STEP 1:

PROPERTIES

Anyone who legally occupies a residence, may opt to own it. Repeat for other properties utilized by the person or family: cars, agricultural land, farming equipment, the building in which a business is located, etc. Appropriate housing is given to the homeless.

STEP 2*: ACCOUNTS

Debts, foreign and domestic, are forgiven, and subject accounts in USD, e.g., are used to pay foreign debts.

STEP 3: <u>RECONCILIATION</u>

In a new, tangible currency, former owners are paid the appraised value of each property transferred in Step 1.

<u>*NOTE:</u> This step is optional.

<u>CONSTITUTIONALITY:</u>
In the United States, the practical implementation of this transformation is dependent upon the Constitutional frame, particularly the 5th Amendment.

IMAGINE A NEW WORLD...

Qualification to Step 3: If a person or family owns their own home outright, and resides there, they receive full market value in the new currency. Mortgagers receive the value for which they had previously paid.

After implementation, the government takes all hands off, and we reopen the market. Prices will swing for some while before stabilizing, but nothing terrible can happen, because everyone will be in near-perfect economic position. We reinstate taxes at the federal level as we see fit, to pay for beneficial collective action.

This is a revolution, not a "revolt".

The people in power benefit too. They will come out as the richest in the country, especially those who own a lot of real estate, who would like to erase complicated financial liabilities, or who are simply just as worried about economic collapse and want a way out of this. They will soon fear not, and the people will be grateful to them.

What would this do for crime, for stress levels, for overwork, for over-consumption? What would this do for, really, just about any and every problem that is currently ravaging the people, the country, and the world? We presently have a surplus of every critical need. Are we yet ready to <u>relax?</u>

This is the rub: Everyone in America will be a debt-free homeowner, at minimum. We will pre-empt the next economic crash. Quality of life will bloom. We will have the freedom to do everything we love, to actually tackle the myriad crises plaguing our society. Class animosity will disappear. The streets will be clean. Families will get along. Neighbors will trust each other. It will be real unity for the first time in our lives. A president who does this will be remembered as one of the greatest of all time. You win. I win. Everybody wins. There will be worldwide celebrations.

Consider yourself, an individual, and simply ask:

"Would this benefit me?"

Incredibly, this plan only asks that you, and us all, <u>be selfish</u>. That we merely act in our own interest and "look out for Number 1".

Have you ever wanted to dedicate your life to your passion, but were worried that you would lose your job, your apartment, or your house?

The goal of this plan is for you to *own* your apartment, to *own* your house, to *own* your car, to *own* your business, and to be free of any and all kinds of debt, to be *free from* the leash around your neck. And conversely, for you to be *free to release* the leash of another. For the chains bind all equally, slave and master.

This plan, quite literally, makes the "American Dream" *happen for everyone*, all at once. It retains the positive characteristics of capitalism, the industrial revolution, and the 20th century, while it vaporizes the negative. It breaks the chains, with no strings

A new paradigm awaits our troubled souls.

Get ready for a glorious future.

A NEW ECONOMIC

"BREAKING THE CHAINS OR SAVING THE WORLD IN THAT BIND HUMANITY" THREE EASY STEPS

This is a recipe for capitalistic revolution. This chart lists the systemic problems alleviated by implementing the three propositions shown to the left. To the right are "Existential Threats", and to the bottom right are "Dreams Achieved". Though many of these issues may be self-explanatory, the "How" column provides a short rationale. Note: this list of problems, threats, and dreams is by no means exhaustive. There are many more unfortunate issues plaguing society, and as many hopes and dreams yet to be fulfilled. I challenge the reader to recall a problem in their personal/social/work life and determine whether this plan alleviates it. Conversely, ask "What do I want?", in your personal/social/work life, and you will likely see that this plan assists that as well.

We all deserve dignity, respect, and a livable world. For far too long, We the People have "worked hard today, that we need not tomorrow". This promise has reached its fruition. Tomorrow is here, now. We have earned a reprieve. We have earned liberation. And it so happens that this freedom is the answer to the direct warnings of climate alarmists. Spread the word, act on it, and we will get it. We will have a real future, and a realer present.

	SYSTEMIC PROBLEMS ADDRESSED:	WHICH STEPS?	SOLVED?	HOW:
			ENTIRELY MOSTLY PARTIALLY	
1.	High Rent	1		Residential "rent" will be gone entirely, for anyone who wants real ownership.
2.	Homelessness	1		Anyone who wants one is given an appropriate apartment or house. Who gets
3.	Migrant Concentration Camps	1		what determined by lottery. These people will be given housing to create their own communities, namely in the hollowed-out midwest.
4.	Medical Bankruptcies	2		All present debts will be wiped clean. Universal healthcare will still need to be legislated.
5.	Student Loans/Indentured Servitude	2		All present debts will be wiped clean. Free college (or some other solution) will still need to be legislated.
6.	80% of the population living paycheck-to-paycheck	1,2		Necessary expenditures for most Americans will only be: food, water, and utilities.
7.	Economic Bloat, i.e. "Bullshit Jobs"	1,2		No one will need to do a "busywork" job. Critical services (food, water, electricity, maintenance) will pay very well.
8.	Rent-Seeking	1,2		The peak of this unfortunate capitalistic tendency will be immediately gone, only to return several generations from now.
9.	Childcare Costs	1,2		Parents may stay home with their kids for once in their lives = lower demand for childcare = lower cost.
10.	Family Troubles	1,2		Families will have more time to spend together, to work together, to love each other again.
11.	Prison-Industrial Complex	1,2		Home ownership for all = almost non-existent incentive for crime. Combine with end to drug war, and we're done here.
12.	Military-Industrial Complex Bloat	1,2		Less profit motive to make weapons and war. Our "striving", twisted to these evil ends (and means) will be finished.
13.	Endless Foreign Wars	1,2		Lower resource consumption = lowered incentive for foreign resource wars = empire can safely contract.
14.	High Commute Times	1,2		No need to drive across town for work = doing closer, local, community work.
15.	Traffic Congestion	1,2		No need to commute to a job = less cars on the road.
16.	Shoddy Construction	1,2		More time, dignity, and freedom for tradesmen = higher quality work, with better materials.
17.	Shoddy Artwork	1,2		Reduced profit motive = higher quality visual art, music, and film.
18.	Excessive Fossil Fuel Usage	1,2		People will be free to quit daily commutes in automobiles, reducing total consumption immediately and drastically.
19.	Air pollution/Smog/Water Pollution	1,2		Less cars on the road = less air pollution and smog.
20.	Plastic Pollution	1,2		Reduced consumption across the board.
21.	Pesticide/Herbicide use	1,2		Farmers with time to cultivate = decreased usage of poisons.
22.	Factory Farming	1,2		Less people 9-5, less on the move = less fast food = less factory farming.
23.	Food Waste	1,2		Profit motive reduced = less encouragement to waste.
24.	Byzantine Financial Instruments	1,2,3		An astonishing amount of financial clutter will be cut. This cleans up the whole affair; good for investors and big banks too.
25.	Fiat Currency (backed by no tangible asset)	1,2,3		Our currency will be 100% backed up by real property.
26.	Empire Over-Reach	1,2,3		Home ownership = less consumption = less incentive for foreign wars for resources and human labor exploitation.
27.	Gun Violence/Mass Shootings	1,2,3		Virtually non-existent incentive for crime = less gun violence. More sane society = more sane people.
28.	"Fake News"	1,2,3		Real societal unity = more honesty. Less need for top-down control = more truth.
29.	Social Polarization	1,2,3		All Americans unified in a common cause = strong societal bonds.
30.	High Stress	1,2,3		Less need for people to rush = lower stress. We may finally "exhale".
31.	Health Problems (general)	1,2,3		Less stress = less health problems. More time to devote to self and family = healthier lifestyles.
32.	"Inequality"	1,2,3		Home ownership = equality of dignity and security = less class antagonism.
33.	Loss of Good Jobs (to automation/globalization/etc.)	1,2,3		Lower reliance upon centralized industries, money in everyone's pocket = explosion of new, small businesses.
34.	Trade Deficit	1,2,3		Americans will make real, quality products again and trade fairly.
<i>3</i> 5.	Ridiculous Tax Code	1,2,3		Here, "tax bloat" will be cut as well. Excess laws create "diminishing returns". Simplifies everything.
36.	Intensifying Security State	1,2,3		We have much less to fear, if anything.

Historical Implications:

This plan forever reconciles and transcends capitalism and communism, the most destructive ideological schism of the last 200+ years. Among other things.

EXISTENTIAL THREATS ADDRESSED:	HOW:	
Global Heating	Reduced consumption = immediate and drastic reduction of CO2 released into atmosphere = less global heating.	
Ecological Destruction	Reduced consumption = less environmental exploitation = nature maintains preserves and reclaims abandoned, bloat-related land use.	
Economic Collapse	Intentionally collapsing the currency, in a measured manner, allows us to recreate the economy, and represents the epitome of making money work "for us".	
Food Shortages	Less energy usage, less consumption = less incentive to waste food. Reduces incentive to "put it in our gas tank".	
Resource Shock/	Reducing consumption across	
Collapse (water, oil, gas, etc.)	the board extends the "human game", shocks will have less effect. Lowered profit motive = resources distributed more fairly.	
Nuclear War	Threats averted that lead to war, eases global tensions and migration. Empire relaxes. We "quit while we are ahead", give what fruits we wrought to the world. We loosen our grip and save ourselves in the process.	
Mass Psychosis	This Renaissance will awaken a	
(Suicide, Techno-dystopia)	spirituality that has been suppressed for generations. Increased individual, family, and community resilience against all troubles. Love rules.	

DREAMS ACHIEVED:

The "American Dream"

A home for you and your family, all paid off, no strings attached. We have worked hard to get ahead, and we get to keep it all. And save ourselves, friends and family. Freedom! Truth! Justice! The American Way!

"A Room of One's Own"

A book by Virginia Woolf, on the necessity of freedom and residential ownership for the creation of genius. Now apply to 350 million people, in the most powerful country in the world, with the most educated generation in written history...

Freedom from Debt

Most people know the promise we've been chasing, often doing nonsense that wastes prime years of our lives, to pay off ever-larger debts, that a sane society would never impose upon anyone, to say nothing of its best and brightest. The finish line is here.

"Life"

"Life"
Real increase in "security", from shared liberty and common goals.
Massive, immediate reduction in crime. Increased time with family and friends. "Nothing to fear but fear itself", manifest.

"Liberty"

The end of debt collection. Organic contraction of the police state. Expansion of "Freedom from". Americans' economic self-reliance becomes real. Self-governance, responsibility, and all the good that comes with it, increases exponentially.

The "Pursuit of Happiness"

"Freedom to" expands to unheard of levels. People free to follow their passions, create their own businesses, to travel, to work within the new economy, or to go their own way.

DREAMS AIDED:

World Peace

The necessary global cooperation this plan requires will, of itself, ensure "World Peace" in the short term, and encourage it for generations to come. Any other nation-state with ownership records and their own currency may implement this plan, as well.

Global Unity

Combine our present scientific and technological acumen, with "World Peace" and global cooperation, and we will be well on our way toward a most promising vision of a future world.

NOTES ON IMPLEMENTATION:

Since the 2nd Step is not applicable to the United States, the implementation of this plan will look like this:

Utilizing a precedent enforced upon much of the world, institution of the new currency can be viewed and coordinated through the lens of a "real-estate dollar", in the similar vein of the "petro-dollar"; wherein the new currency is required for real estate transactions. This also addresses a number of concerning issues at present, namely, limiting foreign buyers of U.S. land.

It should be understood that the present USD is not going away any time soon, nor should it.

One of the ultimate intentions behind this plan is to transform our negative assets to positive. [See Attached Diagrams] "Negative Assets" is an economic category that contains "debt", among other similar items.

In such a manner, these "chains of iron" (those responsible for the debt), and "chains of gold" (those holding the debt) are removed, by way of providing a lump sum of equivalent value. The "negative asset", for the debtee, therefore vanishes, and the "positive asset", for the debtor, remains, albeit transformed.

It is important that the "value" (e.g., price per square foot) of this new money, is identified, stabilized, and maintained. Much data and many calculations are necessary to prepare this expected value, and to communicate it to the people.

A solid foundation for expected value is necessary for currency strength and in negotiations. A response for clerks and judges, to a common complaint, will be that, when a higher payout than appraised value would be given, the currency itself would be diluted beyond the nominal. Agents and owners should keep this in mind.