Both have their specific health needs. As a result, they use different insurance providers.

Now, imagine that all diabetics joined a health union to negotiate for diabetic care, all cancer patients participated in a health union for cancer care, and so on. With the citizenry organized into private-sector single payer unions, the healthcare providers will have no choice but to slash their prices in order to sell their services. Without negotiating, the health union will choose to go elsewhere. This dynamic completely shifts the power from the seller to the buyer, does so without involving the government as a supposed trusted intermediary, and dramatically reduces the cost of care to both the patient and to the government.

If nothing else, the government has proved one thing—that it can't be trusted—at least not as long as the classification system remains in place.

It's time that we restore the power of collective bargaining for our health and our wealth.

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A Clean, Green, Citizen-Owned Central Credit Union

“No duty is more imperative for the government than the duty it owes the people to furnish them with a sound and uniform currency... so that labor will be protected from a vicious currency, and commerce will be facilitated by cheap and safe exchanges.”

– President Abraham Lincoln, “Monetary Policy”, 1865

Article 1, Section 8 of the Constitution assigns the Congress with the task of coining money. President Lincoln stated that there is no greater imperative for a government than to provide the people with sound money with which to serve as an exchange and store of value representing our time and labor. Given that our Founding Fathers foresaw the need for the people to control their own money and that President Lincoln viewed that responsibility as paramount among all others, we should examine the merits of signing our money over to the unaccountable Federal Reserve. I think you will find as I did, that it’s time to resurrect Lincoln’s Greenback in modern form—that of a nature-backed currency issued by a clean, green, citizen-owned central credit union.

If we take the Fed at face value, that they honor their charter and keep earnings of no more than 6% per year for themselves on a basis of \$21.5 trillion GDP for 2019, that total amounts to approximately \$1,000,000,000,000 per year. That’s trillion—with a “T”. These trillion dollars are earned through interest on the debt, interest charged to banks, which is passed to the consumer in the form of loans and credit cards, and plain old investments in stocks and bonds managed by Wall Street.

Three things should stand out.

First, a trillion dollars is a lot of money. If we were to split the \$1 trillion into equal shares for every man, woman and child in the United States, every citizen would receive a national dividend of \$3,909 per year. Rather than spending the money in the form of a UBI, let’s make every American a millionaire by age 41. To do this, we would invest the \$3909 into renewable energy, organic farms, sustainable fisheries and other planet-friendly projects with an aim of producing an average annual return from those investments. For example, with a target of 7%, the dividend would compound into \$1 million by age 41. At a more reasonable 4% rate of return given today’s interest rate environment, every American would still retire with \$1 million by age 65. In other words, by cutting the bank subsidy from our federal budget, we could upgrade Social Security into a clean, green, planet-friendly retirement security machine.

You probably just picked up on another opportunity. Since our Citizen Dividend covers retirement security and does so more effectively than Social Security without a single penny of taxation, we can eliminate the payroll tax and the 30% federal budget allocation.

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That's right. We just balanced the federal budget, and we did so by going green.

This brings me to our second point: our citizen-owned national credit union will influence corporate policy as well as governmental policy.

Consider that the Federal Reserve maintains a massive balance sheet of around \$4 trillion, according to the public disclosure. They accumulated this pot of gold ostensibly through the management of our money and economy. So, in other words, it's our money. In any case, our money, which is now in their hands is invested into U.S. treasuries, mortgage-backed securities, actual homes (yes, the same homes we signed over to the banks during the 2008 crisis), and stocks and bonds in America's corporations. If we want to take action on climate change, land and water use, and pollution, then we need to influence corporate policy. Conversely, if corporations are polluting today, it is likely because they are being influenced to maintain their policies through corporate share ownership by the Federal Reserve.

Now, with our citizen-owned credit union, not only will we improve upon our retirement security programs and balance the budget, but we'll also bear significant influence upon corporate policy through our ownership of their corporate shares as we rightly reclaim the \$4 trillion balance sheet. Just as the central bank influences companies to maintain the status quo of oil and pollution, we can influence companies to do the right thing for the people and the planet. Moreover, our share ownership will alleviate the need for protests and demonstrations. Instead, we'll vote our shares to influence policy to pay employees a living wage, and at the very least, enough to stay off of tax-dollar supported welfare.

As a result of our corporate share ownership and investment into planet-friendly projects and investments through our citizen-owned credit union, we'll transition to a zero-carbon, zero-impact renewable future, provide the people with healthy food, clean air, and fresh water, more easily close the gender wage gap, and provide our employees with a respectable wage. Finally, because our money and our values will be aligned at a national level and our corporations will profit from the production of planet-friendly products and services, the cost of healthcare will come down as well.

Currently, a large percentage of our food crops are genetically modified to survive heavy pesticide use, the same pesticides, such as Round-Up, that have been shown to cause cancer for which there are now multiple class-action lawsuits. These pesticides kill soil productivity, increasing demand for more pesticides in the process. Again, negative effect compounding on top of negative effect. These chemicals drain through the soil and into our water systems, poisoning our drinking water and creating toxic algae blooms in the process. In turn, this drives the water purification industry while damaging tourism and killing our fisheries.

Effectively, our entire food and water chain is poisoned as a result of the use of these pesticides. That bread you just ate for a sandwich? Yep, poison. The cereal you gave to your kids this morning? And the milk from the hormone-enhanced cow?

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Yep, that's poison too. And We the People are flipping the bill to care for disease that could have been avoided had our corporations opted for a planet-friendly policy instead of one that gradually kills us.

On the note of misaligned incentives, we already know Social Security is a Ponzi-scheme that is on the cusp of bankrupting America. I'm not going to go so far as to say that poisoning America is a way to lower life expectancy and reduce the cost of Social Security in the process, but the optics certainly do not look good, now, do they?

Imagine if we didn't use all those chemicals and instead opted for a standard of organic, regenerative farming practices. With natural practices, our food would keep us healthy as it should. We might also see an improvement in our mental and physical health as fewer toxins polluted our bodies. With less disease, we would have less need for drugs. With a lower drug bill, the cost of care comes down. Granted, pharmaceutical companies won't like this much. They'll just have to answer to us in the board room after our citizen-owned credit union assumes control of the shares currently in the hands of the Federal Reserve.

Can you see how our healthcare bill may come way, way down if we didn't consume poison at the dinner table every night? There's no telling how much the cost of care might come down in this scenario, but I'm willing to bet that it would be significant.

But that's not all, folks. There's more!

With a renewably-powered global economy, we can say goodbye to oil-driven wars and their ghastly cost in terms of national blood and treasure that runs into the trillions of dollars.

Recall that we financed the wars since 9/11 with the national credit card. That's right, we spent over a trillion dollars on the Iraq and Afghan wars, a trillion dollars for which we now pay interest to the Federal Reserve for the right to fight for their misguided oil and opium policies.

And there you have it, with one minor adjustment in terms of monetary ownership, we balanced the budget, cut taxes, improved retirement security and our national health, and took aggressive action on the climate to the tune of \$4 trillion directly invested for the transition to a renewable, sustainable, organic and regenerative future.

Anyone want to stick with the Federal Reserve now?

Bueller? Bueller?

For many years, I've kept a magnet on my refrigerator with a quote by Johann Wolfgang von Goethe that reads, "Whatever you can do or dream you can, begin it; boldness has beauty, power and magic in it." I mention this because if we have the audacity and boldness to grasp our future and mold it for the benefit of all, we can do that in the here and now.

Thanks to the federal government for hatching bitcoin, we now have the ability to launch our citizen-owned currency in the form of a global, green crypto-currency that includes all of the attributes that we desire as a society, such as a

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capped currency supply to preserve value, a planet-friendly investment-only policy, citizen shareholder dividends, as well as interest on savings deposits earned from the underlying planet-friendly income-producing projects.

(This was precisely what I intended to accomplish with my Earth Loans concept: to create loans and investments for a healthy planet. More on that in the backstory.)

At the heart of any digital currency initiative is the need for privacy and security. Estonia is one of the youngest nations on the planet, having earned their independence after the collapse of the Soviet Union in 1991. This afforded them the opportunity to invest in state-of-the-art technology to power their government. Today, every citizen has a chip on their identification cards, just as our military personnel do in the United States. This chip ensures that personal communications and transactions are secure, just as is the case with crypto-currency transactions. Estonians use their encrypted identification card to do everything online in minutes: vote, access health records, pay taxes, manage real estate transactions, and more. As a result of their digital government transition, they've realized exponential gains in efficiency at a fraction of the cost. By adopting a similar measure in the United States, we will improve services and transparency while cutting cost and taxes, leaving more money for the people.

Open Source Government

President Harry Truman dropped the bomb on the Japanese—twice. I can only imagine the weight he must have felt in making such a decision. So when a man such as he makes a statement as profound and pithy as, “Secrecy and democracy don’t mix,” I’m inclined to listen.

With technology where it is today, there is no reason why we cannot have a safe, secure, free, and open society with a government that operates within the bounds of the U.S. Constitution, a Constitution that guarantees privacy as well as the more commonly regarded rights of speech, assembly, and due process for the people. To do so, we must also commit to open access to government information while concurrently safeguarding personal privacy.

It is important to note that the Constitution guarantees rights for We the People, not for the government or for corporations. With that in mind, it’s easy to see how the 2010 Citizen’s United ruling is patently unconstitutional. The ruling empowered corporations to exert undue influence on our electoral process through election spending on the basis that corporations are people and therefore have rights.

There’s just one huge glaring problem with this line of thinking: corporations are not people. They’re a group of people and nowhere in the Constitution are rights guaranteed for anyone or group other than We the People of the United States who are each to be treated equally under the law. Corporations are not people, and therefore they do not deserve the right to influence our elections with corporate spending.

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Similarly, the government is not a person either. Like a corporation, the government is a group of people, which, once again, has no rights under our Constitution. Once again, the rights enumerated in the Constitution are exclusively and explicitly retained for We the People and no one else. To that end, the very concept and use of secrecy would be considered borderline unconstitutional as secrecy may be used to disenfranchise the people, as we have come to see in the last 30 years. Nevertheless, that the Constitution mentions the use of Secrecy in Article 1, Section 5 makes clear that the use of secrecy is not unconstitutional, but that it should be limited to a great degree. For the avoidance of doubt, here is the specific language in which “Secrecy” is mentioned in the Constitution: “...*Each House shall keep a Journal of its Proceedings, and from time to time publish the same, excepting such Parts as in their Judgment may require Secrecy...*”

The key phrase is “Parts,” suggesting a small fraction of governmental operations, if any at all. Given the understanding that knowledge is power and that our freedom is only limited by the information that we do not have, we can deduce that the strength of our society is predicated upon the openness and free exchange of information within it. To quote President William Henry Harrison, “I contend that the strongest of all governments is that which is most free.”

So once again, as provided for in our Declaration, let’s state the Facts.

In the last 30 years, we have seen a marked decline in the freeness of American society. We have also seen an increase in the use of Executive Privilege, Executive Order, and information withheld behind classification walls. President Lincoln was assassinated two weeks after making a speech on monetary policy, suggesting that we reclaim control over our national currency and abandon the private banks that seek to enslave our nation. President Kennedy’s assassination may be linked to his desire to open government as well. He was intent on disbanding the CIA, as Presidents Truman and Eisenhower would have liked to do.

Think about it. In today’s America, we have it precisely backwards. Privacy is reserved for the government, while the people are exposed to identity theft, spam, and fraud. Considering that black operations are frequently self-funded, we must consider at the least, is it possible that if privacy were provided to the people that this fraud and invasion of privacy would be reduced?

I think it would.

Our Founding Fathers, and Dr. Benjamin Franklin especially, are credited with saying that an informed electorate is necessary for democratic society. Regardless of how educated we may be with our degrees and certificates, if we lack basic information about our government, then we are ill-informed. If we are ill-informed, the likelihood of being misinformed increases drastically, and the freeness of our nation declines in inverse proportion. The problem with the use of secrecy in government is the same problem that we have with the unaccountable Federal Reserve—there’s no means for measuring performance. The data cannot be trusted because it cannot be verified without a publicly accountable audit.

The only means for adequately addressing this challenge is to accept the responsibility as citizens that we cannot outsource the management of our

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democracy and money and still expect to maintain a safe and democratic society based on Constitutional Liberty.

With a transition to an privacy-protected society for the citizenry, as prescribed in the Third Amendment, we can expect a significant decrease in email, phone and text spam, as well as a steep decline in now rampant cases of fraud, waste and abuse.

Specifically, I recommend that we open-source the government.

The concept of open-source is one in which the information used to produce a good or service is made publicly available so that it can be scrutinized by the public in order to identify and rectify flaws in the code and process. The now enormously successful blockchain ecosystem is one such example of how an economy can grow when information is made freely available for entrepreneurs to innovate and build upon.

Conversely, let's examine one example with which each of us has experience: our credit score.

Have you ever wondered how you can be marked down for having too many open accounts but also be marked down for closing an account?

There's simply no way to win. And that's because we don't know the rules of the game. Our credit is managed in secret by the ratings agencies. They have total authority to determine our creditworthiness based on their secret algorithms.

Don't you think that we ought to know the rules of improving our credit score if they're the gatekeepers to finance in society?

For the record, in this instance, you can count on our clean, green, citizen-owned credit union to make public the information and formula that we will use to determine creditworthiness.

Bottom line, we have a choice to make: do we want freedom or not? If we do, we must open-source the government. If we are to retain our liberty, we must be empowered with the information to hold our representatives accountable for their actions.

Admittedly, I am not a technologist. I'm an political economist. But there are trustworthy and talented technologists who can work together to craft a solution to the problem.

And that's another part of what makes America great. It's us, the people.

We the People of America are already a great people because we believe in liberty, freedom, democracy, and capitalism. We've shown that we have the ability to learn from mistakes and to fight for what's important. We've shown that when the going gets tough, we get going; we rise to the challenge, rally as a people, and produce a solution to the problem that works for all Americans, not just the wealthy few.

As long as We the People remain committed to liberty in America and understand that our liberty is directly and proportionately related to our access to information, we can correct the problem caused by Compartmentalized Security Clearance. The fact of the matter is that without addressing this anti-liberty

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measure, we'll never know the extent to which we have been deceived, nor will we know that the answers we propose are aimed in the right direction.

A pleasant conversation with a woman at a local Barnes and Noble reminded me of *The Devil's Advocate* starring Keanu Reeves, Al Pacino, Charlize Theron, and Jeffrey Jones. In the movie, Al Pacino playing the role of the devil, showed the many ways in which the devil may tempt fate and lead us astray from our true aims. Similar to a compass of 360 degrees, only one of the 360 degrees is true north. If we are off even by a single degree, we will inevitably find ourselves miles off course as we travel forward in time and distance from our starting point.

The odds are not great when we have 359 chances in 360 to be wrong.

Thankfully for us, our Founding Fathers took the time to provide for us our true north, our single degree that we can depend upon to guide us to our destination with our civil liberties intact. That true north, that single degree of dependability, is our trinity of founding documents: The Declaration of Independence, Constitution of the United States and our Bill of Rights.

Restoring Love & Liberty in America

“There is no deficit in human resources; the deficit is in human will.”

– Martin Luther King Jr.^{liv}

At the Constitutional Convention of 1787, a Mrs. Powel of Philadelphia asked Benjamin Franklin, “Well, Doctor, what have we got, a republic or a monarchy? Franklin responded without hesitation, “A republic, if you can keep it.”^{lv}

It is clear that We the People have been hijacked.

We are now all terrorists in America as “extremist” and “ideology” are subjectively undefined terms according to the law. The FBI is our new judge, jury, and executioner.

Our Founding Fathers fought for freedom, democracy, and an America free from tyranny, and now we must do the same to restore liberty in America.

In doing so and to determine the appropriateness of the actions of our legislators, we must consider the words of “Cui bono,” “Who benefits?”

Benjamin Franklin once said, “Whoever would overthrow the liberty of a nation must begin by subduing the freeness of speech.” He continued, “Freedom of speech is a principal pillar of a free government; when this support is taken away, the constitution of a free society is dissolved, and tyranny is erected on its ruins. Republics and limited monarchies derive their strength and vigor from a popular examination into the action of the magistrates.”

Likewise, the Tao Te Ching describes our current system in poem 75, Oppression:

Oppression

When taxes are excessive,

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the people starve.
When officials are overbearing,
the people rebel.
When governments make life miserable,
the people wish for death.

Oppressive measures never achieve
Their intended results.

The systematic dismantling of our Constitutional Liberty over the past 30 years did not happen by accident.

Starting with the undermining of the freeness of speech, as Benjamin Franklin once warned, the neo-conservative alliance repealed the Fairness Act and doubled down 32 years later with the repeal of Net Neutrality. As a result of this institutionally approved censorship, we no longer have a free and fair media. We have fake news instead.

Our news media has been hijacked for corporate control.

Who benefits?

Not the People.

It's time to restore both the Fairness Act and Net Neutrality.

By stacking the Courts with justices who could not garner a three-fifths majority standard as prescribed with over 100 years of precedent, the neo-conservative alliance gained the high ground on our legal system as the ultimate arbiter of right and wrong. Having used their authority to subvert the objective rule of Constitutionality in the law, the Supreme Court transformed into the Extreme Court at the expense of civil liberties for all Americans: Democrat, Republican, and Independent alike.

Our courts have been hijacked by extreme justices who can no longer be trusted to safeguard our liberty.

Who benefits?

Not the People.

It's time to make the Court Supreme Again with the Three-Fifths Standard Amendment.

By reversing course on corporate spending in elections, the Extreme Court usurped the right of the people to determine the course of law through the democratic self-government that our Founding Fathers and we, as public servants, since have risked our lives to support and defend.

Our elections have been hijacked by corporate raiders.

Who benefits?

Not the People.

It's time to adopt the Election Protection Amendment.

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By signing our money to an unaccountable Federal Reserve and failing to maintain supervisory oversight of our greatest asset, our money, and the management thereof, we ceded control of our livelihood through management of the economy in way that ensures that all profits go to private bank shareholders rather than to the people who produced the profits. Moreover, the Federal Reserve supports the oil-based economy with direct investment from their balance sheet, putting at risk all life on Planet Earth and entrapping the people with endless debt and taxation.

Our economy has been hijacked by an unaccountable private bank and their shareholders.

Who benefits?

Not the People.

It's time to adopt the Planet-Friendly Monetary Membership Amendment.

With clever confusion and deliberate deceit, our intelligence community has duped Congress and the People into funding both sides of the War on Drugs, both sides of the War on Terror, and potentially both sides of many more opposing duplicities. In doing so, we, as a nation and as a people, teeter on bankruptcy, in our reserve of natural resources, in our finances, and in the morality of our leadership and society.

Our natural habitat, finances, and societal moral fabric has been hijacked.

Who benefits?

Not the People.

It's time to pull back the curtain on secrecy, repeal the unconstitutional NDA, open-source the government, and adopt a Balanced Budget Amendment.

Through collusion between the parties, the neo-conservative alliance has worked together across the aisle to separate Americans from our Constitutionally guaranteed rights and our connection with nature. This two-party system of false choices has caused the erosion of our liberties, destroyed our environment, entrapped and bankrupted both the people and our government, separated We the People from our ability to influence the government, and upheld the worst of government in the process, erecting a system of oppression in place of our liberty-based democratic-republic.

Our two-party system has been hijacked and is no longer representative of the people.

Who benefits?

Not the People.

It's time to break free this oppressive system of false choices.

It's time to vote American.

Constitutionality is not a partisan issue. It's an American issue.

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Our Declaration of Independence makes the case clear, "...when a long train of abuses and usurpations...evinces a design to reduce them under absolute despotism, it is their right, it is their duty, to throw off such government..."

President Abraham Lincoln, agrees, "We the people are the rightful masters of both Congress and the courts, not to overthrow the Constitution but to overthrow the men who pervert the Constitution."

Simply put, it is our duty to throw off this overzealous oppressive government.

Finally, there are some among us who have benefitted from the current system. If this is you, you may believe that you have neither the time nor need to be concerned for the liberty of yourself or others. To you, I urge your consideration for the words of Thomas Paine who said, "He that would make his own liberty secure, must guard even his enemy from oppression; for if he violates this duty, he establishes a precedent that will reach unto himself."

There is only safety in unity.

Ben Franklin is attributed with saying the following as the Founding Fathers signed the Declaration of Independence in 1776, "We must, indeed, all hang together, or most assuredly, we shall all hang separately."^{lvi}

Our Founding Fathers were wise people.

Benjamin Franklin said, "Where liberty dwells, there is my country."^{lvii}

Thomas Paine remarked, "We have it in our power to begin the World over again."

Abraham Lincoln closed his Cooper Union Address by saying, "Let us have faith that right makes might, and in that faith, let us, to the end, dare to do our duty as we understand it."^{lviii}

It's now up to us to do the right thing—for Love, Liberty, Nature, and Self.

With the next presidential election coming up in 2020, let's ensure that Lady Liberty has the right dress for the affair. Let's outfit her in the cloth that made this country great at its founding—and for all time.

While the last seven years were a brutal period for me, I am grateful for them because without that experience, I would still be reading about becoming a humble servant rather than doing the work to become one.

To that end, should you choose to see fit, I honor my oath to support and defend the Constitution of the United States of America and humbly submit my service to you as an American candidate for President of the United States.

The Hijacking of America has gone on long enough, and it will continue until liberty strikes back. Let's strike back for Love and Liberty in America.

With that, I leave you with the words of Langston Hughes.

Freedom

Freedom will not come

Today, this year

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Nor ever
Through compromise and fear.

I have as much right
As the other fellow has
 To stand
On my two feet
And own land.

I tire so of hearing people say,
Let things take their course.
Tomorrow is another day.
I do not need freedom when I'm dead.
I cannot live on tomorrow's bread.
 Freedom
 Is a strong seed
 Planted
 In a great need.
 I live here, too.
 I want freedom
 Just as you.

From the Collected Poems of Langston Hughes

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xii <https://www.ssa.gov/OACT/TRSUM/index.html>

xiii <https://www.ssa.gov/OACT/TRSUM/index.html>

xxxv 1938 *Popular Mechanics* article entitled, "Billion Dollar Crop," published the year after the enactment of the Marihuana Tax Stamp Act initially criminalized cannabis on the federal level in the United States

xxxvi <http://www.benzinga.com/news/14/03/4392282/how-much-could-michigan-gain-in-marijuana-tax-revenue>

xxxvii Language borrowed from Justice Sutherland's 1926 opinion. See footnote IV:
Void for Vagueness.

xxxix https://en.wikipedia.org/wiki/Distributed_generation

xxx Honegger, Barbara claims credit as the source while acting as Special Assistant to the Special Assistant to the President of the United States.

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- xxxii [Wikipedia; Dowd, Maureen](#) (July 2, 1991). "The Supreme Court: Conservative Black Judge, Clarence Thomas, Is Named to Marshall's Court Seat". *The New York Times*. Retrieved August 6, 2010.
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- xxxvi <https://constitution.findlaw.com/amendments.html>
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- xxxix <https://law.justia.com/constitution/us/amendment-14/05-procedural-due-process-civil.html>
- xl <https://supreme.justia.com/cases/federal/us/410/113/>
- xli U.S. Supreme Court, *Roe v. Wade*, 410 U.S. 113 (1973); <https://supreme.justia.com/cases/federal/us/410/113/>
- xlii <https://www.fincen.gov/resources/statutes-regulations/usa-patriot-act>
- xliii [Wikipedia, Patriot Act](#); "FINAL VOTE RESULTS FOR ROLL CALL 398", clerk.house.gov. Oct 24, 2001. Retrieved August 11, 2012.
- xliv [Wikipedia, Patriot Act](#); "U.S. Senate Roll Call Votes 107th Congress – 1st Session", www.senate.gov. Oct 25, 2001. Retrieved August 11, 2012.
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- xlvi [FBI.gov/investigate/terrorism](https://www.fbi.gov/investigate/terrorism)
- xlvii President Reagan quotes pilgrim John Winthrop's treatise, "A Model of Christian Charity," delivered on March 21, 1630. The "city on a hill" is a paraphrase of Matthew 5:14, "A city that is set on a hill cannot be hidden;" <https://youtu.be/c32G868tor0>
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^{lv} The New American, [A Republic, if You Can Keep It](#) (2000);” Diary of James McHenry reproduced in American Historical Review (1906)

^{lvi} Excerpted from a summary of an address delivered in the Washington Memorial Chapel on February 22, 1956 by Charles William Heathcote, Ph.D.; Valley Forge Historical Society; <http://www.ushistory.org/valleyforge/history/franklin.html>

^{lvii} Dictionary of Quotes (1989), [Bartleby.com](#); The Papers of Benjamin Franklin have been unable to find this direct quote in his Franklin’s letters; however, biographers of Thomas Paine attribute the quote to Franklin, according to the Benjamin Franklin Collection and the “Man of Reason” (1959) by Alfred Owen Aldridge. I contend that since Franklin and his mentee, Thomas Jefferson, are the primary authors of the Declaration of Independence, and since the “unalienable Rights” are derived under the “Laws if Nature and of Nature’s God,” as described in the Declaration, that Paine attributes the quote to Franklin is in line with the assertion that our rights are naturally given by God to all mankind and therefore likely to be an accurate attribution to Franklin.

^{lviii} Horton, Scott; “Lincoln—Right Makes Right,” Harper’s Magazine; Cooper Union Speech in New York City, February 27, 1860;
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