



Existence, Economics, and Ecological Intelligence

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Introduction

Ecological economists and clear-eyed philosophers are keenly aware that everything is intricately interconnected, so anywhere can be a good place to start as a jumping off point in examining the whole. My chief concern here in this first essay of Book Three of the Earth Manifesto is to assess planetary conditions through a lens of economic policies and priorities. This story is broad and consequentially impactful, and is interwoven with evaluations of ideologies that champion economic and social systems in countries around the world, including the range from communism to socialism to capitalism.

This *Existence, Economics and Ecological Intelligence* essay began evolving in the year 2012, and most of it attained its present form by the end of 2016. The words in this Introduction look on from May 2018, and cast the light of historical perspective on developments today.

People around the planet are living in a new Gilded Age that is an evolutionary metamorphosis of the one Mark Twain wrote about in the early 1880s. In those days, extreme inequalities developed as capitalist business elites and robber barons lived fabulously opulent lives of great wealth and conspicuous consumption, while working people suffered from oppressive actions by capitalists and were forced to organize together to gain a better deal in the internecine strife between them and the ruthless hegemony of monopolistic "trusts". This disparity of wealth and poverty featured widespread abuses of power and exploitive business practices, and terrible working conditions, and it got worse and worse until a Progressive Era was launched in reaction and labor strikes turned deadly, and as muckraking journalists sailed onto the scene to viscerally express the outrage felt by the populace against social ills and injustices perpetrated by giant corporate entities.

"Few things are harder to put up with than the annoyance of a good example."

--- Mark Twain, *Pudd'nhead Wilson*

One of the first and most famous of the honorable muckraking writers was Frank Norris, who tragically died of a burst appendix in San Francisco in 1902 at the young age of 32. Norris notably wrote *The Octopus*, about the despised Railroad monopoly in California's Central Valley. This was the first in a planned trilogy of novels he intended to write. He had observed to a friend that "He wanted to write something big, something about business and the frontier and California, something not merely atmospheric but with guts in it."

In his Introduction to *The Octopus*, historian Kevin Starr mentions the debt Frank Norris owed to Émile Zola for the novel's extraordinary sweep, scale and abundance of characters and details. Norris himself sometimes signed his letters, "the boy Zola", being 40 years the junior of the great French writer, and being strongly influenced by his literary naturalistic style and all the elements of a Naturalist novel, including detachment, realism, determinism, pessimism and the struggle for survival.

Also in Kevin Starr's Introduction to *The Octopus*, the noted historian of California states: "Like the tentacles

of an octopus, the tracks of the railroad reached out across California, as if to grasp everything of value in the state." *The Octopus* was based on the pivotal incident of an actual deadly shoot-out between wheat farmers and the Southern Pacific Railroad in 1880. It is a stunning novel of the waning days of the frontier West. "To the tough-minded and self-reliant farmers, the monopolistic, land-grabbing railroad represented everything they despised: consolidation, organization, conformity. But Norris idealizes no one in this epic depiction of the volatile situation, for the farmers themselves ruthlessly exploited the land, and in their hunger for larger holdings they resorted to the same tactics used by the railroad: subversion, coercion and outright violence."

The ranchers, who were growing wheat on land leased from the Southern Pacific Railroad in the central San Joaquin Valley in California, confronted a U.S. Marshall and his deputies who had come to evict them on behalf of the railroad. Complicated legal efforts had been made before the deadly confrontation by the Settler's League, an organization of the wheat farmers, but they had lost out to the Railroad in both the corrupt legislative chambers of Sacramento and Washington D.C. and in the courts.

The Octopus was a turn-of-the-century epic novel about California wheat farmers that tells a sordid story of greed and betrayal, of the ranchers who are struggling against the rapacity of the Railroad monopoly in California, which will stop at nothing to extend its domination. The company controls the local paper, the land and the legislature, and when the farmers organize to protect themselves, the Railroad even manages to control the state rate-fixing commission.

The contentious issue was made worse by the fact that, using shrewd machinations, "a handful of people, including the railroad, owned most of the land in California's Central Valley, and since land was the ultimate source of wealth, they owned everything." The Railroad wanted to evict wheat farmers from lands they had farmed for many years, during which time the ranchers had pooled their capital and brought water from the Sierra Nevada to parched lands with fertile soils in the Central Valley. The land had been worth something like \$5 an acre until improved by the farmers, but after they had invested in an irrigation system to allow crops to flourish, the Octopusian Railroad monopoly wanted to jack up the sales price to \$20 to \$40 an acre, in a classic case of power-abusing business entities.

"The Governor", one of the characters in *The Octopus*, is the very paragon of pre-Civil War, pre-corporate America values and perspectives of frontiersmen. He was "possessed of an ethic that prizes, if only as a matter of myth and metaphor, honesty, self-reliance and fair play." Corporate entities, ironically known back then as "trusts", prized values that were markedly different. They wanted things "consolidated, organized, predicated - and fixed. The trust wanted ownership, not freedom; conformity, not rugged individualism. In the second half of the nineteenth century, the frontier was vanishing, and the trust was on the rise. From this encounter between land and capital, freedom and monopoly, arose a host of secondary socioeconomic and political issues which Norris so compellingly chronicles in *The Octopus*: class conflict between the middle classes and the plutocracy, the disposal of public lands, the corruption of government, the watering of stock, the suppression of labor, unemployment, price fixing, the blacklist."

Frank Norris completed the second novel of his planned trilogy, *The Epic of the Wheat* with the publication in 1902 of *The Pit: A Story of Chicago*, which was published after he died. Judging from the epic scope and philosophic stature of *The Octopus* and *The Pit*, it would be marvelous to imagine the third book materializing, for *The Wolf: A Story of Empire* would no doubt have capped his compelling trilogy with extraordinary additional insights.

The Pit was set in the wheat speculation trading pits at the Chicago Board of Trade Building. One of its main characters is smitten by the unparalleled charm and beauty of the character Laura Dearborn, and despite the fact that she does not want to get married, his persistence is eventually rewarded. For the first years of their marriage, the couple is happy together, but then her husband discovers a new source of passion that eclipses everything else -- speculation in wheat. Little by little, he becomes increasingly obsessed with speculating until the deafening murmur of "wheat-wheat-wheat, wheat-wheat-wheat" is all he can hear. And of course his speculation eventually ends in ruin.

But first, he continues wheat trading and grows unbelievably richer by the day. "He discovers that he is in the position to do the impossible -- corner the market. The game for him has lost its fun, however, and is taking a serious toll on both his mental and physical health. He cannot concentrate on anything other than counting bushels of wheat, and cannot sleep for his nerves won't let him." The Pit "is a whirlpool, a military battleground, and an arena for the combat of enraged animals (bulls and bears)." Greedy and crazed with power, Jadwin tries to control the forces of nature and drives the price of wheat up so high that people around the world, including his best friend Mr. Cressler, are financially destroyed. Only when the "Great Bull's corner" is finally broken, and he and his wife are reduced to poverty, can Jadwin and Laura finally see past their individual problems and rediscover their love for each other. The couple decides to leave Chicago and head west, and the reader is left with the feeling that the Jadwins, despite the horrors they've just been through, have found happiness at last."

Republican president Theodore Roosevelt responsibly responded to egregious abuses of power perpetrated by corporate trusts by courageously engaging in "trust-busting" legal actions, breaking up some 140 gargantuan businesses like Standard Oil into smaller organizations less capable of exerting ruthlessly repressive and harmfully consequential power over the people.

Fast forward to today, and corporate entities have become sprawling organizations far too powerful for national governments to adequately control, especially in banking, fossil fuels, agribusiness, chemicals, communications, drugs, health insurance, gun manufacturing and military contracting. The consequentially harmful and decidedly anti-social outcome of this corporate conglomeration is to create excessive damages to the health, safety and overall well-being of human beings, and of life on Earth.

Instead of a Progressive Era today, our leaders are driving us further into a Regressive Era, of rash abuses of power. Take one instance, the giant corporate behemoth Monsanto, which alone owns the key genetic traits to more than 90% of the soybeans planted by farmers in the U.S., and 80% of the corn, and sure enough, Monsanto is charging farmers very high prices because of this new form of monopoly power. "And farmers are getting squeezed from the other side, too, because the food processors they sell their produce to are also consolidating into mega companies that have so much market power they can cut the prices they pay to farmers. This doesn't mean lower food prices to you. It means more profits to the monopolists."

"We're living in a season of corruption the likes of which we haven't seen but in a banana republic," observes Steve Schmidt, a veteran GOP strategist and Trump critic, after another particularly chaotic week in the current administration. "Everywhere you look you see incompetence, malfeasance, self-dealing and corruption." As the great patriot Thomas Paine wrote in his Appendix to Common Sense: "We have it in our power to begin the world over again." Let's just do it!

Economics and Ecological Intelligence

Here is the bottom line. The wealthy few in the USA are giving an ever-worse Bad Deal to all Americans outside their elite circle. They are doing this by using the excessive influence of their Big Money to buy the allegiance of politicians, and then exerting maximum pressure to satisfy their narrowly focused desires at the expense of the Many. One of the pathetic consequences of this corrupt dealing is that the gap between rich and poor is lurching to ever-more pronounced extremes, and common good goals are being rashly neglected and undermined.

Many highly significant and existentially important points are made in this essay, along with a marvelous scope of Big Picture understandings that include vital perspectives provided by ecological economists. But one particularly galling thing needs to be articulated right now at this crucial crossroads in American history. Sane public priorities in the world today are being sacrificed to satisfy short-term goals of profiteers, polluters and ruthless exploiters of working people, natural resources, public lands and the environmental commons. These schemers are prepossessed with greedily selfish gains, and they are being assisted in this overarching scam by pandering politicians, authoritarian demagogues and fundamentalist propagandists who are pushing a far right agenda. The resulting outcome is that fairness in our democratic republic is being rashly undermined, and public debts are being run up in egregiously irresponsible ways, and people in future generations are being broadly betrayed.

The root cause of these wrongheaded priorities and associated harms, inequities, injustices and treachery toward all persons in posterity is an excessive zeal for giving in to those who want to gain and abuse domineering power, hoard money and satisfy their greedy compulsions, which are manifestly driven by ego, status seeking and righteous expectations of being able to always get their way at the expense of the people. My good friend the underground Mole guffaws, and declares, "I have a big beef with this bullshit!"

An Overview

Twelve score and one year ago in the year 1776 our forefathers declared independence from the British Empire and brought forth upon this continent a new nation conceived in liberty and dedicated to the proposition that all people are created equal in their natural human rights. Now I imagine the entire body politic gathered here together, one nation, indivisible and committed to liberty and justice for all, and we are collectively pledging allegiance to these great ideals in their essence. In curious contradiction, however, many Americans are at angry loggerheads, and the interests of narrowly focused groups are taking precedence over broader civic concerns. The American people are distinctly divided by stoked conflicts, ideological differences, extreme partisan politics and unreal volumes of really fake news propagated across social media, and our society is becoming increasingly characterized by growing extremes of economic insecurity, social injustices and rude unfairness in representation in national politics. These developments are taking place, not by mere coincidence, in conjunction with a stunning increase in the concentration of wealth in the hands of the richest 1%. These happenstances are significantly undermining social cohesion, fair-mindedness and our democratic form of governance, and they endanger the well-being of the American people and our children and grandchildren and all persons in generations to come.

A great battle of ideas has been taking place in the world in the past century. Libertarians, conservatives and market fundamentalists stubbornly maintain that the best plan for every country is to adhere to strict principles of private enterprise, and to make government rules as favorable to powerful private interest groups as possible while minimizing both the collective bargaining rights of workers and protections of the environment. The top goal of these folks is to gain domineering power by pandering to the desires of rich people to pay the minimum amount of tax, and one of the main means to accomplish this goal is by giving corporations more influence and trying to make sure that workers do not have much power in negotiations. By staunchly supporting objectives like this, these extreme partisans are basically rationalizing inequalities, inequities, injustices, heightened social stresses and the unwise and excessive exploitation and degradation of natural ecosystems. One unspoken goal of these individuals is to help ensure that the richest 1% of the people continue forevermore to own more wealth than almost 90% of the Americans on the bottom rungs of the economic ladder.

Astoundingly, the 400 richest families in the USA today have more wealth than the bottom 180 million people combined. And many of these rich people demonstrate a brazen eagerness to utilize their accumulated riches to corruptly influence our representatives to get them to commit to never ever impose any higher levels of tax on earnings, investment income, capital gains or inheritances. The problem with this sad and severely skewed state of affairs is that there is far-reaching truth in this observation made by Louis Brandeis, a Supreme Court Justice from 1916 to 1939:

"We can have democracy in this country, or we can have great wealth concentrated in the hands of a few, but we can't have both."

Which shall we choose? In the highly regarded tome *Capital in the Twenty-First Century*, French economist Thomas Piketty skewers assumptions about a supposed invisible hand of benevolence in advanced capitalist economies, and he "forecasts sharply increasing inequality of wealth in industrialized countries, with deep and deleterious impacts on democratic values of justice and fairness."

Thomas Piketty is the most prominent economist in the world today, so we would be wise to heed his cautions when he says that, unless something changes, wealthy individuals will keep getting wealthier, and they will do so at an accelerating rate. He describes this prospect as "terrifying", and adduces a variety of convincing reasons why. Piketty not only poignantly analyzes problems related to global capitalism, but he also prescribes creative

solutions for the inequality problem, like a "global wealth tax." More about this intriguing idea later.

A higher quality of life costs more money, and a fairer distribution of the nation's wealth would allow a few hundred million folks in the masses to be able to afford more nutritious foods, enjoy greater security in health matters, live in safer neighborhoods, drive more dependable vehicles, experience less stress and existential anxiety, be offered better and less expensive public education, be able to afford a few more pleasurable indulgences, and be given a more generous modicum of leisure time to be able to appreciate life and the peace and beauty in Nature. Heck, greater economic security and less reactionary national policies would even make it more likely that people would have more space to connect with others in healthier ways, and to treat them with more neighborly empathy and compassion.

As the progressive Texan Jim Hightower emphasizes in his *Hightower Lowdown*, EVERYONE DOES BETTER WHEN EVERYONE DOES BETTER.

The fact that the wealth in the USA is derived from the exploitation of common natural resources, and from profiting hugely off the labors of working people, makes it even more brazenly blatant that moneyed interests are acting with corrupting greed when they make damn sure that wealth continues to be concentrated ever more narrowly in the hands of the few, year after year after year.

It would be extraordinarily easy to vastly improve the prospects of people today, and of everyone to be born in the future. All we need to do is to enact the provisions outlined in *One Dozen Big Initiatives to Positively Make America Great Again*. To accomplish this propitious goal, we should pry the treacherous fingers of the wealthy off the controls of decision-making in the USA, and find effective ways to limit the power of anti-democratic corporations and authoritarian rulers and governments in the world.

Studies show that people who earn \$50,000 to \$75,000 annually are happier than those who make less than this, considering a wide range of factors. But, ironically, those who earn more than \$75,000 are not necessarily any happier, in general. This makes it colossally crazy to have our representatives choose a top national priority of continuing to help rich people gain the lion's share of money generated from business activities.

Thomas Piketty adduces a persuasive variety of technical reasons in *Capital in the Twenty-First Century* for why wealth will continue to become more concentrated in the hands of the top 1% as the years pass, and these understandings point the way toward needed reforms. NOW is the time for us to reverse the foolish debt-financed Republican Tax Cuts scam, and to restructure tax rates more progressively, with a top marginal tax rate of at least 48%. In doing this, one guiding principle should win out: NOT ONE PENNY MORE of debt-financed lower tax rates should be given to people in the top 1% than they enjoyed in recent years.

Revolutionary reforms are required, so let's come together to agree on a peaceful, honest and expeditious means for achieving these necessary changes. Otherwise, without remedial action, the proverbial pitchforks are going to come out for the power-abusing rich, as the common sense billionaire Nick Hanauer makes abundantly clear in his brilliant article *The Pitchforks Are Coming ... for Us Plutocrats*. Such revolutionary unrest would destabilize our country and threaten peaceful coexistence, with extremely serious negative consequences.

Every system requires tweaking when it gets out of kilter, and human priorities are definitely out of kilter due to extreme inequalities and injustices, which are getting much worse with Republican Tax Cut scams, austerity budgets and corporate abuses of power like those being perpetrated by gun manufacturers, oil and coal conglomerates, chemical companies, drug companies, tobacco companies and many corporations involved in the military-industrial complex. Humanity is also out of kilter today with nature, global climatic conditions and the laws of physics, almost more than ever before, and our leaders should face the implications of this sorry state of affairs.

In a soliloquy spoken by Prince Hamlet in the "nunnery scene" of William Shakespeare's play *Hamlet*, the clever protagonist expresses the famous philosophic query, essentially recommending that we choose to right wrongs:

To be, or not to be, that is the Question:

Whether 'tis Nobler in the mind to suffer
The Slings and Arrows of outrageous Fortune,
Or to take Arms against a Sea of troubles,
And by opposing end them.

Let's be clear. Our political representatives are public servants who should responsibly honor the will of the majority of the people. They should stop engaging in fear mongering, exploiting people's insecurities, the goading of antagonisms and other divide-to-conquer strategies. They should stop pushing priorities that create ever-more exaggerated extremes of inequalities, in their uncompromising efforts to reward wealthy people for their political contributions. They should stop engaging in short-term-oriented profiteering scams, and act with greater fiscal responsibility, instead of exploiting the expediciencies of financing their priorities with dangerous and rashly increasing levels of public debt.

Let's honor the powerful voices of high school students in the aftermath of the Parkland, Florida mass shooting, and courageously take steps to honestly fix the problems that affect us, including ones like gun violence and sexism in the workplace, and climate change and environmental degradation that are being made worse by inaction and wrongheaded policies by our "conservative" leaders.

A Mini-Me Makes a Persuasive Claim

A touching aspect of the important documentary film *Inequality for All* is the outsized larger-than-life mini-me character of Robert Reich and the personal motives he expresses that have inspired him to champion greater economic justice in the world. Robert Reich was always very short, due to a rare genetic condition, so bullies in school tended to pick on him. He found it expedient and safer to affiliate himself with older boys who were able to command more respect, and that is how he made friends with a young man named Mickey Schwerner, who cared about social justice so much that some years later he ventured to the Deep South to help black people exercise their right to vote freely during the "Freedom Summer" of 1964. Tragically, this friend and protector disappeared in Mississippi for several months and then was found dead, murdered by racist members of the white supremacist Ku Klux Klan for his honorable concern. No culprits have ever been apprehended.

As a result of his personal circumstances, Reich relates, he has always been acutely sensitive to injustices in the world, and to the bullying of folks in the working class by those who insistently proclaim their all-but-divine right to riches, status, power, privileges, maximized corporate profits, and low rates of tax on their incomes and capital gains. Bob cites the murder of his friend as an inspiration to "fight the bullies, to protect the powerless, and to make sure that the people without a voice have a voice." This is a truly commendable life purpose!

The USA was founded by people who loved liberty, and who hated bullying despotic abuses of power, so it is surprising that the richest 1% of Americans have succeeded so blatantly today in buying enough influence to control the White House, the Senate and the House of Representatives -- and the Supreme Court -- to corrupt our national purposes into a repetitiously ideological and weakly rationalized protectorate of greedy privilege. An expansive examination of this theme pervades the ideas that unfold in this essay.

"There are more things in heaven and earth, Horatio, than are dreamed of in our philosophy."

--- William Shakespeare, *Hamlet*

Treacherous Schemes Threaten the Republic

Extreme levels of income inequality represent a new "inconvenient truth", to borrow the phrase Al Gore used about the dangers of a warming planet. This real inconvenient truth reveals the dark side of unfairness in our econopolitical system and its negative impacts on poor people and the middle class. Harsh days of reckoning are coming, especially since Republicans rammed through their extremely regressive debt-financed Tax Cut law in December 2017.

To be able to pay for the trillions of dollars in tax cuts in the tax cut bill, Republican politicians seeking short-term advantages structured the law to incur an additional \$1.5 trillion in borrowed money, and they are now

trying to impose draconian budget cuts on the people. History can oft times enlighten us. Draco was the first recorded legislator of Athens in Ancient Greece about 2,700 years ago. He was the first democratic legislator, "inasmuch as he was chosen by the Athenian citizens to be a lawgiver for the city-state, but the citizens were fully unaware that Draco would establish harsh laws." To this day, the adjective draconian refers to unforgiving rules or laws like the ones Draco put into effect. Interestingly, almost all of Draco's laws were repealed by the wise Solon, an early progressive who is known as "the father of democracy" for having equitably cobbled together sensible compromises between vying factions in the early 6th century BCE.

All Americans have been launched on a path of high risks by the schemers who are doubling down on debt-financed largess for the highest income earners and the wealthiest people. Every millionaire will get an average tax cut in this fiscally irresponsible gambit of more than \$50,000, each and every year. Every billionaire, on average, will get a vastly larger tax reduction every year. And these tax cuts will be rashly financed by the expediency of borrowing more money on top of the already risky record-high \$21 trillion national debt.

Understand one thing. While future taxpayers are unlikely to ever pay back a penny of the additional national debt that is being incurred to finance this Tax Cut ruse, here is the scam, bottom line. At an average long term interest rate cost of just 4%, the interest expense that all future taxpayers will be forced to pay will be equal to 100% of the amount borrowed every 18 years or so, over and over and over and over again.

See clearly that this is a myopic debt swindle, and that this short term-oriented gambit is serving to bequeath to posterity a treacherously irresponsible legacy. The great American immigrant patriot Thomas Paine wrote in his famous pamphlet *Common Sense* that, "by a plain method of argument, as we are running the next generation into debt, we ought to do the work of it, otherwise we use them meanly and pitifully. In order to discover the line of our duty rightly, we should take our children in our hand, and fix our station a few years farther into life; that eminence will present a prospect which a few present fears and prejudices conceal from our sight."

Today, our government is being controlled by plutocrats and corporate interests, and we are recklessly burdening people in the future with record levels of debt, treating countless numbers of our progeny meanly and pitifully, and wrongly betraying our duty to leave them a fairer, safer and more fiscally sound and ecologically sane legacy. This understanding is not concealed from our sight, it is merely drowned out by apologists who rationalize this pathological scam with their deceitful trickle-down propaganda, and who shrewdly facilitate this ruse by sharing some relative crumbs from their One Party Tax Cut law with the masses.

We are rashly running up the national debt as a short-term political expediency, pandering to those few who demand domineering political advantages. This is all but criminal, and our political leaders are treacherously corrupt to be bending over backwards to accommodate the con men who have bought our government and our representatives. Let us remember that our Founders expected that our representatives would honestly represent all of the people. This is the swindle. We are padding the bank accounts of the greedy, at colossal future expense. The politicians driving this outrageous outcome are absolutely unrepentant, an attitude that condemns them to be destined for eternal punishment in Dante's *Inferno*.

Extremes of inequality in the USA today are profoundly exacerbated by this and other treacherous schemes that are being perpetrated against our country by special interest groups conspiring together to gain unfair advantages and abuse the influence of their money. These interest groups are led by rich people, Wall Street bankers, conservative billionaires, the highest income earners, pandering politicians, the Republican Party and corporate CEOs. And these special interests are super-empowered by Fox News, the far right Breitbart News, the NRA, Russian meddlers in our elections, and "libertarian" billionaires like the greed-addled Koch brothers. Also assisting in this subversion of the common good are a wide array of nefarious influences in social media, especially including poorly-filtered Twitter and the micro-targeting of people with negative propaganda, fake news, a plethora of distracting outrages and misleading conspiracy theories spread on platforms like Facebook.

More expansive details of the far-reaching schemes and scams being perpetrated in our crony capitalist country today are contained in *See Clearly: Sanity During Insane Times - Book Twelve of the Earth Manifesto*.

The proof, as they say, is in the pudding. The top priorities of our One-Party-dominated politics since January 2017 has been to maximize private profits by reducing regulations, gutting environmental protections, opening up public lands and coastal waters to exploitation by fossil fuel industries, and allowing corporate entities to externalize a variety of costs onto the public. They also have manifested a strong desire to cut costs of affordable healthcare in order to help pay for the enactment of these regressive debt-financed tax cuts, which are designed to funnel the biggest possible proportion of resulting windfalls into the bank accounts of the few.

Radical systemic change is needed, and we should begin at once with honest and fair reforms. We need to demand that Republican politicians stop pushing us in the wrong direction, and stop running our country into ruin merely to give fat cats bigger and bigger and bigger slices of the economic pie and more of the national wealth.

Politics, Not Economics, is the True Morality Play

Many people like to see economics as a morality play, and in particular as a tale of excess and sin, and of deserved punishment as a consequence. "We lived beyond our means, the story goes, and now we're paying the inevitable price," wrote the distinguished American economist Paul Krugman in April 2013. "Economists can explain ad nauseam that this is wrong, that the reason we have mass unemployment isn't that we spent too much in the past but that we're spending too little now, and that this problem can and should be solved. No matter; many people have a visceral sense that we have sinned and must seek redemption through suffering -- and neither economic argument nor the observation that the people now suffering aren't at all the same people who sinned during the bubble years makes much of a dent."

Paul Krugman made this cogent point in a good New York Times Op-Ed column titled *The 1 Percent's Solution*. He added that there is nothing about the fact that bankers made bad loans in 2005 that made it sensible to have had historically high levels of unemployment and underemployment for ordinary workers for many years thereafter. He expresses a strong conviction that the profession of economics should not be a sermon, but just a job, and the task in this important job is to figure out how to fix the economy for the benefit of the majority of people and the greater good.

Robert Reich makes it clear in his 2016 book *Saving Capitalism: For the Many, Not the Few* exactly how our current system is rigged to benefit the *Citizens United*-emboldened few, and he makes excellent points and proposals that would most likely launch us on our way to smarter solutions to the many dilemmas we face.

While it can be deceptive to portray economic activities as a morality play in an absolutist judgmental way, there is a contrasting sense in which work activities really can be accurately regarded as a morality play. The judgment in this drama is clear: the 1% of people who largely control the economic system are emulating bad guys who almost personify evil in a Manichean vision of black-or-white judgmentality. If you ever hear business executives or religious fundamentalists using the word *lazy* when they are talking about working people, snap to attention! There's something happening here, and what it is ain't exactly *UNCLEAR*. In the song *For What It's Worth*, Buffalo Springfield recommended:

"It's time we stop, hey, what's that sound
Everybody look what's going down."

Many conservatives advocate austerity policies for the masses, and the fact of the matter is that the agenda of these folks looks a lot like a simple expression of the preferences and demands of wealthy people. This agenda is shrewdly sugarcoated in a facade of supposed academic rigor. "What the top 1% wants becomes what economic science says we must do." And "it's not just a matter of emotion versus logic. You can't understand the influence of austerity doctrine without talking about class and inequality."

In the film *Inequality for All*, Professor Robert Reich exposes the deep inequities and adverse effects of rising economic inequality in the USA. He makes it crystal clear that wages for the middle class dropped for years after the engineered financial crisis of 2008, while the top 1% of people reaped almost all of the gains made in the economic recovery. Reich expresses heartening optimism that, by working together, Americans can change

this undesirable dynamic. Progress has eventually gained sway throughout our nation's vaunted history, despite occasional periods of retrograde trends, and Robert Reich believes the turning point is soon approaching that these inegalitarian trends will be reversed. The American people succeeded in gaining a fairer bargain and broader prosperity between the Depression of the 1930s and 1980, so we sure could do it again today!

Emmanuel Saez, a French economist and Professor of Economics at UC Berkeley, confirmed this fact that the richest 1% of Americans made almost all the gains in the economic recovery between 2009 and 2015, and that middle class wages have fallen in real terms (after inflation is taken into account). Inequality of this magnitude is "poisoning our society and making a mockery of the American dream of equal opportunity." Professor Saez recommends that much higher taxes be implemented on the individuals earning the highest income, with marginal federal tax rates on the highest levels of income of at least 70%. Yep, that is the same level they were before Ronald Reagan began reducing them to a sensational low level of only 28% during his tenure as president.

Economic strategies that would help create good jobs and more widespread prosperity would be much better than current strategies that have been designed mainly to increase corporate profits and stock prices. These more providential plans include improving our current educational system to make it more affordable and more accountable for improved outcomes; creating powerful incentives for corporations to keep jobs at home rather than offshoring them to other lower cost countries; increasing the minimum wage so that families can live on pay they receive; reducing payroll taxes on the lowest levels of income for every taxpayer; raising the cap on income subject to payroll taxes; giving workers more collective bargaining power; creating greater systemic safety in our economic system; and moderating risks and costs of bailouts by reducing the multiples of leverage allowed to banks, and by mandating higher levels of capital equity.

Here's some good advice, and I will try to incorporate it into this manifesto more assiduously: "Always frame policy solutions in terms of what can be gained, not so much in terms of what can be lost."

America's Political Duopoly

Our leaders are engaging in twin sins of serious irresponsibility by indulging in converting natural resources to cash as quickly as possible without regard to consequences AND in funneling the vast majority of short-term profits made through this depletionary activity into the pockets of a relative few.

One awful obstacle towers above all others in preventing us from taking positive steps to remedy the resulting serious socioeconomic and environmental problems that confront us. This hurdle is the staunch opposition to fair-minded reforms by conservatives in our political duopoly system, which is striving all too successfully to monopolize our economy and politics.

This is the conclusion reached by Charles Ferguson, who directed the compelling documentary film *Inside Job* about the financial crisis that began in late 2008. Let's recall that occasion. In the aftermath of this crisis, colossally enormous bailouts were given to banks and corporations trading on Wall Street, while many tens of millions of Americans on Main Street suffered things like home foreclosures, excessively high levels of unemployment and general hard times. The lessons of history reveal an oscillating pattern of artificially stimulated good economic times followed by economic busts, and smart operators benefit wildly on both the boom and the bust, thank you!

Charles Ferguson is also the author of the sensational story told in *Predator Nation: Corporate Criminals, Political Corruption, and the Hijacking of America*. Ferguson gradually arrived at an understanding that one fundamental structural problem in American politics are at the root of many of the most dangerous problems in the world today. He calls this political duopoly "a remarkable system for remaining in power", a system that both Republican and Democratic politicians have perfected to maintain their power. By doing so, this establishment mainly serves America's plutocratic oligarchy, i.e. today's rule by the wealthy few.

"Far from being in an era of brutal partisan warfare, as conventional wisdom holds -- and as watching the nightly television news might suggest -- the U.S. is now in the grip of a political duopoly in which both parties

are thoroughly complicit. They play a game: they agree to fight viciously over certain things to retain the allegiance of their respective bases, while agreeing not to fight about anything that seriously endangers the privileges of America's new financial elites."

Pay close attention to these provocatively insightful words in *Predator Nation*:

"America has experienced a profound realignment of its politics over the last generation, driven by a combination of globalization, American economic decline, and the rising use of money to shape American politics and government policy. The core of this realignment is that the two political parties now compete for money, while colluding to hide this fact. They provide the appearance, and often the reality, of fierce partisan conflict on social and 'values' issues, whereas on the issues of critical concern to the financial sector and America's economic oligarchy, their actions are almost identical. We have, in short, a *political duopoly* -- a cartel formed by the two parties that, between them, control all of American politics."

"At first glance, the suggestion that both parties are colluding and under the influence of a single oligarchy seems absurd. There are red states and blue states, and the two parties are viciously polarized. And there is real political conflict in America, especially on social issues that matter to the two parties' bases -- abortion, gay marriage, sex education versus religion in schools, creationism and evolution, guaranteed-health-insurance-as-socialism, taxes-and-government-as-evil, gun control, welfare, drug policy, immigration, environmental policy and the reality of global warming. These are very real, very important issues; and on these issues, each political party can credibly tell its base that defeat would mean real, painful losses."

"*But that is exactly the point.* It's a brilliant strategy. These social and 'values' conflicts serve excellently to divide and distract people who should, and perhaps otherwise *would*, be dangerously united in feeling that they were being raped by their CEOs, their bankers, their elected leaders, and the political establishment. Thus, each party can continue to command the grudging support of people who fear that if the other side won, they would lose something important, which leaves the two parties free to collude on the most important thing to both of them -- money." ...

"Whether this duopoly will endure, and what to do about it, are perhaps the most important questions facing Americans. The current arrangement all but guarantees the continuing decline of the United States as a nation, and of the welfare of the bottom 90% of its citizens." ...

"Many Americans no doubt still believe in the American dream. One wonders how long they can maintain that illusion, for America is transforming itself into one of the most unfair, most rigid, and least socially mobile of the industrialized countries. ... No other developed country, even class-conscious Britain, comes remotely close to the extreme income and wealth inequalities of the United States in 2012. ... The flip side of the growth in American inequality is an obscene, morally indefensible decline in the fairness of American society -- in education, job opportunities, income, wealth, and even health and life expectancy."

Fast forward to May 2018. Economic inequalities have continued to increase, and the Republican Tax Cut scam enacted just before Christmas as a huge present to wealthy people, big shareholders and the highest income earners is definitely going to make things worse for the masses. It is diabolically clever and titanicly stupid for *We the People* to go along with mortgaging the future by borrowing another \$1.5 trillion in public debt obligations to give more than 80% of the new tax cut benefits to people who don't need it -- the wealthiest 1%. The passage of this bill was corruption incarnate!

All Americans should unite in opposition to giving even ONE MORE PENNY in debt-financed wealth creation for the power-abusing few. After all, we have already allowed the national debt to be driven up from less than \$1 trillion in 1980 to more than \$21 trillion today because of Ronald Reagan's shrewd embrace of Arthur Laffer's ideological zeal for slashing taxes. Reagan cut the top tax rate by an incredibly generous 60% between 1981 and 1988, and it is still less than half the average rate in effect from 1945 to 1980. For additional illumination on this issue, check out *Sad Implications of the Two Dueling Santa Claus Strategies in Political Economics*.

We have a definite moral obligation to take honest and courageous action to remedy this state of affairs. The urgency of the need to positively change the most egregious aspects of the status quo motivates the lines of thinking that follow.

Ecological Economists to the Rescue!

A scientific and philosophical discipline called 'ecological economics' has been in the process of being articulated in the past three decades. Ecological economics is guided by the need for humanity to find ways to live sustainably and to leave a fairer legacy to future generations. This discipline is concerned with the carrying capacity of natural ecosystems, and the conservation of resources, and the true implications of environmental damages caused by human activities.

Ecological economists recognize a broad range of unintended consequences of human actions. They point out the wisdom of honestly taking into account these bigger-picture perspectives in all public policy decisions. They question economic ideologies that advocate a gospel of stimulated consumer indulgences, recklessly wasteful growth, less regulated cutthroat capitalism, and national policies that will exacerbate risks created by growing social inequalities. Ecological economists contend that it is foolish to measure economic activities in distorted and misleading ways, and to make dubious assumptions in analyses of costs and benefits of public policies. And they strive to advance ideas that are consistent with values that really represent the greater good.

Ecological economists emphasize the vital importance of natural capital and the incalculably valuable "ecosystem services" that are provided by a healthy biosphere. It makes much more sense to give serious consideration to these underpinnings of more expansive well-being than to mindlessly ignore them -- or to adamantly deny them. We simply must begin to recognize the hidden costs associated with courses of action that recklessly deplete resources and cause irreversible harm to habitats and ecosystems, and destabilize the global climate.

A group of young plaintiffs between the ages of 8 and 20 is suing the federal government and major energy companies on grounds that the U.S. is failing to protect them from the harmful effects of greenhouse gas emissions. Efforts to block this climate change lawsuit have so far failed, and U.S. Magistrate Judge Thomas Coffin in Eugene, Oregon has rejected motions to dismiss the lawsuit. The youths contend that the release of dangerous carbon dioxide into the atmosphere is a violation of their constitutional rights. They are demanding that the government be forced to create a plan that would cut the volume of emissions. Since Republican politicians dominate decision making in the halls of power these days, it is their dead serious responsibility to take action to mitigate the risks and cost associated with global warming and climate disruptions. Nonetheless, they persist in trying desperately to evade this responsibility.

In the 2014 Quadrennial Defense Review, climate disruptions were described as "threat multipliers" that will aggravate stressors abroad such as poverty, environmental degradation, political instability and social tensions. In 2017, Republicans chose to politicize these issues and deny the need to reduce greenhouse gas emissions into the atmosphere, even though the year was the most costly year of extreme weather event on record, with powerful hurricanes and severe wildfires causing more than \$300 billion in damages.

The implications of failing to reduce greenhouse gas emissions into Earth's atmosphere are dire. Oceans are absorbing a large proportion of the tens of billions of tons of carbon dioxide that humankind is spewing into the atmosphere every year, making ocean waters less alkaline, and in conjunction with a global average warming of sea waters, coral reef communities in the world's oceans are being decimated and widespread coral bleaching events are taking place.

Coral reefs are crucial incubators of life in ocean ecosystems. They provide food and living habitats to a quarter of all marine species, and they support fish stocks that feed more than one billion people. They are made up of millions of tiny animals, called polyps, that form symbiotic relationships with algae, which in turn capture sunlight and carbon dioxide to make nutrients that feed the polyps. An estimated 30 million small-scale fishermen and women depend on reefs for their livelihoods, including more than one million in the Philippines

alone. In Indonesia, fish supported by the reefs provide the primary source of protein. As corals die off, some might say that this is a "Coral-pocalypse".

In a parallel development, honeybees have been dying at a record pace in recent years in a phenomenon scientists call "colony collapse disorder." This situation creates a grave risk for food production because bees are critical pollinators of many crops, and some scientists have dubbed it the "Bee-pocalypse". In the Big Picture, humanity does not want to be subjected to a "Anthro-pocalypse" in which our global population will collapse, so we need to establish robust safeguards against every eventuality that leads in that direction.

One of the cautionary lessons of history is that an economic collapse is often the end-game result of unchecked growth and a disregard for the foundations of well-being. Our societies cannot ignore with impunity all the ecological damages and the heedless over-exploitation of resources. The ancient civilization on Easter Island in the remote reaches of the South Pacific collapsed because the native Rapanui people apparently failed to see limits on the amount of arable farmland, native palm forests and fresh water on their small island, even as they depleted these vital resources and their population grew beyond sustainable levels. The relics of their famous monumental volcanic stone statues stand in mute testament to their ancestor worship and God-like regard of chieftains and elites, and the eventual folly of their ways.

Potential economic catastrophes pose risks much too serious to ignore. When people pay too little heed to long-term considerations today, such shortsightedness creates an increasing likelihood of terrible hardships for billions of people in coming years. During economic boom times, people tend to develop "disaster myopia" and ignore the real likelihood of what things could actually go wrong, and they tend to forget the vital importance of sensibly adhering to precautionary principles.

Excessive damages to the crucially important environmental commons could be catastrophic for humanity, and such harms could be practically irreversible on any meaningful time scale. This is why ecological economists tell us we would be wise to take precautionary measures into account in our public policy approaches. It is also why they advise us to make smarter investments in more fair-minded plans and priorities, and in economic activities that will prove to be sustainable over the long run.

Most people want something for nothing, so they do not support rules that require us "to pay as we go". Our representatives in Congress consequently resort to the risk-laden expediency of borrowing huge sums of money from people in the future to finance the demands of vested interest groups and the dictates of short-term-oriented goals and the greed of the top 1% in striving to get huge Tax Cuts for themselves at the expense of the public and every taxpayer in the future forevermore. This myopic strategy consequentially threatens to make a wide variety of negative impacts worse, portending one salient aspect of our pathetic legacy to our descendants.

It would be smart for us to embrace ecological economics as the mainstream of our understandings of economic development. The short-term orientation of other economic ideologies is proving to be far too destructive and unsustainable. It is time that we make a much clearer distinction between the mere quantity of growth we can achieve and the contrasting factors that contribute to real improvements in the quality of life. The overall quality of life, after all, is assuredly more important by all meaningful measures.

Efficient allocations of resources cannot be considered alone without assessing the fairest and best uses of resources, or the sustainability of activities. We can no longer continue to ignore carrying capacity limitations inherent in natural ecosystems. The overarching value of healthy habitats and intact ecosystems and adequately protected biological diversity of life on Earth should be recognized and respected. The full range of problems created by industrial agriculture should be taken into account, and we should also be honest with ourselves about the ramifications of egregiously wasteful and polluting uses of fossil fuels and the huge subsidies that are given every year to related industries in countries worldwide.

We should also seek ways to give stronger protections to critically important rainforests and temperate forests, and wetlands and estuaries and coral reef communities and ocean fisheries. Surely it would be wise to

strive to prevent further declines in wild fisheries and nursery habitats. The problems associated with impending fresh water shortages should also be boldly and comprehensively addressed. And courageous actions must be taken to prevent further disruptions of global weather patterns that are being caused by our improvident propensities to wantonly spew tens of billions of tons of greenhouse gases into the atmosphere every year.

Inequality and Inequities

The gap in fortunes and privileges between the super-rich and all other Americans has been radically widening since 1980. Economic inequities, as a result, have become almost as extreme as they were in Mark Twain's days. In *The Gilded Age: A Tale of Today*, Mark Twain wrote about a phony patina of prosperity that materialized during an era in the late 19th century when conspicuous consumption by the wealthy was glaringly gaudy. At that time, there was widespread corporate and political corruption and many abuses of power by "robber barons". In that era of industrialization, workplaces were unsafe, many products were dangerous, wages were low, child labor was pervasive, numerous violent assaults took place against worker organizations, and there were widespread discriminatory practices against women and people in racial minorities. In addition, corporate entities were often engaged in monopoly practices that made competition unfair, and wasted resources, harmed competitors and consumers, polluted the commons and damaged the environment.

Mark Twain decried rapid increases in economic inequality during the Gilded Age. Historian Vernon Louis Parrington later called the period "the Great Barbecue", ostensibly because many of the eminent people at the time were figuratively roasting the country to amass huge amounts of wealth and to enjoy special banquets and benefits and privileges exclusively for themselves. A narrow concentration of income and wealth developed in those days, as it has again today. This deep inequity eventually sparked a powerful reaction in a far-reaching Progressive Era reform movement that flourished from the 1890s to about 1912. Then an economic boom took place after World War I during the Roaring Twenties, which rudely culminated in a crash of wild speculation in the stock market in 1929, and the harsh Depression of the 1930s began. This economic crisis stoked massive social unrest, and it forced the financial and political elites to agree to a fairer deal in which the concentration of income and wealth was reduced for the ensuing 45 years, and the middle class was strengthened, and America was made truly fairer.

I repeat: the elites were forced by these developments in our democracy to agree to a fairer deal. Today? "Damn the masses!" Wait a minute -- can't 99% of the people prevail and require rich people to pony up a fairer contribution to social insurance policies that will actually serve not only to make the average person more secure but will also help protect plenty of the privileges of the rich? To create a safer society, we need greater fairness, not more debt-financed tax cuts and accompanying austerity measures that fray the social safety net!

Today the richest Americans are once again brazenly abusing their power in astonishingly effective ways. They are doing so by tirelessly working to subvert fairly representative decision-making, and by making sure they continuously increase their relative advantages over all others. CEOs, Wall Street fat cats, lobbyists and our political representatives are lavishly entertaining themselves with sumptuous banquets, often at the expense of the public. They jealously rationalize their good fortune by ruthlessly promoting disingenuous, misleading and often patently false ideological arguments. Super-empowered corporate entities abuse power by corrupting our political system to give themselves greater prerogatives and benefits, controlling wages paid to workers and collaborating together to pay low rates of tax at the expense of young people and future generations.

Inequalities and inequities are widening between people in many arenas, including in opportunities available, tax rates paid, income earned, wealth accumulated and overall privileges enjoyed. These trends are creating grave risks to our national solvency and our political system, and a wide range of dangers to our collective well-being.

The hallowed idea of government of the people, by the people, and for the people is being perverted into government of corporate interests, by corporate interests, and for rich people. This betrayal of our national ideals is simply unethical and wrong. It is a perfidiousness subversion of our democracy that is being

perpetrated by a small set of ideologically uncompromising and greed-driven wealthy people who are betraying the public trust. They are succeeding in this swindle by rigging the system for their own narrow benefit and striving mercilessly to exploit natural resources and diminish the power of working people. In demanding both historically low tax rates for themselves and austerity for the masses, they are contributing to huge budget deficits and powerful pressure for cuts in funding to vital things like public education, national infrastructure, cleaner renewable energy, innovative research and development, family planning programs, and protections of wildlife, endangered species, public lands and the environmental commons.

Public tax policies change the distribution of income, as they have especially since Ronald Reagan began gutting progressive tax policies by slashing marginal tax rates on the highest income earners from 70% to 28% in the 1980s. Less obviously, but possibly with even more influence, are government policies that have enormous effects on the distribution of income *before* taxes or government benefits are taken into account. Public policies establish "the rules of the game", so they have determinative effects by establishing laws affecting corporate governance, patents, copyrights, securities, contracts, international trade, minimum wages, labor rules and regulations relating to financial markets, high-risk ventures and the capitalization of banks. An impressive variety of exceptionally special deals are given to powerful vested interest groups, and the Federal Reserve pursues policies that lopsidedly aid and abet the outsized and artificially inflated growth in rich people's assets.

This is how government entities, and thus politicians, have had a very big role in making America into a winner-take-all society since Ronald Reagan came to power. As inequalities increase to extreme levels in our country, people's attention is diverted from the real big long-term problems that are insidiously festering in the world. Unless we admit this reality and take bold steps to prevent looming economic calamities and ecological disasters, Nero's fiddling while Rome burned will appear like an episode of zoning out by a crackling bonfire compared to being baked by a coming worldwide conflagration.

By collectively allowing abuses of power like this to persist, we are damaging vital ecosystems and thus unconscionably cheating people in future generations. Even the Vatican has called for an overhaul of economic systems in the world. Pope Francis has expressed concern about economic instability and trends toward ever-widening inequality of income and wealth between people in nations around the globe. These issues transcend the ability of governments everywhere to effectively address them. The Vatican stated in October 2011 that new international institutions are needed that are capable of helping solve issues like this, "now that vital goods shared by the entire human family are at stake, goods which the individual states cannot promote and protect by themselves."

In late 2013, Pope Francis castigated certain elements of modern capitalist systems and decried the "idolatry of money". He asserted that these things were leading to "a new tyranny" around the globe. The perversely entertaining right-wing radio personality Rush Limbaugh was enraged at the Pope's words, calling the Pope's ideas "pure Marxism." Ha! Jesus was then the first Marxist? Who knew!

Wealthy partisans have ironically taken advantage of religious conservatives to get the system rigged to their benefit, ignoring the fact that religion appeals to the downtrodden, and that Jesus told the multitudes that rich people won't have a chance in hell of getting into heaven if they treat poor people in rudely uncompassionate ways. Perhaps I exaggerate? Here is what the Bible says in Matthew 19:24:

"Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."

In any case, great economic thinkers weigh in below, and their perspectives are synthesized with those of arcane but insightful economic theorists like Hyman Minsky and Arthur Cecil Pigou. Important Big Picture ideas are also explored that relate to democracy, capitalism, socialism, taxation, the financing of government activities, deficit spending, proper accounting, common sense incentives and disincentives, and systemic corrupting influences. And recommendations are provided for smarter plans to really improve our societies.

[Introspection into Rational Rationality](#)

Our decision-making about the best courses of action to pursue is dominated by a condition known as "rational irrationality". This is the unfortunate situation where rational actions, from points of view of individual choices, lead to outcomes in aggregate that are irrational. Professor Garrett Hardin was right when he almost poetically opined in his 1968 article, *The Tragedy of the Commons*, "Ruin is the destination toward which all men rush, each pursuing his own best interest in a society that believes in the freedom of the commons."

The true tragedy of the commons is that intently-focused laissez-faire capitalist interest groups are driven to exploit the commons, damaging and depleting them, while all other people involved are much less focused on ensuring that commons areas are adequately protected and best managed for the longer-term greater good. Additionally, perverse allowances are too often put in place that encourage the unsustainable exploitation of the commons, and it would be like unilateral disarmament in a war to cease this exploitation. The rules of the game simply must be changed, as has been providentially done with "catch shares" in fisheries, so that everyone benefits in the long run.

Ideas promulgated by economists and politicians powerfully affect people's lives and our societies. Good ideas are becoming ever more urgently important in our world, beset as it is by financial crises, episodes of high unemployment, chronic underemployment, record numbers of Americans living in poverty, growing inequities, surges of refugees, a continuing rapid growth in global human numbers, and economic activities that deplete resources, damage ecosystems and contribute to the disruption of normal patterns of storms, precipitation and temperatures. Bad ideas, and ones that are misguided and inflexible, can lead to disastrous consequences.

The bottom line is that a civilizing sense of social cohesion requires us to manage our societies more fairly and more intelligently. This is the secret! Ideas in my *Common Sense Revival* and in Part Four of the Earth Manifesto online contain numerous specific ideas on how humanity should be improving our societies and heeding ecological understandings and coping effectively with the valid concerns of ecological economists and other visionary thinkers. Check out these compendiums of good ideas!

An Incisive Fusillade of Critique

The 2016 presidential primary elections unfolded in an eminently revealing way. The majority of Americans are revolutionarily unhappy with the political establishment, rating politicians with nearly the lowest approval level ever in U.S. history. As a result, voters gave surprisingly strong support to Bernie Sanders, who called for revolutionary changes in our economic and political systems, and to Donald Trump, who deleteriously exploited people's frustrations, anger, fears and prejudices to gain power. Conservative factions brazenly promised to double down on misbegotten "trickle down" tax cuts, and thus perpetuate the extremely inequalitarian and dysfunctional system that is wreaking so many hardships on working people and the average American.

Since politicians representing elite factions are delivering such a lousy deal to the people, they should be unable to win election contests in a fair-minded democratic republic. So these coldly calculating politicians resort to the most astonishing litany of unethical means to achieve their overarching goal of gaining and maintaining power. They resort to trickery, gamesmanship, deceitful propaganda, Big Lies, demagoguery, emotion hijacking and fear mongering. They also take advantage of the Twin Sin tactics of (1) corruptly gerrymandering congressional districts to give anti-democratic over-representation to conspiring conservatives, and (2) dramatically under-representing the best interests of the majority by suppressing the votes of millions of Americans, especially of blacks, Latinos, students, disabled people, drug offenders and poor people.

To compound these far-reaching injustices, Republican politicians have treacherously torpedoed all efforts to reform campaign financing rules that would limit the corrupting influence of Big Money in our elections. And they have stacked the Supreme Court with ideological Justices who blindly profess to believe that a gusher of special-interest money, which they in effect authorized with their narrow *Citizen's United* ruling, would not "give rise to corruption or the appearance of corruption", as Justice Anthony Kennedy put it in the 5-4 majority opinion. The astute syndicated columnist Jim Hightower assessed true appearances and actual impacts, and wrote in his *Hightower Lowdown* of these words, "Wow, if ignorance is bliss, he must be ecstatic!" One observer

noted, "Who knew so much political naïveté could be cloaked in a single judicial robe?" It was in this January 2010 decision that the Supreme Court upended our democratic elections by decreeing that corporations and wealthy individuals can spend unlimited sums of cash in campaigns to elect the candidates they favor.

To seal the deal in the 2016 elections and win domineering control, shrewdly scheming Republican politicians resorted to micro-targeting of millions of people on social media sites, feeding them hyper-negative propaganda and conspiracy theories, and they got big assists from right-wing hackers, Russian Intelligence operatives, alt-right media outlets like Breitbart News and the hyper-partisan spin-meisters on Fox News. And they are rashly abusing the power they have gained through these nefarious strategies by facilitating an illegitimate tectonic political realignment in favor of hard-right politicians, rudely tilting the civic playing field in favor of greedy elites to the detriment of the vast majority of the people.

A statue of Lady Justice in the Supreme Court building depicts Lady Justice blindfolded, to represent the idea that legal justice in our constitutional republic should be administered with objectivity and impartiality, and "do equal right to the poor and to the rich." The National Foundation of Patriotism indicates that Lady Justice is one of the most recognized legal symbols of American justice, most often portrayed not only as a blindfolded woman but as a divinity carrying a sword and a set of scales that symbolize the fair and equal administration of the law, without corruption, greed, prejudice or favor, and regardless of money, wealth, power or identity.

Republicans are trying to create a "post-truth world" of hyper-partisan partiality, but Lady Justice looks on with disdain. To be ideologically blinded in the pursuit of domineering power is assuredly contrary to the ethical administration of justice, as are commitments to far-right ideological convictions. Our criminal justice system is deeply corrupted by racial and class injustices, and "conservative" Justices should be impeached for their refusal to try to rectify these wrongs. It is a real national disgrace to let Big Money unfairly rule our nation.

Let us smile broadly, seeing that serious days of reckoning are coming and yet self-serving conservatives who are masquerading as political representatives of the American people are fighting internecine political battles to promote their own careers while abdicating their greater responsibility to take smart steps to deal fairly with the challenges that we face.

Mark Twain reckoned that against the assault of laughter, human follies can be blasted to rags, even abuses of power and preposterous manipulations of public persuasion and unjust persecutions. So let's laugh them out of office, and thereby remove the consequential threats they are posing to the overall well-being and security of the people.

The negative consequences of the corruption of our political system are far-reaching. Public financing of education has been slashed, causing student debt to skyrocket in recent years to unconscionably burdensome record highs. We are failing to maintain the nation's infrastructure, as reflected by the pathetic "D+" grade given by the preeminent organization of knowledgeable engineers, the American Society of Civil Engineers, in their 2017 Infrastructure Report Card. The social safety net is being shredded to enable regressively structured Tax Cuts to be passed, driving up the national debt to extremely risky levels for the main purpose of allowing the top 1% of Americans to gain an ever-increasing monopoly on the nation's wealth. Our political representatives are giving in to corporate pressures to sacrifice our public lands and oceans and global climate to profit-maximizing industries like those that are exploiting fossil fuel resources. And our economic system is being even more unfairly rigged to reward Big Money donors and enact national priorities that are bizarrely backwards because they double down on the insane scheme of converting natural resource assets to cash as rapidly as possible while irresponsibly ramping up deficit spending, creating increasingly severe inequities and undermining prospects of well-being and the stability, security and sustainable existence of all people in the future.

Deficit spending is being ramped up right at the time in the economic cycle that we should be balancing the budget and running surpluses to reduce the national debt, according to the brilliantly simple understandings articulated by John Maynard Keynes, the most prominent economist of the 20th century.

John Maynard Keynes, the most prominent economist of the 20th century, was known for having established the most basic economic principle of the 20th century. After having intently studied the causes of the boom and bust of the Roaring Twenties and the Depression of the 1930s, with the commendable big objective of identifying the best way to prevent a repeat of the catastrophic impacts of such a severe economic downturn, he came to a well-informed conclusion. In recessionary hard times, when businesses are retrenching and laying off millions of working people, it is necessary for governments to make up for destabilizing slack demand by applying the hyper-stimulus of deficit-financed increases in government spending, preferably by making smart investments like those in necessary infrastructure. Keynes had made it clear in no uncertain terms that once the economy has recovered from crisis and the unemployment rate has dropped to normal levels, it is mandatory for governments to take away the punch bowl from profiteering speculators and to demonstrate fiscal responsibility by balancing the budget and paying down the national debt. Keynes is known as "the father of macroeconomics" for this work, and it is grotesquely ironic that "conservatives" today have embraced a contradictory strategy that the government should cut taxes on rich people no matter what is happening in the economy, and irrespective of whether the rate of joblessness is high or low, and no matter how high the national debt has been run up.

Republican politicians rammed through into law an incredibly irresponsible Tax Cuts Act in December 2017 that rashly violates this central Keynesian understanding. The national debt is more than \$20 trillion today, up from less than \$1 trillion when Ronald Reagan came into office with his folksy new conservative strategy of promoting deficit-financed tax cuts that give rich people a bigger and bigger share of the wealth generated through the exploitation of natural resources and the productivity of workers. Today's federal debt exceeds 100% of Gross Domestic Product, an extremely risky level that is up from a safer level of about 32% in 1981.

Following up the "win" for rich people of their anti-egalitarian Tax Cuts law, Republicans are cooking up their budget for the coming year, and it is a doozy. Budgets are moral documents, so the details of this budget are a serious indictment of their treachery. They propose slashing nearly half a trillion dollars over the next 10 years from the three main pillars of the social safety net: Medicaid, federal housing assistance and the Supplemental Nutrition Assistance Program, better known as food stamps. Anti-poverty advocates say the cuts and a radical restructuring that would make life more precarious for 90 million low-income Americans who rely on at least one of those programs, and would potentially push millions of people off the programs and reduce benefits for the rest. An indeterminate number of Americans "would literally not survive".

The Shifting Meaning behind our National Motto

Perhaps we might meditate for a moment on our national motto until 1956 -- *E Pluribus Unum*, or "Out of Many, One." I feel strongly that everyone in our country would find it advantageous if we all worked together to find better ways to resolve the serious problems we face. It is a sad fact that our national motto was changed in 1956 to *In God We Trust*. This motto carries a much different message than "Out of Many, One." The change makes it seem as though we value disunity and discord more than unity in our nation today. Yet it has been recognized since the days Aesop, the ancient Greek story teller, that "United we stand, divided we fall." Uncompromising partisanship and ideological extreme conservatism augur poorly for the future well-being of our people and our country.

Notably, God is proving to be untrustworthy to keep peace between the faithful of various religions, or between nations. It is curious that this change in our national motto took place just two years after the phrase "under God" was added to America's oft-recited Pledge of Allegiance. This change was made in reaction to perceived menaces of "godless Communism", but it unfortunately also signaled a turning away from our founding roots in religious tolerance and the separation of church and state. The Religious Right in the past 50 years has been acting as though it can provide a tautological proof that our Founders were Christians who believed that their particular obedience-demanding Almighty God is meant to rule supreme, and that 'He' is a staunch conservative.

If we really want liberty and justice for all, we need our leaders in Congress to represent the greater interests of all Americans, not just moneyed interests who corrupt our politics and public policy decision-making by giving

politicians *Dark Money* big bucks to finance their election and reelection campaigns. Moneyed interest groups generally have very narrowly self-interested agendas, and they demand high-end tax cuts and more corporate perks and subsidies, and less collective bargaining power for workers, and increased private profits by being allowed to continue to foist costs onto society. They also tend to want less public-interest regulation and oversight, fewer requirements for accountability, and no limits on campaign finance contributions, so that they can continue to jerry-rig the system even more outrageously in their favor. It would be much better guidance for us to try to honestly create fairer "liberty and justice for all"!

"My role in society, or any artist's or poet's role,
Is to try and express what we all feel.
Not to tell people how to feel.
Not as a preacher, not as a leader, but as a reflection of us all."

--- John Lennon (1940 - 1980)

What Form of Governance Would Be Best?

No nation has ever actually tried libertarian rule, probably proving that societies need regulations and rules of law and adequate revenues and a reasonably balanced role for government to ensure the greatest public good. Germany, Japan and many other countries tried fascist governance in the past century, featuring authoritarian rule and close government ties to financiers and industry, but this mode of rule was clearly disastrous and reprehensible because it involved opprobrious and often horrific repression and tragic wars of aggression, and tens of millions of people were killed.

The Soviet Union, China and many other countries have tried communistic governance, but it turns out that planned economies allocate resources according to dictates that do not fairly reflect supply and demand, so they tend to be inefficient, bureaucratic, inadequately flexible, and poorly capable of competing with capitalist economies. Market sensitive economic systems that are relatively competitive have demonstrated a definite ability to outcompete centrally planned ones. That's one reason that communist China has unleashed its billionaires and huge population on cutthroat competition, capitalist-style.

The Soviet Union made a heroic effort to compete militarily with the U.S. during the Cold War, and it kept up well enough to contribute to the endangerment of the world a thousand times over with its nuclear weapons and mutually assured destruction (MAD!) geopolitics. To accomplish this, the Soviet Union had to skimp on things like education, national infrastructure and social safety net measures. This caused the Russian people a terrible variety of privations, and even worse ones when their system eventually collapsed and their union fell apart. Some Russians are really, really rich these days, but their fragmented country is still much worse for its costly Cold War emphasis on militarism.

Since market economies are quite effective in utilizing people's self-oriented motivations, the best plan generally involves encouraging responsible "free market" policies, smart incentives and making good use of market forces to achieve objectives consistent with the greater good.

Free market economies are afflicted with their own serious shortcomings. For one, demand is artificially stimulated through aggressive advertising and promotion, so people's desires are skewed into a grotesque caricature of sensible consumption and resource usages. Resource allocations are distorted because a high priority is placed on materialistic consumerism, to the detriment of conservation and moderate resource usages and more spiritually enlightened purposes for living.

Another cause of failure of capitalist systems is found in periodic economic slumps, recessions and depressions that are associated with bubble economic policies. These economic disasters harm millions of people and leave large numbers of people destitute or unemployed for long periods of time. The overwhelming influence of the profit-prepossessed military-industrial complex also significantly distorts our national priorities.

There are always economic trade-offs and unintended consequences in all policy decisions. These and many

other issues are explored below.

A Declaration of Inter-Dependence

The great naturalist John Muir, inspired by Alexander von Humboldt, once said that when you tug at any single thing in nature, you find it attached to the rest of the world. Filmmaker Tiffany Shlain and the Moxie Institute have elaborated on this idea in their excellent film, *Connected: An Autobiography About Love, Death and Technology*. Watch this film to get a good idea about its biographical perspectives on the great philosophic physician, Dr. Leonard Shlain, whose four books I admire deeply. The film is available on Netflix.

Here is an entertainingly apt description of Tiffany Shlain by newspaper columnist Leah Garchik: "Filmmaker-philosopher Tiffany Shlain, whose work reflects a 'Poor Richard's Almanac' sensibility -- here's a good way to live your life -- is a dazzling blonde in a fedora, with assertive lipstick."

With that image in your mind, consider that Tiffany Shlain has also created a film series that advocates positive global change. The first film in the series expanded on the last line of *Connected*: "For centuries we've declared our independence. Perhaps it's now time we declare our interdependence."

The Moxie Institute created a *Declaration of Interdependence* to give people pause to realize how important it is to recognize our interdependence with each other and with the healthy ecosystems that are the foundations of well-being. These tenets are vital for creating a better future. I recommend that everyone watch this film.

Let it ripple! Contemplate the ideas in the script of this short film:

A DECLARATION of INTERDEPENDENCE

When in the course of human events, it becomes increasingly necessary to recognize the fundamental qualities that connect us,

Then we must reevaluate the truths we hold to be self-evident:

That all humans are created equal and all are connected.

That we share the pursuits of life, liberty, happiness, food, water, shelter, safety, education, justice, and hopes for a better future.

That our collective knowledge, economy, technology, and environment are fundamentally interdependent.

That what will propel us forward as a species is our curiosity, our ability to forgive, our ability to appreciate, our courage, and our desire to connect ...

That these things we share will ultimately help us evolve to our fullest common potential.

And whereas we should take our problems seriously, we should never take ourselves too seriously.

Because another thing that connects us ... is our ability to laugh ... and our attempt to learn from our mistakes.

So that we can learn from the past, understand our place in the world, and use our collective knowledge to create a better future.

We can make the future whatever we want it to be.

So perhaps it's time that we, as a species, who love to laugh, ask questions, and connect ... do something radical and true.

For centuries, we have declared independence. Perhaps it's now time that we, as humans, declare our interdependence!

Why Win-Win Philosophies Are Better than Win-Lose Ones or Lose-Lose Ones

It is easy to overlook the extent to which in-group cooperation was a crucial part of survival for clans of our ancestors throughout the long evolutionary history of our kind. It is true that our instincts evolved in situations

involving stiff competition for food and the best mates, but our instincts also evolved in contexts of competition *between social groups*. Natural selection favored groups that worked together for the greater good of their clan or tribe as a whole. Behaviors that involved cooperation within clan groups and between males and females were integral aspects of our survival and prospering as social creatures.

It is provocative to consider the insightful realization of the famous psychotherapist Sigmund Freud about our deepest motives: "It is impossible to overlook the extent to which civilization is built upon a renunciation of instinct." He was talking about the renunciation of aggression, selfish greed, and promiscuous sexual instincts, not the more collaborative impulses that are explored in modern day books like Steven Pinker's *The Better Angels of Our Nature*. In a parenthetical irony, while Sigmund Freud had developed theories about repressed sexual drives in our unconscious minds, he indulged in a very close long-term relationship and possible sexual affair with Minna Bernays, his wife's younger sister. "Nice going, Dr. Freud! Shouldn't you have been more virtuous in sublimating those impulses?!"

Human societies have gone through a civilizing process over the millennia as human numbers have increased. Many growing pains have been associated with the hundreds of millions of people who have moved from rural environments to urban ones. The civilizing process has involved a gradual inhibiting of people's anti-social impulses, and has featured the development of more keen abilities to anticipate longer-term consequences of actions. In addition, civilizing processes have involved growing empathic sensitivity and willingness to take into consideration other people's thoughts, feelings, perspectives and human rights.

As societies grow more civilized, people succeed in coexisting with each other through an improving degree of self-control, empathy and mutual respect. These qualities are born of Golden Rule considerations, and not merely through fear of punishment by authorities or deities. Civilizing influences include the control of appetites and the curbing of extreme emotions, and the transcending of violent impulses. People become more and more civilized when they are willing to delay gratification to achieve more important goals and give greater consideration to the sensibilities and natural rights of others. As civilizations grew and developed, so did an awareness of cultural guidelines of moral conduct, decency, hygienic "campfire etiquette", and the propitious value of live-and-let-live attitudes. A recognition also came about that it was socially desirable to avoid rashly unhinged inhibitions and episodes of dangerous emotional hijackings and concomitant strife and violence. In a well-regulated society, no one would be able to purchase any assault weapons without a background check to find out about their mental health history or possible terrorist leanings.

Sigmund Freud observed, in his seminal work *Civilization and Its Discontents*, that the fundamental tension between civilized society and individuals stems from the individual's quest for freedom and the contrary demands of civilization for people to conform, to repress instinctual drives, and to avoid harms to common resources and the well-being of human communities.

Civilizing influences are promoted by public policies such as the reasonable governance of a nation by means of a system of fairly formulated laws. Also, there is a mutual utility involved in fair trade and commerce between people that has made these activities largely positive influences, which have contributed for centuries to making our societies less cruel, barbaric and violent. The result of all these civilizing influences, according to Steven Pinker, was a curious outcome: "A culture of honor -- the readiness to take revenge -- gave way to a culture of dignity -- the readiness to control one's emotions." Hallelujah!

International trade has been a broad civilizing force, but it can have retrograde impacts when gigantic self-interested corporations abuse their influence to enact provisions of trade agreements to the detriment of the majority of people. When trade agreements are written with too much input from profit-prepossessed corporate entities, some of the provisions may turn out to be gravely unfair and socially undesirable. Agreements like the North American Free Trade Agreement can lead to severe inequities, worker dislocations, and tragedies of the environmental commons. One glaringly absurd example of such a provision is an "investor-state dispute settlement" system that allows big corporations to sue the U.S. government for any decisions that prevent them from maximizing their profits. The egregious instance of TransCanada announcing plans to use

such rules in NAFTA to sue the U.S. government for \$15 billion over the rejection of the Keystone XL tar sands pipeline was blatantly ridiculous. It is contrary to the greater good to allow big companies to use such provisions to challenge public moratoriums on fracking, phase-outs of nuclear power plants, or other protections of water, air and the global climate.

When international trade agreements are insufficiently fair, they can contribute to the rise of reactive right-wing anti-immigrant movements that are dangerous to the general welfare and peaceful coexistence. The Brexit vote in June 2016 was a shocking confirmation of this observation. The European Union had been formed in 1993 to anchor European countries in common bonds and shared policies on trade, and to ensure the free movement of people, goods, services and capital so that member states would prosper together in peace. The rash departure of Britain from this coalition portends negative outcomes for Britain, Europe and the world.

Allowing such a union to dissolve into daunting uncertainties and more intensely amplified conflicts is not a good plan. More than 65 million people have been displaced worldwide at the end of 2015, and this new post-World War II record number of refugees requires us to take courageous political action to stop conflicts and to forestall the reactionary energy generated by anti-immigrant sentiments. Filippo Grandi, the United Nations High Commissioner for Refugees pointed out, "If you don't solve problems, problems will come to you." It is disturbing to understand that refugee problems stem from not only environmental calamities like severe droughts and resource shortages, but also by conflicts exacerbated by the destabilizing impacts of U.S. military interventions and related offensives by terror groups. More than half of all refugees in the world today are from four countries: Syria, Afghanistan, Yemen and Somalia, and even more tragically, over half of all displaced people are children.

Seventy percent of the population of Oxford, England favored a REMAIN vote in the Brexit dustup, and I feel that the smart people there evaluated the choice in a more civilized, rational and aware manner than those who have been riled up by austerity policies and stoked fears and exacerbated insecurities and hostile antagonisms toward immigrants and refugees.

Almost 12 million people from Syria have fled their homes, out of a total population of 23 million: almost 7 million remained within the war-ravaged country and 5 million moved abroad. Imagine if a similar percentage of Americans had been displaced -- if 150 million Americans had been forced to flee their homes!

Our societies have always been powerfully influenced by both zero-sum games and positive-sum interactions. Zero-sum games are those in which one person's benefit is another person's loss. In contrast, positive-sum interactions are situations where people make choices that improve the lots of both parties at the same time.

Positive-sum relations shift incentives from one-sided selfish gain to a more mutualistic, empathetic and sane utility in which both sides benefit. Specialization and exchanges of mutual benefits in commerce have been accompanied by the development of safeguards that were required to prevent people who had the capacity to be ruthlessly selfish from exploiting all others at the expense of the greater good.

A key insight of evolutionary psychology is that human cooperation and the social emotions that support it -- like trust, empathy, sympathy, gratitude and guilt -- were naturally selected for, over many generations, because these qualities allowed people to flourish in mutually beneficial positive-sum interactions within their own clans and in-groups. This conferred definite survival advantages over other groups that had more fiercely competitive and individualistic-oriented characters.

Human relations have unfortunately too often been dominated by win-lose gamesmanship. These zero-sum games include ruthless monopoly practices and arrogant plunder and predatory exploitation and aggression in warfare. Some of the worst of these zero-sum situations are so-called "social traps". In a social trap, a group of people acts to obtain short-term gains for themselves that lead to a net cost for the group as a whole in the long run. Classic social traps include "tragedies of the commons" conditions like overfishing and the mindless extermination of wildlife, and overgrazing of cattle on fragile lands, and the destruction of rainforests by logging enterprises and land-clearing agricultural interests.

The most pervasive and negative social trap of all is that of wealthy people who unrelentingly pursue their own self-interest at the expense of the common good. Politicians who pander to these rich people help them intensify this inegalitarian and ill-advised national dilemma.

In capitalist economies, a fever pitch of competition pits business owners and speculators and wealthy people in a triumphalist struggle against reasonable prerogatives and fair treatment of those who work for a living. Unfairness in competition arises and becomes worse with monopoly practices and corrupting abuses of power by people vested in anti-social selfish advantages. In the process, social justice and the overall security of the citizens of a nation are undermined. It seems to me to be an exceedingly poor plan to put policies into place that effectively force the vast majority of people to be excessively busy, and to subject them to high levels of stress by allowing corporations to squeeze workers mercilessly. It seems intolerably unfair to make rewards of increasing worker productivity to be primarily beneficial to business owners, managers and shareholders, and to deprive the vast majority of workers from sharing more broadly in the fruits of their contributions.

"There are two modes of invading private property; the first, by which the poor plunder the rich ... sudden and violent; the second, by which the rich plunder the poor, slow and legal. One begets ferocity and barbarism, the other vice and penury, and both impair the national prosperity and happiness, inevitably flowing from the correct and honest principle of private property."

--- John Taylor of Caroline, 1814

Alert, my fellow Americans. Absorb the implication of this observation by Senator Taylor 204 years ago during the infancy of our grand experiment in democratic governance. An implicitly arrogant presumption that private property and wealth deserve superior rights to real people underlies provisions that perpetuate the status quo, but it's a woefully bad plan to turn up the heat on simmering rancor that leads toward either violent revolution or authoritarian repression. Smart social insurance policies that make the economy and political system fairer by reducing extreme inequalities of income and net worth are a much better plan, for they will help ensure more broadly shared national security and happiness, and reduced risks of extreme unrest. And they give emphasis to the ideal articulated in the Pledge of Allegiance that our United States of America really does represent a modicum of liberty and justice for all, and is honorably opposed to despotism, cronyism and tyrannical oligarchy.

A Call for a New Square Deal

The exuberant 'Rough Rider' Republican leader Theodore Roosevelt advocated "Square Deal" policies during his presidency in the early years of the 20th century, during the last decade of Mark Twain's life. Distinct parallels exist between economic conditions back then and those today. In Roosevelt's day, corporate entities like railroad conglomerates and big oil companies abused their influence in monopoly-like manners to quash competition, exploit workers, increase profits and foist a long litany of harms upon society.

Today, banks and corporations have sprawled across all international boundaries around the planet and gained so much power that they can now declare themselves to be "persons" in the United States, supposedly pursuant to the Fourteenth Amendment. This claim serves to give them valuable rights like those of 'due process' and 'equal protection' under the law. Since corporate persons tend to be picky and choosy about what ethics they subscribe to, they claim they should be accorded the overarching right to maximize profits, minimize tax obligations, and receive limited legal liability for wrong-doing and harms to other real people. These rights inadvertently mean that everyone else in society has their fair rights circumscribed.

Theodore Roosevelt presided over a "trust-busting era" in which many large businesses were broken into smaller and less powerful organizations so that they would be less capable of abusing the power of their size. Inequities between wealthy people and working-class people had grown more and more pronounced, so Square Deal policies were designed to curb corporate abuses of power and root out corruption and reduce the excessive exploitation of workers, farmers and consumers. As a part of his Square Deal, Roosevelt also laudably strived to ensure that resources were conserved and great tracts of valuable public lands were protected.

A new Square Deal is needed with similar goals in the world today. This initiative should be designed to assure people reasonable rights within guidelines that include fair-minded responsibilities to every person in society and all people in future generations. To overcome injustices associated with the entrenched status quo, a sustained movement is needed that will create an effective coalition with principled leaders. Occupy Movement protests in 2011 helped inspire a national conversation about current extreme levels of inequality, and they focused attention on efforts to increase economic fairness.

The anger and hope of similar movements should now be channeled into strategies that will forge a new political and economic order. We should all hope that the forces of decency and humanity will prevail over those of reaction, bigotry, polarizing divisiveness, discrimination, pigheadedness and expanding inequality. The compelling and well-conceived documentary film *Inequality for All* promises to advance this vital awareness by sharing Professor Robert Reich's poignant perspectives. So does the overriding theme of Thomas Piketty's *Capital in the Twenty-First Century*.

A modern new Square Deal should emphasize a reduction in the concentration of wealth in the hands of the top 1% of Americans. It should strengthen the middle class and address the fact that more than 46 million Americans are living below the official poverty level, as reported by the U.S. Census Bureau for 2010. This is the highest number of people in the more than 50 years that the Census Bureau has been publishing figures on poverty. It is shameful that our society has been reduced to such a degree of degradation for so many.

A study of the status of women in the U.S. revealed that the worst six states for women, in terms of average pay, under-representation in leadership and barriers to reproductive health care are Louisiana, Utah, Oklahoma, Alabama, Mississippi and Texas. An average of 28% of women in these states do not earn enough to lift them out of poverty. Sadly, all these states are dominated by Republican politicians who hew to conservative orthodoxy, and thus prevent women from being accorded fairer treatment. There is plenty of shame in the ranks of politicians to go around!

We should remember the important understanding expressed by Franklin Roosevelt: "We cannot be content, no matter how high the general standard of living may be, if some fraction of our people -- whether it be one-third or one-fifth or one-tenth -- is ill-fed, ill-clothed, ill-housed and insecure."

Note that women are vitally important parts of families, so it makes sense that they should be treated more fairly. Alert! The *Global Gender Gap Report 2017*, has found that "globally, gender parity is shifting into reverse this year for the first time since the World Economic Forum started measuring it." Sadly, the U.S. ranks 49th in gender equality in the world, far behind Iceland, Norway, Finland, Rwanda and Sweden, the nations that treat females most fairly. This Index measures gender equality by studying the relative gaps between women and men in terms of four key areas: educational opportunity, economics, health care and political representation. I call for all citizens in the USA to become more supportive of policies that will significantly improve the status of women in these arenas.

Part of the reason that the U.S. rates so low, curiously, is because of "The Caveman Dilemma", as Greg Hanscom explained in *"Why We Take Such Lousy Care of Ourselves and the Planet."* As it turns out, collective action is needed to help us make choices that are in our own greater self-interest. As a society, we need to agree together to make concerted efforts to induce people to do what is right. And government should be on the side of people's best interests, because traditional cultural conservatism undermines the principles of gender equity, and people are too easily swayed by stereotypes and established biases.

All these ideas are consistent with rallying cries of feminists and sensible ecological economists and people involved in protest movements like the *indignados* in Madrid and the Occupy Wall Street protestors in New York City a few years back, and their philosophical kin around the planet.

Note that Donald Trump has become the standard bearer who represents the official face of the Republican Party, as nasty and ugly as this may be for the wellbeing of women, and this is having an adverse effect on efforts to improve the status of females in our society. Such a conniving politician wants to outlaw abortion,

criminalize it and then punish women for making the difficult decision to terminate a pregnancy, or punishing doctors who selflessly provide this important service. Males who get women pregnant? No responsibility or punishment for them -- "just high fives for having scored some sexual favors".

Wealth Inequities

"There are three kinds of lies: lies, damned lies, and statistics."

--- Mark Twain ("erroneously attributed")

Another disparity between Americans highlights the extreme level of unfairness in our economic system today. It is the "intergenerational wealth gap". According to a real interesting analysis done by the non-partisan Pew Research Center, the wealth gap between older and younger Americans has widened sharply in recent years. The average net worth of people over age 65 increased by 42% between 1984 and 2009, while the average net worth for those younger than 35 years decreased by 68%. The average net worth for those between the ages of 35 and 44 went down by 44% during this period. These trends are exceedingly unfair.

These statistics confirm that the interests of older people have been given significantly more weight than those of younger ones. Meanwhile, we are piling up unfunded liabilities and risky levels of national debt and large interest expense obligations. These will be heavy burdens on people in future generations, and they will radically increase the inequities our descendants will face in the future by forcing them to effectively start their lives with an ever-increasing negative net worth. These trends are colossally unfair and retrogressive and ill devised, and thus misguided and socially undesirable.

It personally irks me to see that we are ramping up the real estate market once again, causing rapidly increasing inflation in home costs in many places. This makes it ever more challenging for renters and first-time home owners, two categories of people who are disproportionately young. And it makes the severe problem of homelessness much worse. The smartest plan for any society would be found in farsighted investments made in its young people. Like in their health, their educations, their living situations and their overall well-being! Let's invest! Smart investments should also be targeted to alleviate the increasingly severe problems related to homelessness in the USA today.

"If you think education is expensive, wait until you see how much ignorance costs in the 21st century."

--- President Obama

The Nefarious Role of the NRA

Spokespersons for the NRA claim credit for having gotten Donald Trump elected, and they are right that their vociferous right-wing organization sure does deserve much of the blame for the triumph of Trump and an astonishing number of Senators and Congressmen. A very good case can be made that the dark videos produced by the NRA, which feature an angry Dana Loesch, are tossing emotional bombs into the public discourse in order to help gun manufacturers make big profits. With this divisive wedge resounding in the echo chambers of our minds and the public consciousness, we are unable to adequately counter anti-progressive politicians and prevent harms to public safety.

A terrible mass shooting took place at Marjory Stoneman Douglas High School in Parkland, Florida on February 14, 2018 -- Valentine's Day! -- when a deranged teenager with an AR-15 semi-automatic weapon killed 17 students and teachers, and wounded another 14. Soon afterwards, Parkland student Emma Gonzalez gave a passionate talk that became a video sensation about the failure of politicians to act to make the public safer from gun violence. Bizarrely, Republicans in the Florida legislature soon thereafter voted overwhelmingly to reject a ban on assault rifles.

After the Florida high school massacre, the NRA's Wayne LaPierre tried to turn the debate from school safety to fear of creeping socialism, telling a conservative crowd that they "should be anxious and frightened" about the prospect of Democrats regaining control of the White House and Congress. "If they seize power," he ominously declared, "our American freedoms could be lost and our country will be changed forever." These

ideological proclamations show that LaPierre is propagating extreme views in defense of profiteering by gun manufacturers, and the organization can be seen to have become ever-more virulently opposed to moderate and progressive views.

A more objective understanding of history and politics, however, reveals that it is extreme right authoritarian Strict Father paradigm that most seriously threatens people's personal liberties, not liberals and their more empathetic Nurturant Parent paradigm and what conservatives disparage as "nanny government."

The incisive journalist Catherine Rampell makes it clear that the Republican Party is the primary driving force behind the obstruction of fair-minded common sense policy changes on things like gun safety. Just after the Florida mass shooting, she wrote, "Nine in ten Republicans support background checks for all gun buyers. The same share supports preventing mentally ill individuals from purchasing guns. Majorities of Republican voters also support banning gun modifications that can make semiautomatic guns more like automatic ones; barring gun purchases by people on terrorist no-fly lists; banning assault-style weapons; and creating a federal database to track gun sales." ... "Again, that's what Republican *voters* want. Those preferences have been ill-served by NRA-funded Republican *politicians*, however."

It seems obvious that Republican politicians care more about their own careers and high-paying jobs, and wielding power, than they honestly care about public safety and the well-being of our children. Thomas Friedman made this case clearly and forcefully in a New York Times article on February 21, 2018 titled *Stop Tweeting and Get in the NRA's Face*.

The NRA has spent heavily on getting Republican politicians to oppose sensible policies on gun safety. Defying public opinion in order to pander to this right-wing gun organization, Republicans have consistently refused to even consider bills in Congress that would require universal background checks, close gun show sales loopholes, ban assault weapons, outlaw bump stocks, and fund research on gun violence by the Centers for Disease Control and Prevention. "We could vote on any of those pieces of legislation *right now*. ☐☐But the Republicans control the House, Senate, and White House -- and the truth is that even after the Sandy Hook slaughter of school children, and even when kids die every day in deliberate shootings, accidental shootings, drive-by shootings and random shootings, Republican politicians have blocked even the tiniest gun reform laws to protect our children and communities."

God's Own Trumpet Sounds for Greater Good Goals

Our courageous forefathers famously declared in 1776 that when a form of governance becomes destructive of the "unalienable rights" of its citizens, it is their right and indeed their duty to alter that system and lay new foundations based "on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness." When our economic and political systems facilitate "a long train of abuses and usurpations", they simply must be changed. Common sense tells us that NOW is the time to begin to revolutionarily alter these systems.

The days figuratively run past like wild horses over the hill. Ecological "tipping points" appear to be approaching that could push us toward abrupt changes in environmental conditions. And social "tipping points" appear to be stoking revolutionary discontent and outrage over increasing inequality, especially in destabilizing movements like the advent of demagogic Trumpism and the earlier so-called Arab Spring that became a nightmare for many millions of people.

Our Founders championed the honorable ideals of the Enlightenment Era. These included a measure of equality of rights for all, along with recognitions of the vital importance of the general welfare of the people. In pursuing these goals, they tried to create a fair system of representative government of the people, by the people and for the people. This was a brilliant idea, but the system they established was unfortunately susceptible to becoming entrenched against fundamental reforms. In many ways, the gap between our country's ideals and its reality seems to be growing wider and wider. It is time today for us to unshackle our imaginations and reject discredited ideologies, and to overcome the corruption inherent in the influence of Big Money in our

politics. Let's Move to Amend! It is time for *We the People* to collaborate together with both determined idealism and grounded pragmatism, and to begin honestly building healthier, fairer, and more fiscally and ecologically sound societies.

Likewise, all people around the globe should strive to make their countries fairer so that they will have sturdier foundations, and thus help ensure they will more likely be sustainable far into the future. I call on the ruling interests in every nation to accept progressive adaptive reforms and help set their peoples on more auspicious paths toward satisfying the intentions of "general welfare" clauses like that in the Preamble to the U.S. Constitution.

Reflections on Recent History

After the first 12 years of the 21st century finally staggered into the history books, I observed: "Wow, what a doozy they have been! First the terrible 9/11 terrorist attacks took place, and then a colossally costly and unending global 'war on terror' ensued in reaction. Economic bubbles in technology stocks and real estate and oil price speculation were inflated and then burst, and there was even a bubble in the prices of contemporary art. Globalization trends intensified as the economies of China and India grew at very rapid rates, and millions of jobs in manufacturing were lost in Western nations to cheap labor competition overseas. Environmental impacts of fast growth in consumption and increasing rates of resource exploitation became more distinctly detrimental. Devastating hurricanes, floods, droughts, wildfires, earthquakes and tsunamis wreaked havoc in many areas. And the population of human beings on Earth experienced a net increase of more than 800 million people."

Remember that an economic meltdown began in December 2007 and reached its worst point in late 2008, and it was still distinctly impacting the global economy as the year 2016 began to unfold. Think of it! We have been living through one of the most sensational and scandalous debacles in the history of capitalism, and in many ways it has been an "Inside Job". Laissez-faire "free market" capitalist ideologies took a blow as unprecedented interventions by governments worldwide were necessitated to get credit flowing again to prevent another serious economic depression. Global bank losses and write-offs exceeded \$1 trillion. In addition, Western governments committed an amount in excess of \$10 trillion to shore up their financial systems, according to estimates made by the International Monetary Fund. About half of this astonishingly large cost came in the form of direct financial commitments, and the other half in various kinds of guarantees and insurance schemes.

Despite all these emergency measures, tens of millions of people lost their jobs and many people lost their homes or a significant portion of their retirement savings. The enormous costs of this economic bust were foisted upon workers, taxpayers, and people in future generations who are being obligated for gigantic liabilities and unprecedented levels of debt. This outcome is exceedingly unfair, so we should boldly change course from the policies that contributed to this state of affairs.

Our economic system obviously does not work adequately well when it fosters boom and bust cycles that force people to shoulder the burdens of the bust who are different from those whose rash leveraging of risks contributed most to economic cataclysms. Even worse, the adversities affect almost everyone, while the perks and rewards have gone primarily to the culprits who have profited the most from the inflation of the bubbles.

Since tens of millions of people have been hurt by the economic turmoil, it seems absurd to allow big bonuses to be paid to the corporate and banking CEOs and top managers whose risk-taking decisions contributed so significantly to this disastrous outcome. Our Congressional representatives, the President, the business community, and shareholders take heed!

There is much to be thankful for in the world, but this is certainly not the "best of all possible worlds" that Dr. Pangloss wryly postulated in Voltaire's famous short story, *Candide*. We could, however, work together to create a much better world, and the ideas in the Earth Manifesto suggest a wide range of salubrious ways to achieve this good goal.

A Clarion Call for Reform

Journalist John Cassidy wrote a book titled *How Markets Fail: The Logic of Economic Calamities*. In it, Cassidy pointed out the need for fundamental reforms in our economic and political systems. He sagely observed that it is not enough to merely tinker with the status quo. Our systems are structured in ways that ensure the perpetuation of the status quo, or even worse, they facilitate changes in the way things are that benefit entrenched interests at the expense of the greater good. Consequently, our systems are dysfunctional, and it is proving to be much too difficult to reform them, making it increasingly important for us to collectively demand that our econopolitical system be more fairly and honestly restructured.

Everyone can see that there are many serious problems that need to be solved. To fairly cope with these daunting existential challenges, an accurate and comprehensive understanding of problems must be developed. The relative importance of items in our hierarchy of priorities should be rearranged appropriately. And it is becoming increasingly urgent for us to focus our energies, and to allocate resources accordingly.

Albert Einstein once wisely observed, "We can't solve problems by using the same kind of thinking we used when we created them." Einstein also noted that it is insane to do the same things over and over again and expect different results. So, let's get creative!

The existentially challenging problems we face include a wide range of environmental dilemmas and a variety of complex conundrums related to social justice, peaceful coexistence, true fiscal responsibility and proper long-term priorities. We should deal more fairly with poor people to reduce the record number of people living in poverty. We should minimize undue interferences by the government with people's personal liberties. And we should give overarching consideration to critical needs for giving greater respect to our beautiful home planet's ecological commons. To solve these problems, a sustained and passionate commitment to the greater good is required. And better representatives!

"Technique in art is like technique in lovemaking: heartfelt ineptitude has its charms, and so does heartless skill, but what we all really want is passionate virtuosity."

Awareness of the Population Connection

Ecology is a comprehensive field of study that looks at broad inter-relationships between plants and animals and ecosystems. Ecology takes into account the impacts of human activities on natural habitats, and it cultivates perspectives that are longer-term oriented than the current short term-oriented ideologies that dominate our economic system. Ecological understandings are basically more valuable ways of comprehending our species' inter-relationships in the struggle to prosper and pursue meaning and find happiness and live healthy lives.

Economic growth is the overriding goal of most economic policies. Growth is stimulated, in part, by continuous increases in the number of people on Earth. From a long-term point of view, economic growth is structured like a mega Ponzi scheme predicated on a growing population and an increasing consumption of goods by each person. This 'plan' cannot continue indefinitely, so we should get our economic house in order and heed the insights of ecological economists!

"Living is easy with eyes closed
Misunderstanding all you see."

--- John Lennon, The Beatles, *Strawberry Fields*

We can no longer afford to misunderstand all we see. As of February 2018, there are now more than 7.6 billion people on Earth. Within about 7 years, there will be EIGHT BILLION. By about 2040, current trends indicate the global population will reach NINE BILLION. By the year 2100, the United Nations estimates that there will be more than ELEVEN BILLION, assuming no catastrophic ecological, climate, disease or world war setbacks. These trends mean much more than terrible traffic! There will be a greater intensity of competition in the struggle to survive and get ahead. This will cause an escalating rate of resource exploitation, and limits will become more viscerally clear. More serious environmental problems will become increasingly apparent. Associated worsening poverty will make it likely that more people will go hungry and engage in violent conflicts.

These global challenges loom before us like a tsunami gathering force and magnifying its deadly potential as it approaches the shore. This wave seems to be converging toward a crescendo, as if a Rapture-mad deity is wrathfully working itself into a frenzy. But folks, the cause of this danger is not God, it is US!

Compelling correlations exist between the rapid growth in human population and the long litany of daunting environmental challenges that face us, as articulated by organizations such as the Cousteau Society, the Natural Resources Defense Council, and Population Connection. I strongly recommend that readers consider the ideas of Professor Jared Diamond in his insightful book, *Collapse: How Societies Choose to Fail or Succeed*. Diamond's observations about the depletion of native forests and other natural resources by the people of Easter Island, and similarly myopic actions by other ruined civilizations throughout history, make it clear that we would be wise to give much more serious consideration to the implications of our own similar courses of action on island Earth.

It is startling to realize that more than 200,000 people died in a tragic earthquake in Haiti on January 12, 2010, and yet they were in effect 'replaced' in total number on Earth in less than one day. The number of human beings alive has increased by more than 70 million each and every year since 1965. This is stunning! And it is surely not a sustainable trend for much longer. We should find ways to restructure our economies and societies worldwide so that we are effective in reducing the growth in the number of people on Earth. This would be a smarter strategy than marching lockstep toward terrible tragedies when we have exhausted resources and irreversibly damaged the vital ecological foundations of our well-being.

Thomas Paine was eminently wise to suggest that the best way to confederate and embrace all the various competing interests in a nation would be through a representative democracy that fairly takes ALL interests into account as best possible. Shall we try it?!

We surely should give people in the future much greater consideration and respect by committing our nation to the overarching principles proposed in a Bill of Rights for Future Generations.

A Valuable Insight into Competing Interests

Professor Robert Reich was the Secretary of Labor in Bill Clinton's administration. He discusses in detail a distinct conundrum of human behavior in his insightful book *Supercapitalism*. As consumers, we generally want cheap prices and good deals. By providing such things, companies like Walmart and Costco and Amazon have been remarkably successful. At the same time, people in their roles as speculators and investors want the best possible returns on investments.

In contrast, as citizens we value things that are often contrary to what we want as consumers and investors. We want, for example, healthy communities and expanded social justice and safeguards of our liberties. We want good quality public education that is affordable, and a fair shake for workers. We want reasonable access to health care for all. We want at least a minimal social safety net, and a modicum of security in retirement, and equitable institutions, and peaceable coexistence. We want clean air and clean water, and protected parks, open spaces, public lands, wilderness areas, wildlife refuges, and biological diversity. And we want a stable economic system with credit adequately available at a fair cost.

In summary, as consumers and investors we do NOT want products and services to contain all of the costs of a healthy society, because we want prices to remain low and profits to be high. As citizens, however, we DO want prices to include the fair and sane treatment of workers and communities and the environment. Over the last few decades, things have generally gotten better for consumers and investors, but they have gotten worse with regard to good citizen goals and long-term considerations.

This way of looking at our economy makes it clear that the competing interests we should be trying to "confederate" are not just some clear-cut strife between "us and them", but a conflict between the goals within each and every one of us. Recognizing this, it is crucial that we begin to require the inclusion of all production costs in the prices of goods and services, so that consumers will pay a little more for them and investors will

receive a little less return on their investments, but assurances will be made that common good goals will have a better chance of being achieved.

One thing that all taxpayers have been conditioned to want is a piece of the action in the on-going debt-financed Tax Cut scams, no matter how foolhardy it is for our leaders to mortgage the future to primarily benefit the top dogs in our society. For the greater good, however, we need a dramatically more progressive tax structure and more balanced budgets.

John Maynard Keynes, who was probably the most important economist of the 20th century, warned that budgets should be balanced during ordinary times. Known as "the father of macroeconomics", Keynes saw government deficit financing measures as necessary to meet particular economic crises like the Depression of the 1930s, but as a treasury official in the 1940s, he stated that deficit finance was a "rather desperate expedient", and he advised that it was rashly risky for governments to go into debt to maintain high levels of consumption. He saw wastefully profligate spending as habit-forming, and potentially destructive of nations as well as of companies and individuals. He would tell our leaders today that they should balance budgets right now while the global economy is expanding, and warn them against irresponsibly rash short-term plans that involve borrowing huge sums of money to stimulate economic growth at a time of record high debt, huge projected budget deficits, low unemployment and relatively fast global consumption. So what do Republicans do? Ram through a new round of regressively structured Tax Cuts that will add \$1.5 trillion to the national debt in the coming 10 years, on top of an additional \$10 trillion that the Congressional Budget Office forecasted will be incurred before this December 2017 folly was enacted into law without any support from Democrats.

A Big Perspective on the Failings of the Capitalist System

There are a variety of shortcomings of capitalist economic systems. Cyclical periods of rash risk-taking and irrational exuberance are followed by periods of fear-dominated aversion to risk. These are the defining characteristics of Bull and Bear markets. Volatility tends to generate bigger fees for Wall Street firms, and this makes these vested interests wealthy and powerful. Other problems arise in addition to the propensity within capitalist market systems to create destabilizing economic booms and busts and to stimulate the unsustainable depletion of natural resources and the degradation of our natural environs. Capitalist systems have a socially irresponsible tendency to create ever-more extreme concentrations of wealth and power in the hands of a small minority of rich people, and this money is allowed to buy influence and power, effectively subverting democratic fairness principles by seducing politicians into doing the bidding of wealthy people at the expense of the greater-good interests of the vast majority of all others.

These dynamics of capitalism are facilitated by socially unfair activities in which big profits are privatized while many costs are socialized and environmental protections are ignored or violated. It is precisely because money is allowed to buy so much influence that our national policies are so skewed to benefit the few at the expense of the many. Rich people, giant corporations and established interests manipulate our democracy to the detriment of small businesses, innovative entrepreneurs and the majority of Americans, as well as all people in future generations. This is how the system works, NOT just how it fails.

Politicians often carry out a charade of pretending to be working to redress national problems, when in fact they are pandering to financial and commercial interests to which they are beholden. As a consequence, they expend most of their energies striving to raise campaign funds and protect the status quo and give entrenched interest groups even more advantages. This could and should be changed!

The overwhelming majority of Americans are members of the Many. Together we have the collective power to demand the formulation and implementation of policies that would strengthen the middle class and make success easier for entrepreneurs and small businesses, and also serve to alleviate the hardships of poor people. Simultaneously, we could ensure that our nation provide at least a minimally secure social safety net of health care and affordable retirement. And we could make sure that sensible precautionary principles are followed, so that the environment is reasonably protected.

To accomplish these goals, much of the propaganda of giant corporations and right-wing talk shows and think tanks should be rejected. In their place, we should cultivate clearer visions of the nature of human impulses and social institutions, and the consequences of political policies, and the real aspects of economic exigencies and ecological truths. And we should demand action that is consistent with these larger visions.

"In the nineteenth century, anti-capitalist critics like Marx insisted that economics must be contained within an ethical context; they contended that social justice counted for more than industrial efficiency or private profit. In the late twentieth century, the environmental movement is trying to teach us that both economics and ethics must be contained within an ecological context."

--- *The Voice of the Earth, An Exploration of Ecopsychology*, Theodore Roszak

A Vast and Rash Uncontrolled Experiment

A compelling point is contained in the treatise *Comprehensive Global Perspective: An Illuminating Worldview* in this manifesto:

The worldwide impacts of human activities have never been as all-encompassing as they are today. The course upon which humanity is embarked has many parallels in history, but at the same time it is unprecedented in global scope. Technological and demographic changes are affecting societies and the natural world with a broad scope -- and an accelerating speed.

We are all inextricably involved in a rash uncontrolled experiment in (1) industrialization, (2) urbanization, (3) stimulated consumerism, (4) profligate resource use, (5) rapid population growth, (6) large-scale monoculture agriculture, (7) economic globalization, (8) excessively high levels of deficit spending, (9) asset speculation, (10) financial deregulation, (11) inegalitarian social policies, (12) status-seeking behaviors, (13) divisive political strategies, (14) aggressive militarism, (15) extensive habitat modification, and (16) the generation of a myriad of pollutants, toxins, wastes and greenhouse gas emissions into the atmosphere. Almost every other species of life on Earth is affected by this concatenation of activities. No one knows exactly what the outcome and the consequences of this risky experiment will eventually be. ...

To better manage our economic, social and environmental challenges, we should cultivate new ways of thinking, and behave and act with more broad-minded intention. Strong resistance generally arises in opposition to 'paradigm shifts', but when we are able to understand these challenges in bigger-picture perspectives, the opportunities accelerate for achieving important progress and propitious change. Among the many things we should unflinchingly reform are socially irresponsible aspects of unbridled capitalism and unfair imbalances in globalization. National policies that create speculative bubbles should be scrupulously evaluated to preemptively prevent the need for costly bailouts. We should invest in measures designed to gain independence from fossil fuels. We should make bold commitments to avoiding hawkish nationalism and imperial aggression. Sensible and open-minded attitudes should be adopted toward national policies regarding women's health and family planning and reproductive rights and contraception and abortion. And our electoral system that obeys Big Money over all other influences should be broadly reformed.

Nobel Prize winning economist Joseph Stiglitz writes in *Globalization and Its Discontents* that globalization has brought huge benefits to millions of people around the world, but that it has been poorly managed. Market fundamentalist ideologies have been allowed to hijack good intentions, and the troika of international governance institutions -- the International Monetary Fund, the World Bank and the World Trade Organization -- have set the rules of international economic activities "in ways that, all too often, have served the interests of the more advanced industrialized countries -- and particular interests within these countries -- rather than those of the developing world."

Joseph Stiglitz observes that globalization should be reshaped to realize its greater potentials for the good of humanity, and that international institutions should be reshaped to contribute to this goal rather than to narrower goals of vested interest groups. This is smart thinking!

Pope Francis has expressed empathy with marginalized people like those stricken with extreme poverty or migrants who are exploited or females who are trapped in sexual slavery. This sale of life and dignity is the dark side of markets, so Pope Francis vividly warns against the "globalization of indifference." He is not some sort of devilish "neo-Marxist", and he makes it clear that market outcomes are not in general socially just, and he calls for public investment in fairer opportunities in the world. "Absent a moral commitment to human dignity, justice and compassion, capitalism is conducive to materialism, individualism and selfishness. It is a system that depends on virtues it does not create."

When we see the bigger picture, it can help us re-evaluate issues, and to be better able to shift our priorities to fairer and more honorable ones.

Lessons Learned from Observations of the Mark Twain Bank in St. Louis, Missouri

We are living in a period when the inherent instability of capitalist economic systems is starkly apparent. Economists called the 2008 bankruptcy of Lehman Brothers and the subsequent international credit crisis "a Minsky moment", after the little-known economist Hyman Minsky, who developed a "financial instability hypothesis" in connection with his personal observations as an economist and a director of the Mark Twain Bank in St. Louis, Missouri. I'm not making this up!

Hyman Minsky noted that stability yields to instability in a cyclical progression. In the early stages of an economic cycle, banks lend cautiously to borrowers, sensibly requiring loans to be collateralized safely with pledges of underlying assets. When an economic boom begins to develop, the competition between lenders intensifies and finance becomes more risky and speculative as banks make loans to less creditworthy borrowers. Eventually, banks throw caution to the wind in a bubble frenzy, and indulge in "Ponzi finance" schemes in which borrowers are much more vulnerable to default because they may even be unable to afford the payments on their loans.

A primary contributing factor in this boom and bust cycle is the irresponsible actions of bankers and traders. This is why rules governing the financial industry should be changed to keep leveraging of borrowed funds within safer parameters. It is also why effective rules should be implemented to prevent systemic risks and vulnerabilities from developing that lead to credit crises and economic recessions and bailouts. It just doesn't make sense to allow the 'rational irrationality' of self-interested players to subvert the greater good in such significant ways. This is an economic problem, and it is also a serious social and environmental problem, and it has distinct ethical underpinnings.

Hyman Minsky's description of the cycles in the economy reveals a salient fact: the best plan for society as a whole is to make sure that there are reasonable minimum requirements for the amount of down payments and collateral required for home loans, so that real estate booms and busts are leveled out rather than being made more volatile. Clear rules should be formulated to ensure that our entire economic system is not threatened by speculative risk-taking, and to prevent excessively leveraged gambles and the unregulated use of financial derivatives. A stable economy is more important than a boom-and-bust bubble economy to the well-being of the majority of people over the long term.

Some people say that corporations should be allowed to regulate themselves. Joel Bakan, the author of *The Corporation*, strongly disagrees. He points out: "No one would seriously suggest that individuals should regulate themselves, that laws against murder, assault and theft are unnecessary because people are socially responsible. Yet oddly, we are asked to believe that corporate persons -- institutional psychopaths who lack a sense of moral conviction and who have the power and motivation to cause harm and devastation in the world -- should be left free to govern themselves."

This is a persuasive perspective. We simply cannot continue to allow big corporations to abuse their influence and evade accountability. Deregulation, corporate favoritism, privatization and bubble economics have caused too much financial turmoil in the past ten years, and we can no longer afford to allow "conservative" politicians, economic fundamentalists, and proponents of laissez-faire legislative and regulatory policies to dictate our

priorities and dominate our national politics. Surely the primary reason our government does not work better for the majority of Americans is because it has been bought off by wealthy people and big corporations. For more extensive insights into the details related to this state of affairs, see *Common Sense vs. Political Realities: An Anatomy of Dysfunctionality*.

Visceral Connections: The Intimate Impacts of Creative Destruction

Capitalist economic systems tend to promote a process that economist Joseph Schumpeter called "creative destruction". By allowing businesses to fail that do not compete successfully, a winnowing-out takes place that ensures a kind of survival of the fittest organizations. This can have positive effects by letting innovative forces transform markets, products, equipment and production methods, making capitalism quite adaptive when competition is fair. But it can be extremely maladaptive when vested interest groups use unfair tactics like monopoly practices, or when they take advantage of the power of their size to quash competition. Likewise, negative outcomes are generally associated with corrupt government policies and agencies that allow free rein for entrenched interests to seize special advantages, privileges, and subsidies for themselves.

Creative destruction can have salubrious effects by improving production processes and product quality, and healthy competition can lead to lower consumer prices. But it can also wreak terrible dislocations and hardships on workers and passive investors and the environment. To manage change well, individuals and businesses and the government need to be more flexible and forward thinking, and give higher priority to the common good.

When the federal government is forced to bail out organizations that are "too big to fail", this thwarts market processes. Under such circumstances, taxpayers should be rewarded for their rescue of organizations that indulged in speculative risks and other types of "moral hazard". This compensation to taxpayers should come in the form of significant stakes in the profits that the bailed out entities earn after they recover. It is unfair for us to risk national bankruptcy to save banks and other institutions without requiring them to make large contributions to taxpayers from their resurgent profits. It was, after all, the speculative gambits taken by CEOs, bankers and other players that are mainly responsible for the havoc wreaked upon millions of people worldwide as a consequence of the 2008 financial crisis.

Creative destruction sometimes merges with ruthlessly exploitive aspects of capitalism, as analyzed by author Naomi Klein in her compelling book *Shock Doctrine: The Rise of Disaster Capitalism*. When this occurs, not only is our standard of living at risk, but so is our financial, physical and ecological well-being. Even our liberties and basic human rights are at stake. We can begin to take control of these dysfunctional aspects of capitalism only by understanding them better, and by courageously acting in accordance with more enlightened understandings!

The Story of Stuff

The excessive promotion of consumption is contrary to long-term greater good goals, especially when it contributes to the wasteful depletion of resources and production of toxic wastes and the generation of huge volumes of climate-altering greenhouse gases. Annie Leonard, the social activist, folksy filmmaker and promoter of sustainability, explores the risk-laden madness of wasteful consumerism in her compelling video *The Story of Stuff*. She points out, startlingly, that 99% of all the stuff we extract, produce, distribute and consume every day becomes a waste product within 6 months.

Annie Leonard also created an animated video titled *The Story of Broke*. In this film, Ms. Leonard succinctly encapsulated important issues related to the misuse of taxpayer funds and the misleading idea that our nation is broke. She refers to the established status quo as "The Dinosaur Economy", and makes it clear that far too much money is given to companies vested in the status quo in the form of tax subsidies, risk transfer subsidies, freebie subsidies, and resource extraction subsidies. She examines the obvious folly of allowing businesses to externalize big costs onto society for the clean-up of pollution and toxic wastes -- things that corporate entities should be required to include in their prices and true bottom-line profits. These simple and entertainingly illuminating videos can be viewed online right now. *The Story of Change* is another Annie Leonard video that provides valuable perspective and ideas on how we might best head where we need to go.

With our human numbers now exceeding 7.6 billion, and seemingly destined to reach 9 billion well before the year 2050, we are going to run up against harsh limits in the supply of food and raw materials and energy and fresh water. The capacity of the environment and the atmosphere to absorb all the waste products, toxins and climate-disrupting greenhouse gas emissions that result from this profligate consumption will become a more crucial consideration. The Norwegian businessperson and organizational leader Oystein Dahle once made this compelling observation:

"Socialism collapsed because it did not allow the market to tell the economic truth, and capitalism may collapse because it does not allow the market to tell the ecological truth."

And Republican "truths" are becoming more suspicious by the minute. The Republican Party and its angry, fervently righteous, easily manipulated and simple-minded Tea Party wing may deny these understandings, but such denials will only have the effect of speeding the pace at which our runaway train of consumption and waste production is lurching toward calamitous outcomes. No matter how zealously the myopic Tea Party crowd waves its <Don't Tread on Me> flags, and no matter how desperately our leaders strive to stoke consumerism to create jobs and increase corporate profits, ecological truths cannot be indefinitely ignored.

The Tea Party does tap into some valid grievances. The American people have been promised beneficial effects of international trade agreements, but most of those agreements contain wrongheaded provisions like the one in the North American Free Trade Agreement that encourages corporate lawsuits against the government, and in general those that make it easier for giant corporations to send factories and jobs abroad, and contributed to conditions of stagnating domestic wages and worse opportunities for blue collar workers and increasing inequalities. And Republican politicians have exploited those feeling of grievance by scapegoating Mexicans and immigrants and Muslims and gay people and women to gain more power. Don't fall for this social trap, for it is another variety of scurrilous hard times swindle! Renounce the egomaniac exploiter Trump and his minions!

"The survival of a species is, by definition, biological existence that is indefinitely sustained. The human race needs to more clearly recognize and respect the fact that we cannot continue to consume far more than can be supplied by natural and biotic resources, regeneration, and healthy ecosystems. The carrying capacity of damaged ecosystems is less than that of healthy ones, so it is an overarching necessity for us to act to prevent harms to habitats that will upset the providential balance in nature."

--- *Comprehensive Global Perspective*

Revelations Exhibited in Our Enveloping Maniacal Consumer Culture

We are immersed in what psychologists call a manic culture. This manic state is characterized by short and fragmented attention spans, scattered energies, poor impulse control, compulsive behaviors, addictions to sensationalism, profligate spending, shallow understandings, tweeted propaganda, unmindful argumentation, a fixation on celebrity and eternal youth, occasionally indiscriminate sexual appetites, widespread consumption of fast foods, happy-face promotions, increasing susceptibilities to mental depression, and widespread uses of anti-depressant and psychotropic drugs and addictive opioids.

More than \$200 billion is spent on advertising in the U.S. every year to stimulate demand for products and services, and to sway people's opinions. This amount exceeds the GDP of about three-quarters of the countries in the world. That's A LOT of propaganda! This advertising can be a perniciously manipulative form of indoctrination that results in a wide variety of outcomes that are socially undesirable and even harmful when considered from big picture perspectives.

Advertising is particularly effective in affecting children, whose minds are not yet fully formed or capable of realizing that such persuasion can be untrue, distorting and manipulative. The imagery of marketing can have negative impacts on the development of young person's brains, and it tends to objectify gender roles and create unrealistic body images. Astonishingly, television programs for children in the U.S. are interrupted by advertising on average every 3 minutes. Every three minutes! This is ridiculous. Brain conditioning at a young

age is especially seductive because the brains of youngsters are not able to easily distinguish fiction from healthier visions of "reality".

Television advertising subjects people to a barrage of images and commercial messages that are loud, seductive and insidiously intrusive. The medium in which messages are delivered has profound impacts that are influential beyond the scope of the content of the messages. Repetition in advertizing can imprint commercial messages on our subconscious minds with a force that contributes to unhealthy fixations and manic character. This is one reason why attention-deficit and bipolar disorders are proliferating!

Rapid successions of images, subconscious messaging, persuasive marketing, and chatter on social media are physiologically affecting our brains, contributing to misguided values, sleep deprivation, alienation, rude behaviors, rage and mental depression. Our psyches are powerfully influenced by programming that is focused on celebrities, sensationalism and violence. Polarizing political rhetoric, ranting talking heads on television, and anger and hate incessantly expressed on talk radio (and on many websites) also take their toll. The demonizing of people with differing perspectives, and imagery containing demeaning stereotypes, all contribute to mania in our cultures. The increased susceptibility of many Americans to depression makes it the leading cause of disability, and anti-depressant drugs currently are being prescribed to more than 20 million Americans.

Oddly enough, many drugs that are available over the counter in other countries are sold only by prescription in the U.S., which is one of the few advanced nations that allow direct advertising of prescription drugs to consumers. Such advertising is becoming increasingly obnoxious and intrusive, because it is so repetitive, especially ads for erectile dysfunction drugs and prescriptions for unsavory afflictions, all of which disclose long lists of harrowing potential side effects.

"Ask your doctor!" Even the American Medical Association favors a ban on advertising prescription drugs directly to consumers. Spending on such advertising increased by 60% in the four years from 2012 to 2016, contributing to unnecessary increases in the prices of prescription drugs. Revealingly, such advertising became ubiquitous only after lobbyists managed to get the Food and Drug Administration to make regulatory changes in 1997 that allowed it. Seeing the many negative impacts of such advertising, and a paucity of positive ones, it is high time for the FDA to reverse this decision. In particular, ads for prescription drugs like Viagra and Levitra that encourage sexual activity should be banned from prime-time television on the grounds of common decency.

All in all, what we really need is a prescription for more positive influences! Here are a few. Experience nature outdoors more often. Join the Slow Food movement and enjoy leisurely meals with friends or family. Spend time cooking or gardening. Listen to soul music, jazz, classical music, or the blues. Find time to meditate or enjoy silence. Read an entertaining or spiritually uplifting book. Immerse yourself in what Carl Jung called the Spirit of the Depths, not just in the Spirit of the Times. Be with what is. Sing words of wisdom. Create some "senseless acts" of beauty and generosity. Cultivate friendships. Accentuate the positive. Breathe deep and let go of negative thoughts that compel obsessions. Recover an authenticity of the soul by focusing on honest spirituality, true values, and healthier philosophy. And support progressive ideas and reforms.

Or watch some comedy by stand-up comedians or late-night entertainers like Jon Stewart or Bill Maher or Stephen Colbert. Humor is healthy! Think, for instance, about the "Friends of Irony" email that once circulated on the Internet, which contained visually funny photos of ironic juxtapositions of various images. One showed the reader-board of upcoming events at a church's Parish Hall. It reads:

MONDAY	ALCOHOLICS ANONYMOUS
TUESDAY	ABUSED SPOUSES
WEDNESDAY	EATING DISORDERS
THURSDAY	SAY NO TO DRUGS
FRIDAY	SOUP KITCHEN

SUNDAY SERMON
9 A.M.
"AMERICA'S JOYOUS FUTURE"

Ha! That struck me as a funny commentary on our culture, almost as humorous as a handwritten sign in front of "Le Petit Mort", which read:

Psychic Fair Cancelled
Due to Unforeseen Circumstances

Important Steps to Greater Fairness and Justice

The Founders of modern democracies essentially championed a social contract in which greater fairness and justice for a nation's citizens would be honored and respected. To actually create such a state of affairs, our economic and political systems need to be re-structured so that they actually do provide for fairer and more just conditions.

One important reform that would ensure greater fairness to people in future generations would be to require businesses to include all currently externalized costs in the price of every product and service, particularly those costs related to the prevention and clean-up of pollution and the safe disposal of wastes and toxins, and medical care for people harmed by pollution. We should additionally re-evaluate all government expenditures and tax loopholes that provide subsidies to big corporations. Subsidies to vested interest groups tend to hamper competition and impede innovation. Taxpayers are forced to finance these subsidies without enjoying adequate benefits, and this is contrary to the greater good. The influence of vested-interest money in election campaigns and the intense lobbying of our representatives in Congress to manipulate their decision-making should be restricted, so that the policies put in place are more honestly focused on the common good.

"Rent-seeking" is the general term that economists use for gambits employed by exploitive interests to get money at the expense of the public. Rent-seeking activities today often refer to efforts to capture various monopoly privileges that stem from government regulation of a market. Rent-seeking, in general, involves getting a bigger share of existing wealth, rather than actually creating any new wealth. Joseph Stiglitz analyzes this concept in Chapter Two of his compelling book *The Price of Inequality*. He discusses the curious fact that countries with large amounts of crude oil, like Venezuela, Saudi Arabia, Iran and Iraq, which should be able to afford to treat their people more generously because of the huge windfall receipts of money from their large oil reserves, tend instead to have more inequalitarian societies because of political corruption and rent-seekers and their abuses of power. While an abundance of natural resources should allow countries to take better care of their poor people, and to invest in things like better education systems and universal healthcare, it turns out that countries with the most natural resources are often among the ones with the most extreme inequalities.

Another form of rent-seeking involves selling things to the government at prices *higher than* market. Drug companies and military contractors excel in this form of highly profitable but socially detrimental scam.

Rich people worldwide tend to gain at the expense of everyone else by means of a variety of socially undesirable rent-seeking activities. These actions and swindles include lobbying to get perverse government subsidies, laws that make the marketplace less competitive, lax enforcement of existing laws, and statutes that allow corporations to take advantage of others or to foist costs onto the rest of society.

The Perspectives of Arthur Cecil Pigou

Economic arguments can be quite complex. But it is important to understand them in a comprehensive way. This is how we can create the best balance in decision-making. Take, for instance, the insights of Arthur Cecil Pigou, a British economist who was one of the first people to articulate the nature of imperfections in markets and to examine market failures due to "cost externalities".

A big variety of deep interdependencies exist between people, and there are many "spillover effects" of one person's actions onto the well-being of others. The same is true for businesses. For this reason, Arthur Cecil Pigou advocated subsidy incentives ("extraordinary encouragements") and tax disincentives ("extraordinary restraints"), because such mechanisms generally have the salubrious effect of properly reflecting both social benefits and costs to society that are not accounted for in private transactions.

This idea of properly designed incentives and disincentives, boldly implemented, points to one of the best plans for making our societies healthier and more sustainable. A "Pigou Club" of prominent economists and pundits recommends that we enact higher gasoline taxes or other forms of carbon emissions taxes. The purpose of these taxes would be to allocate a higher price to the burning of fossil fuels, so that cost externalities associated with risks created by our dangerous addiction to these sources of energy would be reduced. Pigouvian taxes like this would serve to reduce the rate of increase in the quantities of greenhouse gases we are spewing into the atmosphere every year. We should listen to these Pigou Club experts in this regard. They include a wide range of people like Paul Volker, Alan Greenspan, Bill Gates, Jeffrey Sachs, Paul Krugman, Joseph Stiglitz, Robert Reich, Lawrence Summers, Michael Bloomberg, Al Gore, Bernie Sanders, Thomas Friedman, and even Arthur Laffer, Charles Krauthammer and Grover Norquist.

Imagine the effect of a new incentive system designed to increase fuel efficiency on all new vehicles sold. If much higher sales taxes were assessed on purchases of vehicles that get less than 20 mpg, and the proceeds were used to provide rebates for all vehicles that get more than 40 mpg, it is easy to see how demand for vehicles would be significantly shifted to more fuel efficient vehicles. Such a system of incentives would powerfully influence people's choices and buying decisions. We could even be more effective in weaning ourselves from our Achilles' heel dependence on oil, and from extremely high costs related to positioning our military forces in and around nations that have the biggest oil reserves in the world. At the same time, we would burn less oil and cause less pollution and create fewer greenhouse gas emissions, and hence cause less damaging changes to global climate conditions. This would be a smart course of action!

Federal gasoline taxes are only 18.3 cents per gallon, and they have not been increased in 25 years. Inflation diminishes the value of money over time, so the net amount of this tax has effectively gone down by more than one-third in the past two decades. Simultaneously, the costs of materials for highway construction, repair and maintenance have increased by more than 50%. The costs of military expenditures to ensure uninterrupted access to imported oil from Middle Eastern countries have skyrocketed. Costs for public health, traffic congestion, and environmental damages associated with oil industry activities and transportation systems and air pollution and oil spills have also increased much faster than the rate of inflation. And our national debt has reached unprecedented levels, exceeding a staggering \$20 trillion in 2017. This penalizes people in the future as a result of our weak-willed inability to manage more fairly and fiscally responsibly.

The inescapable conclusion is that gasoline taxes should be increased to help finance these costs. Instead, uncompromising "conservatives" are right now preventing the passage of a fee-and-dividend carbon tax program that would reduce the rate of depletion of fossil fuel resources and pay out all the revenues generated to all Americans in a highly egalitarian way, measurably reducing inequality.

People buy insurance to cover potential calamities like floods, fires and auto accidents. But when it comes to larger considerations of our probable impacts on the health and well-being of people in future generations, we seem to be unwilling to pay a modest and reasonable premium in the prices of products and services to finance the costs externalized onto society, or to mitigate the adverse health impacts of polluting activities. We essentially are collectively unwilling to act to minimize damages done to ecosystems, or to reduce the pollution of waterways, or to prevent inadvertent impacts of human activities on the gaseous composition of the atmosphere and the stability of Earth's climate. It is time for us to remedy this state of affairs by making fiscally and ecologically intelligent changes in the systems that encourage these misguided outcomes.

Almost all free market economists and people who advocate a better-managed economic system admit that incentives are important. But free markets give too little emphasis to aspects of existence that are vital to our

collective well-being. They do this because they fail to adequately take into account the guidance of socially fair and environmentally enlightened understandings. Sensible calls are being made for more enlightened ways of seeing true social well-being by beginning to use Gross National Happiness measures rather than the value-deficient Gross Domestic Product measures in assessing the performance of our economies.

Instantaneous Lucidification

To get economic incentives right, it helps to understand big picture perspectives. We should stop blindly acting as though corporate prerogatives and laissez-faire business doctrines are the end-all of policy making. Too many of the incentives created by corporations and governments are "perverse incentives", like those in the banking industry that encourage speculation and highly leveraged risk-taking and predatory banking practices.

Incentives should be designed to encourage people to behave in ways that are more socially and environmentally beneficial. Disincentives should be formulated and instituted to prevent costs from being foisted onto innocent victims. Cost-shifting from corporations to taxpayers and people in the future should be reduced. Once the details and magnitude of this cost shifting are understood, we should be better able to make smarter determinations of how to structure incentives and disincentives so that they reflect realities and mitigate adverse impacts on society.

The Environmental Protection Agency completed a six-year study in 1997 that took into account the human health and welfare and environmental effects of the Clean Air Act. The EPA found that the total benefits of Clean Air Act programs in the 20-year period from 1970 to 1990 ranged from about \$6 trillion to about \$50 trillion, with a mean estimate according to varying assumptions of \$22 trillion. These benefits represent the estimated value that Americans place on avoiding the dirty air quality conditions and dramatic increases in illness and premature deaths that would have prevailed without the 1970 Clean Air Act and associated programs at the state and local level.

The actual costs of achieving these benefits of pollution reductions over the 20 year period were \$523 billion. This is a small fraction of the estimated \$22 trillion in benefits gained. From this perspective, it seems obvious we should collectively be making choices that respect environmental protections, rather than allowing them to be undermined by narrowly-focused interest groups!

A study by the federal Office of Management and Budget in 2003 sought to evaluate the cost and impact of environmental laws over the 10-year period from 1992 to 2002. The extensive analysis found that the cost to businesses and government of environmental and health regulations was 5 to 7 times less than the costs to society related to dealing with pollution and toxic waste clean-up and related adverse healthcare expenses for workers, families and people in communities nationwide. These findings prove that it is downright absurd to let lobbyists and politicians rewrite environmental laws to weaken protections like those of the Clean Air Act.

And it is all but criminal to put industry operatives with serious conflicts of interest in charge of federal agencies to undermine the very purposes for which the agencies were established.

Many of the incentives in our economic and political systems are sadly misguided. They provide big benefits to small constituencies while costing significant amounts to the general public. Incentives like this should instead be re-targeted to provide overall benefits at reasonable costs. We should keep in mind that these costs are not just monetary ones. They include harmful impacts upon real people's health and the quality of their lives.

Germinating Idea

There are exceptionally stupid laws in every county and every state and every country. Let's all agree to demand that our representatives in the United States work to get rid of the worst ones! In *Happy Harbingers in Good Ideas for a Better Future*, the creation of an Office of Public Integrity is proposed. Its mission would be to establish a system of Citizens' Civil Grand Juries in every county and state in the U.S., along with a federal Civil Grand Jury. One of the responsibilities for these bodies of citizen volunteers could be to solicit input from all citizens as to which are the stupidest laws in effect in their jurisdiction, and these Civil Grand

Juries should be given the responsibility of assessing the merits of the laws suggested as the most stupid. These Juries should use the criteria of comprehensive considerations of the negative consequences of the laws, both intentional and unintentional. The Civil Grand Juries should be authorized to submit their findings to appropriate officials who would be expected to deliberate and take action to get rid of such laws.

An even better idea, of course, would be to create August Civil Commissions staffed with independent thinkers and relatively objective experts who will be given the big responsibility of honestly assessing what rules of law are really best for society.

If we let up on the masses a bit more with less opprobrious laws, this strategy would make everyone more secure. Let's pass a national minimum wage law starting at \$12 per hour immediately, indexed to inflation for annual increases. Let's honestly debate the value of investments in people rather than in the padded bank accounts of those who get the biggest proportion of benefits in our society.

A Discordant Tune Rudely Interrupts the Course of This Soliloquy

Anyone who has been sucked into the lures, scams, extreme-pressure sales presentations and high costs of timeshare industry agents will find the reality-show-like documentary film *The Queen of Versailles* to be a sad cautionary tale of crass materialism, pathetic hubris and tawdry conspicuous consumerism.

This film is a revealing and unsavory story about a wealthy timeshare magnate named David Siegel and his "aging trophy wife" Jackie, who is 30 years younger than him, and their eight children, and the woes that befall them when the real estate bubble burst and the financial system froze up during the recession of late 2008. When the economic downturn began, the Siegel family was building the biggest private home in America, a 90,000-square-foot home in Florida that was modeled after the Palace of Versailles. Apparently the 26,000 sq. ft. home they lived in was just not enough to match their needs and egos. David Siegel was also involved in constructing a massive 1,250-unit luxury towers project in Las Vegas and other Westgate Resorts timeshare projects. The credit crisis posed a serious financial challenge to this rags-to-riches family, and the story of the Siegel family's pathetically gaudy prosperity and fall toward bankruptcy makes viewers feel that our society needs a serious dose of respect for more moderate consumption and more sensible national policies. The obtuse follies of some rich people make it appear eminently reasonable for us to re-focus our national policies on benefitting groups of people other than grotesquely self-centered people like these!

The Queen of Versailles is a modern view into the character and eccentricities and practically lurid excesses of a family caught up in a perverse version of pursuing the American Dream. The exceedingly heavy ecological footprint of these wealthy people is almost incalculable. This tale doesn't resemble a glamorous episode of Robin Leach portraying the *Lifestyles of the Rich and Famous*. It is rather the story of a pathetic family led by a shrewd businessman who is extremely insensitive to the wastefulness of materialistic consumerism. The film is reminiscent of *The Beverly Hillbillies* TV show of the 1960s, which depicted a family of unsophisticated "hillbillies" who had struck it rich in oil and moved to Beverly Hills, where they lived 'high on the hog' next to a greedy bank president and his blue-blood wife, with a variety of resulting funny situational culture conflicts.

David Siegel brags in the film that he personally got George W. Bush elected, hinting that he did so illegally. This is reason enough to bemoan David Siegel's powerful influence, considering the terrible impact that the policies of President Bush had on the U.S. in terms of the wantonly irresponsible tax cuts for the wealthy that have contributed to huge increases in deficit spending and the national debt. We still have not recovered from these indulgent and unwise initiatives, or the extremely costly wars Bush involved us in abroad. There is a distinct possibility that future financial crises will be caused by factors related to these rashly imprudent actions. For this reason alone, David Siegel and his ilk should not be coddled with such pathetically generous national tax policies.

Ruth Stafford Peale was the wife of Reverend Norman Vincent Peale, the man who wrote *The Power of Positive Thinking*. She once said, "Find a need and fill it." This was great entrepreneurial advice. The timeshare industry was built on a far less noble adage: "Create a need by exploiting people's desires for luxury, and

manipulate people using high-pressure sales presentations into buying a timeshare product that is often excessively costly." As much as 50% or more of the original price of a timeshare purchased from a developer goes toward marketing costs, sales commissions and other fees. Timeshares turn out to be poor investments for the majority of buyers. We obviously need to more intelligently refocus our economy and national priorities!

The Goddess of Irony appeared to have taken an avid interest in this story as the 2012 presidential election approached, for here was a sensational denouement to it. David Siegel sent an email to all of his employees in 2012, indicating, "Of course, as your employer, I can't tell you whom to vote for." He then scurrilously offered "a few facts that might help you decide what is in your best interest." He declared that re-electing President Obama would "threaten your job" and result in "less benefits and certainly less opportunity for everyone."

Scott Keyes, a senior reporter for the Center for American Progress, wrote a fascinating report in early 2015 about how wrong Siegel turned out to be in this prognosis of economic doom if President Obama were to be re-elected, as he was. "Just over two years after penning that company-wide email, Siegel informed Westgate employees that instead of layoffs, he would boost their minimum wage to \$10 per hour beginning in 2015. In fact, according to Siegel, 2014 was a banner year."

"We're experiencing the best year in our history and I wanted to do something to show my gratitude for the employees who make that possible," Siegel said in announcing the wage hike. He also told the Orlando Business Journal, "things have never been better." Despite writing in 2012 that any tax increases on the wealthy would mean job losses -- "Rather than grow this company I will be forced to cut back," he said at the time -- Siegel was extraordinarily successful growing Westgate in the several years after taxes were increased a small amount on the wealthy. In 2014 alone, Siegel and Westgate bought a hotel in Las Vegas for \$180 million, began constructing a large retail center in Orlando, and purchased the Cocoa Beach Pier. Siegel also acquired the Orlando Predators Arena Football team and continued constructing his 90,000 square-foot mansion, which will be the biggest in the entire USA once it is completed.

Siegel isn't the only conservative to have predicted economic doom if Barack Obama won re-election. Among others were Mitt Romney, who argued that unemployment would be stuck above eight percent, and Donald Trump, who predicted a crash in the stock market. Instead, since November 2012, the unemployment rate has dropped to just above 4% percent, and the stock market has jumped to record highs. Oh, come all ye faithful, stop believing in the dark prognostications and prescriptions of these "conservatives"!

Recognize the implications of these facts. Being imprisoned in the echo chamber of their own solipsistic extreme conservatism, most die-hard right-wing partisans do not have an accurate understanding of what really constitutes the greater good. Conservative billionaires like David Siegel don't seem to have a clue as to what really constitutes the common good, and in their greedy myopia, they often don't even understand what contributes to their own best interests. A classic example of this was demonstrated when Ronald Reagan criticized Social Security in 1961, warning that if a program of subsidized medicine was enacted (which it eventually was, when it became Medicare), it would "curtail Americans' freedom" and that "pretty soon your son won't decide when he's in school, where he will go or what he will do for a living. He will wait for the government to tell him." Trickle down apologists claimed that tax cuts will pay for themselves. Free trade agreement proponents authoritatively assert that trade agreements will be best for the American people, but they are written mainly to benefit giant corporations, and thus often contain provisions that betray the best interests of millions of American workers. War enthusiasts believe preemptive wars and military occupations will prove to be advantageous for the prosperity and security of the American people, but the unintended consequences of such aggression usually prove them dead wrong.

Not long after watching *The Queen of Versailles*, I just happened to see Rory Kennedy's good film *Ethyl* about her then-84-year-old mother Ethyl Skakel Kennedy and Robert F. Kennedy, who had been assassinated on June 6, 1968 during his run for President. What a startling contrast in families! Ethyl and Robert had 11 children, and almost every one of them dedicated their lives to some aspect of social and environmental justice. The striking contrast of the trajectory of David and Jackie Siegel's eight children portends much more pathetic and

less noble involvements in the world. Progressive nurturant values and concerns for the greater good can be seen to be significantly more desirable from the standpoint of society as a whole than narrowly selfish and unempathetic values that typify 'conservative' Strict Father values and right-wing prescriptions.

Once again it seems clear that, as a nation, we should strongly support broadminded attitudes, better systems of public education, expanded opportunities for the vast majority of people, and far-sighted investments in the well-being of the American people. We should do these things instead of giving in to Republican impulses that focus our national priorities on ever-lower tax rates on the highest income earners, and ever-more perks for people who are wealthy, and cuts in government programs that would otherwise help the average American. Policies that create more severe austerity for the majority of Americans are not a good idea. Efforts to reduce health insurance coverage of millions of people? Efforts to slash food stamp outlays? What next?!

In July 2015, presidential candidate Jeb Bush declared that American workers must work longer hours to make more income. This observation ignored the fact that the average American worker already works longer hours than workers in every other advanced country in the world. The real problem is that the inflation-adjusted compensation for the average American worker has been frozen for decades because of misguided national policies, and many jobs do not provide living wages.

A Call for Fairer and More Progressive Taxation

Regressive changes in our system of taxation tend to concentrate wealth and increase disparities between the fortunes of the Few and the Many. This results in increases in inequality that make everyone in society less secure. Poor people and those in the middle class become less secure in economic terms because their struggle is made harder to pay for safe housing, good nutrition and adequate healthcare. The rich become less secure because a heightened impetus develops in society toward stress-engendered conflicts, crime, and excessively costly repression and incarceration. More money is consequently needed for police forces and prisons to enforce this inegalitarian state, and to defend against increasing impulses toward revolutionary or reactive change. More money is also spent on wars to distract people from a lack of fair opportunities, and from the daunting existential dilemmas associated with our unfairly rigged and gimmicky econopolitical system.

Occupy this thought: The rich have pressed their luck too far by abusing the power of their influence to get the lowest tax rates in generations at a time of record debt and wide-ranging socioeconomic crises. We should now take action to make sure that the Bush tax cuts on all earnings in excess of \$250,000 are ended. By restoring tax rates to the levels that pertained during the Clinton era for all annual earnings above \$250,000, future deficit spending could be significantly reduced. We simply cannot afford to borrow more money to allow the richest 2% of Americans to hoard it and let them pay historically low tax rates. Such gambits come at the expense of the other 98% of Americans, and of all persons-to-be in future generations.

Business magnate Warren Buffet once provocatively suggested that federal budget deficits could be ended "in five minutes." Here's what he suggested: "You just pass a law that says that anytime there's a deficit of more than 3% of GDP, all sitting members of Congress are ineligible for re-election." Of course our representatives would never pass such a law unless there was intense and unified pressure from their constituents. Ummm, shall we? The point, in any case, is that a law like this would put the incentives in the right place to help deal with the risky, unfair and foolish expediency of record levels of deficit financing.

A practical five-year plan to dramatically reduce federal budget deficits is articulated in *One Dozen Big Initiatives to Positively Transform Our Societies*. See the Fiscal Responsibility Act under the heading Balanced Budgets Initiative. This plan would be highly effective in reducing federal deficits because it would give the primary deciders in our econopolitical system -- wealthy people, CEOs and top managers in banks and big corporate entities -- a powerful motivation to demand that politicians actually move toward fairly balancing the national budget.

One observer noted: "Time and again we have proven incapable of addressing major national concerns without the boot of acute crisis bearing down on our necks." This is true, and yet today, as we struggle to emerge from

the throes of the most severe economic crisis since the Depression of the 1930s, gridlock and dysfunction prevails in our politics. We seem to be incapable of making fundamental changes like fair-minded campaign finance reforms or more strict restrictions on lobbying. We have been unable to make really smart changes to our banking system like restoring the sensible Glass-Steagall Act to eliminate conflicts of interest between the activities of depository banks and investment banks. No serious efforts have yet been made to reform the Commodities Futures Modernization Act of 2000 to sensibly regulate the risks of financial derivatives that contributed to the severe credit crisis of 2008 and on-going economic instability in many countries.

We also seem incapable of sensibly improving our highly unfair and costly healthcare system. Our political representatives have adamantly refused to create a single payer universal healthcare system, and they have denied people the freedom to buy a public option that would compete with profit-prepossessed, coverage-denying plans sold by the highly profitable health insurance industry. We have been unable to rein in the ludicrously profitable Big Pharma industry with all its predatory marketing schemes and obnoxiously aggressive advertising and powerfully influential lobbying. We are failing to take adequate steps to address the opioid addiction crisis. Our leaders are reluctant to seek common ground to reform our fragmented immigration and labor policies. And we are collectively failing to invest adequate amounts in important infrastructure maintenance and improvements.

In addition, many schools are deteriorating and student debt is becoming ridiculously burdensome. Interest rates on student loans are too high, and bankruptcy laws related to student loans are downright medieval. We are failing to take smart steps to prevent a looming eventual insolvency of the Social Security and Medicare systems. We seem to be unable to pass an adequate climate protection bill, or to come up with a rational national plan for independence from our addiction to wasteful and polluting uses of fossil fuels. And we are proving to be incapable of limiting budget deficits caused by our expedient propensities to borrow money to finance wars and give people tax cuts and bailout the economy and give vested interest groups more benefits.

These issues must be boldly and honestly addressed! The Earth Manifesto points the way.

The Implications of Systemic Unfairness on Our National Health

Think about the red tape and profit making in the health insurance industry. The combined profits for the five largest health insurers in the U.S. increased 56% in 2009 over 2008. The employees and investors in these companies were probably quite pleased with these results, but they represent a heavy burden of high costs to millions of people whose lives are detrimentally impacted by high annual increases in premiums, or by care denials or exclusions for "pre-existing conditions" by medical insurance corporations. Big increases in medical insurance costs for individuals and small businesses have caused tens of millions of Americans to be unable to afford health insurance. More than 45 million Americans did not have health insurance before the Affordable Care Act was enacted. That number was reduced to less than 30 million during President Obama's tenure in office, but Republicans seem to be zealously intent on taking actions that will force millions of Americans to do without coverage. These facts make it urgent that we make much more sincere reforms to the U.S. medical insurance system.

Look at it this way. Each and every person is born, gets older, and eventually dies. No one knows what the vicissitudes of destiny have in store for them, and infinite are the variety of potential adverse circumstances faced by individuals. Anyone at any time can suffer a serious accident, disease or other health calamity, so we should have a medical insurance system that covers everyone.

On average, an American today lives to be 80 years old, according to World Health Organization statistics. This longevity is shorter than the average lifespan of people in more than 30 other nations, according to the Wikipedia "List of countries by life expectancy". Why does our supposedly advanced nation perform worse than so many other countries?

The reason is to be found in a curious place: inegalitarian public policies. Our healthcare system has a primary focus on profit making by insurance companies and drug companies, NOT on fairly providing for the health of

American citizens. About 45,000 people die each year as a result of things like medical coverage denials and high costs for health insurance, according to estimates by researchers at the Harvard Medical School. Why do they die? "In large part because they lack health insurance and can not get good care."

Fairer societies tend to have greater average longevity because all people have better access to preventative care and affordable care. We should give these understandings greater consideration in the national debate about how to reform the U.S. healthcare system!

STAND AND DELIVER!

Mark Twain was robbed by "highwaymen" during his stay in the silver mining boomtown of Virginia City in 1866, in what was then the Nevada Territory. He reported that a bandit "thrust a horrible six-shooter in my face and demanded, 'Stand and deliver!'" In those gun-toting days of the Wild West, life and property were not respected very much, so a person was well-advised to comply with such an imperious command, no matter how offensively criminal it may have been.

I'm not a big fan of the use of force, or of the expanding ownership and uses of guns in these more modern times. But as an organizational imperative, I like the sound of this command. "STAND AND DELIVER!" Say, can't we tell our political leaders, and CEOs of big corporations, and investors and the relatively small number of wealthy people who gain half of all the income and own half of all assets in this country, to STAND AND DELIVER!?

Deliver fairer democracy and more progressive tax policies! Deliver a greater equity of job and educational opportunities in our nation. Deliver a better means of adequately financing our national infrastructure. Help create truer social justice and fairer economic policies, and cleaner sources of energy, and universal healthcare, and more honest fiscal responsibility, and saner environmental policies. We want and need these things!

The enactment of a Bill of Rights for Future Generations might prove to be the best way to constrain our short-term-oriented addiction to mortgaging the future. Cease and desist with this on-going orgy of expedient and irresponsible deficit spending to finance low tax rates on high incomes! STAND AND DELIVER!!

Two Theories of Socioeconomics

Deepening disparities of wealth --> Less financial and health security for most people -->
--> More societal stresses and anxieties --> More civil unrest --> Higher prison costs -->
--> Worse personal and national security for all.

(A BAD IDEA!)

Also: More People ---> More consumption ---> More waste ---> More ecological damage -->
--> More species extinctions --> A less sustainable future -->
--> A faster diminution of the Carrying Capacity of the Earth for our kind.

(A POOR PLAN!)

The Opportunities Implicit in the Economic Crisis of 2008

The word "crisis" in Chinese is represented by two symbols. One means "danger", and the other intriguingly means "opportunity". There is profound wisdom in seeing a crisis as a potential good opportunity in a context of heightened risk. Every crisis presents us with a dangerous opportunity to learn the lessons that the crisis reveals, and to act accordingly. Unfortunately, entrenched interests are shrewd at exploiting opportunities during times of crisis for their own narrowly self-interested advantages, and they generally defend business-as-usual rather than supporting proactive reforms.

The severe credit crisis that began in 2008 highlighted the obscene nature of extreme economic inequalities and increasing barriers to upward mobility in the U.S. This crisis contributed to a powerful people's movement that had the potential to help bring about needed reforms. Significant peril accompanied this crisis because the forces of reaction and entrenched power strive to spin circumstances to prevent fair-minded reforms. The

failure to heed the revelations of a crisis, after its acute phase passes, can result in a greater risk of more serious consequences in the future.

Consider this closely. A destructive earthquake reveals that life-saving values embodied in sensible structural building codes are vitally important. Hurricane Katrina taught us that the destruction of wetlands on the Gulf Coast negatively contributed to dramatic increases in vulnerabilities to the levee-protected city of New Orleans. Tsunamis teach us that warning systems in coastal areas can help prevent the loss of life in the wake of powerful offshore earthquakes. The BP oil spill in the deep waters of the Gulf of Mexico demonstrated vividly that government regulations should not be formulated with so much influence by corporate lobbyists, and that regulators should not be in bed with representatives of the industries they regulate.

A back injury caused by lifting heavy objects, or the onset of diabetes caused by a poor diet and obesity, or a heart attack caused by eating too much high-cholesterol fatty foods, or a car accident caused by texting while driving are all outcomes that teach us lessons about the inadvisability of heedless behaviors. Likewise, sudden health adversities serve to make us cogently aware of activities and habits that contribute to these setbacks.

It is a terrible shame for us not to learn the lessons that a crisis reveals. Consider the economic turbulence of the past seven years. The cozy partnership of government with business has created an anemic economic recovery from this calamitous crisis, and yet most of our business and political leaders seem hell-bent on obstructing wise and far-reaching reforms that would prevent a new economic crisis or reduce our vulnerabilities. Political partisanship, government gimmickry, greedy advantage-seeking, and struggles for domineering power by ambitious and ego-driven individuals are preventing us from responding to this crisis in ways that are more intelligent.

A number of things make us more vulnerable to setbacks in the future that are potentially more devastating for billions of people worldwide than what have been suffered in the recent past. They include inadequately regulated speculation, banks that are "too big to fail" and yet are getting ominously bigger, our undiminished addiction to wasteful usages of fossil fuels, and our reliance on irresponsible deficit spending and reckless increases in the national debt.

In the wake of the Depression of the 1930s, bold corrective actions were taken to make our economy fairer and more fiscally sound. More egalitarian social policies were created to build a stronger middle class. Labor relations reforms were instituted. A protective wall was created between depository banks and investments banks to minimize the conflicts of interest between the goals of safeguarding the money of depositors and risking it to make potentially big profits. These actions helped set the stage for the United States to become more broadly prosperous for decades.

Keynesian economics became fashionable at that time. In the following 40 years, economic stimulus was applied when it was needed during contractions of the economy, and then the proverbial "punch bowl" was removed as economic activity heated up and economic expansions began to cause spiking wages and prices and excessively wasteful uses of resources.

Today, perverse forces dominate our decision-making and threaten to make us drastically less secure. We are like proverbial ostriches that supposedly stick their heads in the sand to avoid perceived dangers. Even ostriches aren't actually so stupid! How could this state in human affairs have come about? And how could it continue to be so foolishly perpetuated?

Perhaps John Fowles was right when he observed in *The Aristos* that the more clearly we see that our own individual deaths are inevitable, the more rash we become in striving to get all the material things and sensual pleasures we can get while we are able. Each of us at least dimly realizes that, in all of eternity, there will be only this one fleeting life to enjoy. As a result, we are simultaneously both rational and irrational in excessively consuming goods, and in over-indulging in eating and drinking, and in mindlessly exploiting resources. This mindset is one of the main reasons we ignore the lessons contained in a crisis. It is also one reason why we

ignore cautionary voices that advocate voluntary simplicity and the wise recommendations of people who counsel moderation, ecological intelligence, and greater fairness toward young persons and others in future generations.

Understanding the grand sweep of lessons learned from previous crises, it becomes obvious that we should work together to find ways to re-structure our economic and political systems so that every person becomes more responsible for their actions toward others, and toward those in future generations. The Earth Manifesto contains an integral assembly of dozens of ways for us to move in directions that are distinctly more propitious. Read on! For a summary of specific proposals, see the comprehensive compendiums of ideas in *Common Sense Revival* -- Book One of the Earth Manifesto -- and in Part Four of this manifesto online. These ideas summarize many smart steps we should be taking to create fairer and more peaceable societies.

It is common sense that our primary goal should be to create the greatest good for the largest number of people over the longest period of time. This utilitarian objective contrasts starkly with our current tendencies to stimulate the opportunities for a small group of hyper-privileged people to gain and maintain significant advantages - and the benefits of graft -- at the expense of all others over an overly short-term time horizon!

Moving in Positive Directions

"The modern conservative is engaged in one of man's oldest exercises in moral philosophy; that is, the search for a superior moral justification for selfishness."

--- American economist John Kenneth Galbraith

As noted, business-as-usual policies that encourage profligate consumerism are among the most serious shortcomings of our economic and political systems. Such gambits may help maximize short-term profits by allowing many costs, damages and risks to be socialized, but that is a rationalization, not a smart plan. Bailouts are a mechanism by which bad speculative risks are socialized and paid for by taxpayers or with borrowed money adding to the huge national debt. Some of the costs of doing business are socialized when big corporations are allowed to evade the costs of pollution mitigation and clean up, and to thereby foist them upon taxpayers and future generations. It is foolish not to require the costs of things that harm people's health to be included in the products and services that cause the harm.

Subsidies, depletion allowances and tax loopholes for special interest groups are other means by which costs are socialized. Future costs of environmental damages are often socialized when vested interest groups are allowed to control policy-making. We should instead implement good governance plans. By inadequately funding government, we fail to set aside "rainy day funds" that would provide financing to deal with cataclysmic future costs that are being made more likely by resource depletion, natural disasters, population growth, global warming and related climate changes, species extinctions, and the potential for ecosystem collapse.

Deficit spending is an abused expediency by which we are obligating future generations in order to facilitate profit-making for large corporations and rich people today. It is important, parenthetically, to accurately understand exactly what drives rapid increases in the national debt. The primary causes of deficits incurred from 2001 to 2009, according to the authoritative Center on Budget and Policy Priorities, were NOT due to domestic government spending. The regressive tax cuts pushed by George W. Bush accounted for 49% of the deficits; the military buildup and wars, another 34%; increased entitlements, mainly the new 2003 Medicare Drug benefit with its generous provisions for big drug company profits, 10% more. Just 7% was the result of all nonmilitary spending, so it was actually only a trivial source of the increases in federal deficits.

President Obama inherited a fiscal emergency when he came into office in January 2009, and record high levels of budget deficits were incurred in dealing with this risky episode. The U.S. added more than \$1 trillion to the national debt every year for four years in a row from 2009 through 2012. Again it seems clear that we should collectively strive to improve our societies by transforming them with the cooperation of the principal deciders in our political system. We should demand that the most powerful segments of our societies align themselves with socially responsible outcomes and greater good goals. Instead, economic elites in our society are often

allied against such goals. The guardians of the status quo must be given much more powerful incentives to align themselves with the common good and the best interests of the people.

Our economy is currently structured so that good citizen goals are somewhat contrary to the interests of the segments of society that have the most power. Professor Robert Reich articulates this concept clearly in his aforementioned book, *Supercapitalism*, pointing out how dysfunctionality in our societies today is being caused partially by allowing consumer and investor goals to be paramount while good citizen goals are given a distinctly lower set of priorities. This is the opposite of what should be done for a saner and healthier future.

A redesign of our economic system is required. I harken back to the brilliantly sensible author and businessman Paul Hawken, who wrote these simply visionary words in *The Ecology of Commerce*: "We must design a system ... where doing good is like falling off a log, where the natural, everyday acts of work and life accumulate into a better world as a matter of course, not a matter of conscious altruism." Think about this revolutionarily simple and marvelous idea!

The Earth Manifesto essay *The Common Good, Properly Understood* provides a clear synopsis of the varying goals we all have as consumers and as investors, along with the contrasting goals we have as good citizens who want things that are consistent with the common public good. If we were to choose to revolutionarily restructure the current state of affairs by altering the rules that encourage "tragedy of the commons" outcomes, we would discourage harmful impacts on other people and the environment. This would be more advantageous than to continue foolishly encouraging outcomes that are proving to be demonstrably undesirable.

Adverse outcomes arise, in general, from two categories of harmful impacts: social harms and ecological harms. Negative social impacts of our current economy include those activities that cause inequalities to increase between people, and activities that destabilize the economy, and activities that serve to financially mortgage the future and harm the aggregate well-being. Negative ecological impacts include the degradation of wild lands and ecosystems, the pollution of streams and lakes and oceans, the wasteful depletion of resources, and the spewing of unprecedented and growing quantities of greenhouse gas emissions into the atmosphere that alter global weather patterns. These activities are driving many species of life to extinction and reducing the biological diversity on Earth by altering habitats, polluting the commons, introducing many toxic wastes into the environment and diverting fresh water sources.

Some say we are like sleepwalkers shuffling toward a planetary ecological disaster. So here's a bold plan. To align the most powerful interests in our society with good citizen goals, we should alter the rules in our economies in two vital ways. First, we should enact a Social Justice Taxation Act that will make fair revisions to the U.S. tax code that would ensure taxes are more progressively structured. Second, we should enact a five-year plan to balance the federal budget by giving the primary deciders in our economic and political systems powerful motivations to achieve balanced budgets. The details of these two proposals are contained in *One Dozen Big Initiatives to Positively Transform Our Societies*.

Seven Proposals to Align Costs with Responsibilities

One of the core ideas in the Earth Manifesto is that we should collectively take effective steps to make sure that all costs incurred in making products, and in providing services, are included in prices of the corresponding goods and services. By making such changes from our current jerry-rigged system, we would allocate costs properly to where they are incurred and where they should be reflected. This change would limit the socially undesirable "privileges" currently enjoyed by people and businesses that are being allowed to externalize costs upon society as a whole.

Here are 7 specific plans to fairly and providentially accomplish this smart goal. These plans would succeed by shifting incentives and disincentives to more proper priorities. These seven changes in policy would probably have a regressive effect, in the sense that they would have a greater adverse financial impact on poor people and the middle class than they would have on wealthier people. In recognition of this fact, taxes should simultaneously be reduced equally for every taxpayer to partially offset this inegalitarian affect. The fairest

and easiest way to do this would be by increasing the Standard Deduction exclusion of income from taxes on everyone person's tax return. Here are the proposals:

First, more than 400,000 Americans die each year as a consequence of using tobacco products, and more than 8 million people suffer from at least one chronic disease due to having smoked cigarettes, so the medical cost of treating these people should be borne by those who buy and use tobacco products, not by everyone in the general population. We should assess additional taxes on tobacco products to pay for these healthcare costs. Startlingly, the influence of Big Money obstructs such an initiative. It is surprising how dramatically public opinion can be influenced by political advertising and other forms of propaganda. Large amounts of money spent on political ads can easily manipulate people, as was demonstrated by the defeat of Proposition 29 on the California Ballot in June 2012. This initiative would have assessed an additional \$1 per pack on cigarettes, with the revenues raised to be used to fund programs that discourage tobacco use and medical research into tobacco-related diseases. This initiative enjoyed a commanding lead in polls earlier in the year before the election, but then big tobacco companies spent almost \$50 million on a deceptive advertizing blitz, and the outcome was a narrow victory for tobacco industry profiteering over the health and well-being of the people.

Second, the consumption of alcohol is responsible for the deaths of more than 100,000 Americans each year. The costs of alcohol-related afflictions should be paid for by those who drink beer, wine and hard liquor. Higher taxes on alcohol should be imposed to raise money to cover these costs. These increased duties would serve to reduce the abuse of alcohol and the sheer amount of adversities suffered as a result of excessive consumption of alcoholic beverages.

Third, obesity is estimated to be responsible for more than \$150 billion in medical costs each year. More than half of this total cost is paid by taxpayers through programs like Medicare and Medicaid. The most significant contributing factor to this cost is excessive amounts of saturated fats, processed salt, refined sugars and chemical preservatives that are contained in fast foods. A surcharge on all sales of fast foods should be implemented to cover these obesity-related costs.

Fourth, the cost of health damages and crop losses caused by air pollution are estimated to exceed \$100 billion in the United States each year. Half of this air pollution is caused by motor vehicle emissions. Those who contribute to this problem should pay these costs. To achieve this goal, a provision for these externalized costs should be included in the price of gasoline. Americans drive more than 2 trillion miles each year, in total, using more than 100 billion gallons of gasoline, so an increase in gasoline taxes of \$.50 per gallon would cover this half of the externalized costs. The other half of the air pollution is caused by industries like those that generate electricity by burning coal, oil and natural gas. Again, costs should be included in the processes that are responsible for generating them, so these industries and all electricity users should be required to pay for them instead of allowing these costs to be indiscriminately foisted upon everyone, regardless of how conservation-minded they may be in their uses of electricity.

Fifth, the costs of natural disasters since the year 2000 have averaged more than \$40 billion per year. There have been wide swings in such costs due to epochal events like exceptionally damaging hurricanes and periodic severe storms, floods, droughts and wildfires. All these events are being caused with increasing frequency because of climate disruptions associated with greenhouse gas emissions. A national carbon tax should be instituted, with proceeds used to create a 'rainy day fund' that covers these costs. This would establish a direct correlation between the primary contributors to global warming emissions and those who pay for the consequences. Some of the funds generated from these taxes should be used to finance a necessary 'green transition' to a cleaner energy future.

Sixth, tens of thousands of people are killed or injured every year through the use of handguns or assault weapons. The related cost of emergency room visits and law enforcement and court costs should be covered by assessments in the price of all sales of guns and ammunition.

Seventh, the total cost of the U.S. Army, Navy, Marines and Air Force, and of military occupations, armaments, domestic homeland security, and intelligence gathering is somewhere around \$1 trillion every year. This huge cost is beneficial to industries and investors that are part of the military-industrial complex. A portion of this cost should be covered by taxes on the primary beneficiaries of wars, like armaments manufacturers and Big Oil companies, instead of allowing these costs to be foisted on all Americans and all people in future generations. Military interventions in the Middle East in the past 25 years have cost trillions of dollars, and these aggressive actions have been directly related to our being addicted to oil, so it would be only fair to partially finance such military adventurism with a tax on oil imports. The premise, once again, is to sensibly raise revenues from products, services and undertakings that are directly responsible for the costs being incurred.

The Inauspicious Expediency of Out-of-Control Deficit Spending

The most insidious way that costs are being externalized onto society and people in future generations is by the popular but fiscally irresponsible NO-WAY-WE-WANT-TO-PAY-AS-WE-GO tactics of the past 18 years. This is a modern form of the 'tragedy of the commons' in which we borrow gigantic sums of money from people in the future to avoid making the difficult decisions that would be required to actually balance the budget. If we did not indulge in this risk-laden expediency, we would be forced to squarely face the need to cut things like military expenditures and the compensation and benefits paid to federal government employees and the cost of entitlement programs AND at the same time to increase revenues by reversing a portion of the overly generous tax cuts that Ronald Reagan, George W. Bush and current Republicans in Congress have given to wealthy people and large corporations in the past 36 years.

Modern societies have serious problems that tend to get worse as nations become more populous. Financially successful segments of every society are composed of people who have benefited the most from the ways the economic system is structured. These are the people who gain outsized benefits from law and order, strong military forces and low taxes on capital gains, and from public investments in education and infrastructure. They are also primary beneficiaries of provisions that encourage resource exploitation and cost externalizing scams and the concentration of wealth.

Considering these facts, it is sensible and fair to require well-to-do people to shoulder a greater share of the tax burden required to maintain our civilization. It is, in fact, the only practical thing to do. It is also the only morally responsible way to make a society work more fairly. This leads again to the conclusion that a more progressive tax structure is needed in which everyone pays the same amount of taxes on all levels of earnings, and those who earn higher levels of income pay higher marginal tax rates on higher levels of earnings.

Understand how eminently fair progressive taxation turns out to be. Every taxpayer essentially pays the same rate of tax on every dollar they earn. A person earning \$1 million a year in "ordinary income" pays exactly the same amount of tax on their first \$50,000 as a person making only \$50,000. The big exception to this is one that favors wealthy people who make money on capital gains, for our U.S. tax system generously allows them to pay much lower tax rates than working people pay on their incomes.

Tax policy in effect provides a reflection of our social values and moral stances. The design of tax policy has far-reaching consequences, so this issue is not merely some arcane accounting matter. No one particularly wants to pay taxes, and many people today are angry at having to pay them. This anger has been shrewdly channeled into a retrogressive agenda that allows taxes to be shifted from those who can most easily afford to pay them, i.e. the highest earning and wealthiest Americans, to other people and to all people in future generations. This is pure scheming genius by the ruling class. In the long run, however, it is a form of class and intergenerational treachery that undermines the prospects, health and well-being of all Americans.

The era of taxing capital at lower rates than labor should now end, contends billionaire financial manager Bill Gross. He recommends that even rich people should support taxes on capital gains and hedge fund managers' "carried interest" earnings that are as high as existing top marginal income tax rates. In other words, taxes on

hedge fund profits and capital gains should be almost 40%, not just a mere 15%. Higher marginal tax rates would help reduce wealth inequality, and they would also stimulate broad-based economic growth.

It seems obvious that higher marginal taxes on the 2% of people who earn more than \$250,000 per year, coupled with unchanged taxes on everyone else, should be supported by a 98 to 2 vote in a democracy that functioned rationally and properly. But those with the most money control our political system and the bullhorns of ideological spin, and they have the amazing loyalties of the politicians they have bought, so we seem to be practically incapable of altering our tax system in this fair and sensible direction. Nonetheless, our political leaders must find a way to make our tax system fairer sometime soon.

Congress should also pass a bill like the Stop Tax Haven Abuse Act that was once proposed by Senator Carl Levin, in order to control "offshore secrecy jurisdictions" and money laundering schemes. This would result in the collection of an estimated \$100 billion each year in revenues from tax-evading corporations and high-income individuals who use sophisticated gimmicks to avoid U.S. taxes.

A Giant Pool of Money

This essay follows a long and winding road of historical perspectives and insights. Right now we're rounding a corner and seeing economic developments taking place that force us to realize that Big Picture understandings are urgently required. Let's start by considering "The Giant Pool of Money."

This American Life, a National Public Radio show, presented a compelling discussion in 2008 about a giant pool of money, estimated to total about \$70 trillion at the time around the world. This money figuratively prowls the planet seeking good investment returns. During boom times, this pool of savings seeks high returns, but during economic downturns the people who control this money are much more obsessed with the safety of principal. This pool of money is generally invested in the five primary categories of assets: stocks, bonds, real estate, businesses, and commodities.

Financial planners, incidentally, say that the best plan for any individual is to avoid putting all of your eggs in only one basket, and to thus make a balanced allocation of assets among these classes of investments. This strategy results in gains in one category that will offset losses incurred in others. Stoic discipline, it seems, is required to stick with such diversification strategies in the face of dramatic volatility in the stock market and gold prices, and in currency and interest rate fluctuations and heightened international economic and geopolitical risks.

This giant pool of money got burned by the mortgage-backed securities debacle of 2007-2009. Bond portfolios have done well in recent years due to low interest rates, but eventual higher interest rates will create bigger risks in bonds. Investors realize that nations worldwide have been pursuing fiscally irresponsible monetary policies that will eventually lead to higher inflation. These factors create their own set of winners and losers, and they carry a variety of financial risks.

The U.S. national debt has skyrocketed in recent years, and the percentage that this debt represents relative to the GDP has increased dangerously. In 1981, federal debt was about 32% of GDP, but by 2017 it had been increased to more than 100%. It is madness to allow this to happen. How and why is this taking place?

Business As Usual: Courting Economic and Ecological Calamity

Irony cruelly mocks us. First, the U.S. Senate refused in early 2010 to create a commission to look into the shortsighted expediency of record levels of deficit spending and the ongoing rapid increase in the national debt. So President Obama, recognizing our national avoidance of the tough choices required to solve daunting fiscal problems, issued an executive order in February 2010 to establish a National Commission on Fiscal Responsibility and Reform. We do, after all, have an overriding need to honestly examine the expediently popular but extremely irresponsible tactic of mortgaging the future for short-term benefits.

This so-called Deficit Commission spent 9 months struggling to come up with a comprehensive set of proposals to deal with the growing national debt. Ideologies clashed, and vested interest groups practically gnashed their

teeth in their efforts to influence the purportedly "bipartisan" commission to get it to sacrifice everyone else's sacred cows rather than their own. Finally, when the Commission submitted its sobering proposals, they included a conflict-of-interest-generated, counterproductive and lame-brained idea of cutting taxes on rich people and corporations, which would most likely serve mainly to make deficits worse.

There was preposterously little in the report about providing powerful incentives to corporations for them to stop exporting millions of jobs abroad. There was little about investing in higher education or research and development, or helping build a green economy, or undertaking a modernization of our crumbling infrastructure - even though such plans are essential to the maintenance of our competitiveness and the creation of a stable foundation for healthy economic growth. And the Commission did not give adequate consideration to broader factors that affect deficit spending like regressive tax policies, the climate-disrupting impacts of unlimited emissions of greenhouse gases into the atmosphere, or the adverse impacts of rapid global population growth.

The biggest irony of all came just a few days after the Commission submitted its recommendations. Our political leaders chose to completely ignore the Commission's recommendations! Instead, they rejected common sense and again resorted to embezzling money from future generations by compromising amongst themselves to continue the highly regressive Bush tax cuts for all Americans for two more years until the end of 2012. These tax breaks primarily benefitted millionaires and billionaires who gained extravagantly from this action. This decision alone was expected to add a whopping \$858 billion to the national debt. And by extending the Bush tax breaks that are so heavily tilted toward the rich, one of the best options was temporarily eliminated to honestly deal with our deficit spending and national debt problems. This shortsighted strategy crippled the potential for positive efforts to invest more money in solving many other daunting challenges that we face.

What this action really did was to compromise the hopes and potential prosperity of people in the future in order to avoid making the difficult decisions we really should be making today. This was a compromise made behind closed doors between President Obama and Mitch McConnell, and it violated one of the idealistic visions that the president had been elected to pursue. "We lose ourselves when we compromise the very ideals that we fight to defend," Mr. Obama had stated early on. "And we honor those ideals by upholding them not when it is easy, but when it is hard." Oops!

We are collectively risking the financial stability of our nation by refusing to courageously deal with the true implications of this dangerously undisciplined deficit madness. We are risking an eventual devaluation of the U.S. dollar by the irresponsibility of our fiscal and monetary courses of action. We are also sowing the seeds of another possibly even more severe economic crisis than the one that our leaders helped create in the past decade. This is recklessly imprudent!

The extension of the Bush tax cuts allowed rich people to continue to pay historically low rates on their incomes and capital gains and dividends, and on their estates after they die. This gambit is a form of intergenerational treachery. By mortgaging future generations, we are compromising their potential prosperity simply so that rich people can become richer today. This is prolonging the trend toward an ever-more extreme concentration of wealth. It is also increasing inequities and exacerbating the economic insecurity of the vast majority of Americans, and it is undermining our democracy in the process. The decision to give two more year's worth of this multi-trillion-dollar folly to rich people was irresponsible, and to the extent that it crowded out financing for important social and infrastructure and environmental priorities, it was pathetically misguided.

Once again it can be seen that Big Picture perspectives and overarching guiding principles are sorely needed to create a higher level framework for formulating public policies and making national decisions on spending and taxation. This is another reason we should establish and follow the guidance of a Bill of Rights for Future Generations. This commitment should be debated and developed and passed and ratified in the U.S. as soon as possible -- and in nations worldwide.

In the context of myriad ways we are fleecing the future with our profligate consumption, resource depletion, pollution, habitat destruction and climate disrupting activities, our collective complacency toward national debt

financing of misguided priorities is obscene. These myopic expediencies reflect a selfish, undisciplined and weak-willed inability to make difficult choices that would be fairer to our descendants.

Human nature is quite resistant to change, but our habits and behaviors can quickly be modified with attractive incentives and dissuading disincentives, so it is high time we make better use of these Pigouvian tools to create more responsible societies.

A Digression on Rich Kids' Inheritances

"I'll have a bottle of your tawniest Port."

--- Vinnie del Mar

Theodore Roosevelt indicated in a remarkable speech 100 years ago that he strongly believed in "a graduated inheritance tax on big fortunes, properly safeguarded against evasion and increasing rapidly in amount with the size of the estate." Inheritance tax plans should be instituted that are consistent with this idea, instead of giving away the farm and figuratively fiddling while Rome burns!

One would think that the schizophrenic status quo of estate tax law would have put a hot burner under our leaders in the year 2010. After all, the Bush administration's regressive tax cuts that favored rich people finally chipped away at taxes on rich kids' inheritances so much that what was 55% on all inheritances over \$675,000 in the year 2000 had been reduced to 45% tax on amounts inherited over a much larger \$3,500,000 exclusion in 2009, and then ZERO TAX on all inheritances from people who died in 2010. Estate taxes would have reverted to 55% on all inheritances over \$1 million in 2011, but the Obama/McConnell tax "compromise" in December 2010 gave rich people an outlandish \$5 million tax free exclusion for each parent, and then it taxes inheritances at a rate of only 35% on amounts in excess of these high exclusions.

This governmental gimmickry is a lamentable result of undue influence by moneyed interests. It is distinctly unethical gamesmanship in action. We need a system of taxation that is more progressive, and we need greater social fairness and smarter national planning!

It is crazy to have allowed the less than 1% of people who have a net worth large enough to be subject to any estate tax at all to have gotten off 'scot-free' if they died in 2010. Our budget deficits are too big to allow rich people to continue to pay historically low tax rates on their estates after they die. Our representatives should courageously and honorably address this issue. They should also act to close tax haven loopholes. All these things, together with more steeply-graduated tax rates on incomes and capital gains, are needed to help satisfy smarter national priorities and needed social programs, and to slow the growth of our irresponsibly accumulating national debt. STAND AND DELIVER!

This demand applies particularly to scheming Republicans, who have made so many of our national problems worse in the years since 2001. They have stubbornly obstructed almost every effort being made to solve the serious challenges we face since President Obama was elected. Their overarching goal has been to make the President fail, no matter how adversely such efforts affect the majority of Americans. Republican politicians gained traction and political power in the national elections of November 2010 and 2014, though their overreach and economic sabotage was disadvantageous to the country. The perversely single-minded Republican obsession with power and domination has come at a terrible cost to tens of millions of Americans, and to all people in the generations to come. This is unacceptable. STAND AND DELIVER!

Parenthetical Observations Concerning President Obama and Republicans

Television host and political satirist Bill Maher once wondered aloud in a TV editorial what exactly Barack Obama had done that has made conservatives so angry. Why did Republicans such as Michele Bachmann, John Bolton and Newt Gingrich call President Obama the most radical president in history? In terms of federal spending, his administration has had the smallest increase in decades. Bill Maher, giving this fair consideration, noted (in 2012):

"If Obama were as radical as they claim, here's what he would have already done: pulled the troops out of Afghanistan, given us Medicare for all, ended the drug war, cut the defense budget in half, and turned Dick Cheney over to the Hague." ... "How can you guys be so unhappy with Obama when I'm so unhappy with Obama? You think you got coal in your stocking? I wanted single-payer health care, a carbon emissions bill, gun control, and legalized pot. If you get to carry around all this outrage over me getting that shit, shouldn't I have gotten it?"

"Now, it somehow became an article of faith on the right that Barack Obama is the most extreme President in American history. Although, when they say that, I think what they really mean is: <He's black.>"

The element of racism in conservative circles is hard to deny. Conservatives blamed President Obama for persistent high levels of unemployment, yet they cynically did everything in their power to ensure that he would be forced to struggle mightily to succeed in reducing joblessness. A funny greeting card in 2010 revealed deeper truths: it has a picture of George W. Bush on it, and a caption below it reads: "I Screwed You. Thanks for Blaming it on the Black Guy."

Make no mistake about it: there is all too much racism, bigotry and structural socioeconomic stratification in American business and society, but this is by no means the whole story of the intense anti-Obama sentiment in conservative circles. History is proving that Bill Clinton was a good president who actually succeeded in running a federal budget surplus in his last year in office, and yet the attitude of the right wing toward him was veritably supercharged with vituperative animosity, as evidenced by the drawn-out attempts to impeach him and cripple his presidency for his sexual improprieties with Monica Lewinski.

The shrill anger of far right conservatism toward anything liberal has been hyped up using propaganda that manipulates public opinion and agitates people to the point that millions of poor Americans are deluded into opposing their own economic self-interest and the common good, and they vote in support of the corrupt agenda of billionaires and ideological extremists. This is the crux of what the matter is with the U.S., according to historian Thomas Frank in his book *What's the Matter with Kansas*.

The entire 2016 Republican primary competition was like a string of must-watch bad episodes of unreal Reality TV, replete with puerile allegations and insults in many debates and an excess of harsh invective on the campaign trail. Bile and hatred toward President Obama and his family was ratcheted up by Republican candidates for president during the extreme far-right dominated campaign for the nomination. One big factor in this political ugliness was Donald Trump's racially charged rhetoric and a conservative consensus that "political correctness" is too restrictive in talking about immigrants and minorities. But Trump's violence-tinged rallies seem to have given an angry strain of white male Americans a "license to hate out loud", and that often has profoundly objectionable results.

It is easy to see good reasons for conservative Americans to despise our democratic system, for it can really be inconvenient to be forced to put up with other people and their precious rights, and boy, it can be downright aggravating when there are too many moochers getting benefits like unemployment insurance, food stamps or subsidized medical care. It is a matter of befuddling wonderment to see social conservatives gamed and manipulated into actually supporting leaders whose top priority is to give big rewards to fat cat donors who have bought their influence. For sure enough, these cunning politicians betray the common good by giving huge debt-financed tax breaks to the rich and extraordinary encouragements for them to engage in legalized bribery. And they allow an excess of corporate boondoggles and generous incentives for corporate entities to socialize costs, and allow CEOs to be paid stratospheric compensation subsidized by being tax deductible. And then there are all those stupid allowances like the one that lets hedge fund managers "get away with murder" by paying scandalously low tax rates on their "carried interest" incomes.

Anyway, one of the biggest risks for Republicans for having chosen Trump as their leader is that he defines the party as one of white backlash in the eyes of growing populations of Millennials and racial minorities. "That's the great danger -- that he defines what the Republican Party is in the 21st century, and because of the

demographic trends that is toxic," said long-time GOP strategist Whit Ayres, the chief pollster for Marco Rubio. "We are on a precipice here, particularly with the Hispanic folks. The danger is we could have Hispanic voters locked into the same voting patterns as African Americans. If that happens we will never elect another Republican president." This seems especially true after Trump's combative response to violence that surrounded his campaign, and to the highly negative impacts of his first year in office.

It appears that God has actually been hardening the hearts of Republican politicians for years, but the LORD seems to have really amped up His jealous anger in the Pharaoh-selecting Republican primary season. God even seems to be getting ironical in His advanced age, for 'He' suddenly took Supreme Court Justice Antonin Scalia's life at a real inconvenient juncture, forcing Republican leaders in the Senate to refuse to fulfill their Constitutional responsibility to consider his replacement, and to concoct bizarrely disingenuous and dishonest rationalizations for their stubbornness.

The Senate had never taken more than 125 days to fill a vacancy on the Supreme Court, but then Republican Senators dragged out the process for almost a year. They preposterously claimed that they wanted to give the people a voice by waiting until the next president was chosen and President Obama would no longer be in office, as if the American people would suddenly become single issue voters and choose the next president according to whether or not they wanted another ideological conservative on the highest court in the land. To be really honest, if our representatives really wanted the people to weigh in on this particular issue, they could have asked them right then, and be done with it. Polls conducted on this issue consistently showed that a significant majority of the American people thought Senators should do their job as specified by the Founders in the Constitution -- by giving President Obama's eminently qualified and reasonably centrist nominee a hearing.

It really is amazing that the unexpected vacancy on the Supreme Court caused by the sudden death of ideologically conservative Antonin Scalia resulted in such a vicious curveball being thrown into the cauldron of American politics. This development has cast partisan arguments about his replacement into stark relief. Republican Senators are intent on stacking the American federal courts with conservatives who will allow moneyed interests to blatantly corrupt our national decision-making and democratic processes. Their staunch refusal to fulfill their Constitutional duties to consider a replacement for Scalia faced contradictory and almost farcical headwinds, for the majority of the American people see how deeply disingenuous and dishonest this obstruction really was. Republican claims that the people should be allowed to decide by waiting for the results of the presidential election in November were preposterous, for that vote involved dozens of issues, not just this one.

"There's a reason beyond garden-variety partisanship that Senate Republicans resist even holding hearings on President Obama's nomination of Merrick Garland to the Supreme Court. Their gambit evades a full and open debate over the conservative judicial agenda, which is to use the high court in an aggressive and political way to reverse decades of progressive legislation."

--- E.J. Dionne Jr. of the Washington Post Writers Group

A central irony of accusations by conservatives that liberals use "judicial activism" is that, in actuality, they are the ones who are now staunch judicial activists. "It's precisely because Merrick Garland's record reveals him to be a devout practitioner of judicial restraint that an intellectually frank dialogue over his nomination would be so dangerous to the right. It would expose the radicalism of their jurisprudence."

E.J. Dionne Jr. astutely points out that the narrow 5-4 majority of conservatives on the Supreme Court before Antonin Scalia's death were responsible for the *Citizens United* ruling that overthrew decades of precedent and a century of practice involving limits on the power of big money in politics, as well as the Supreme Courts evisceration of the Voting Rights Act. He also points to rulings in which the Supreme Court scrapped "all manner of legislation aimed at protecting workers' rights, the environment and consumers. Historically, it's an approach that, more often than not, leans toward employers over employees, creditors over debtors, property owners over less affluent citizens, and corporations over individuals."

Dionne provocatively concludes: "At heart, this is a debate over how we define democracy. It's also a struggle over whether government will be able to serve as a countervailing force to concentrated economic power."

"EQUAL JUSTICE UNDER LAW". These words are written above the main entrance to the Supreme Court Building in Washington, D.C. They express the ultimate responsibility of the Supreme Court to ensure the American people the promise of equal justice under the law. When federal courts are stacked with conservatives, there is no equal justice for the people.

Truer impartiality rules are needed in our judicial system. A judge must have the freedom to decide cases based on the facts and the law -- not based on public opinion or the views of special interest groups or even a judge's own personal beliefs. It is a cornerstone of our democracy to guarantee the right to every citizen of a fair trial and fair-minded rulings. Without judicial independence and impartiality, this right is compromised.

The American Bar Association created a Commission on the 21st Century Judiciary to study how to ensure fairness and impartiality and accountability in state judiciaries. The hearings focused on recent developments in the states that have politicized the judiciary. Members of the commission made recommendations in their 2003 report titled *Justice in Jeopardy*, emphasizing the importance of the rule of law, judicial independence and impartiality, integrity and qualifications of judges, and the need to demographically reflect society, along with the importance of public faith and confidence in the judiciary.

One of the biggest dangers may be that conservatives will gain domineering power in our society and then seek authoritarian dominance over the people, and it could be "goodbye freedom". Right-wing extremism can be remarkably patient, noted Steven Weber. "That is, until it makes its move, and then it is sudden and explosive." Let's stop them from achieving this goal. Dump Trump!

Tellingly, there were 70 percent fewer polling places during the 2016 presidential primary elections than in 2012 in the county where Phoenix, Arizona is located. Terribly long lines resulted, and many voters were forced to give up trying to vote. Officials wouldn't have been allowed to eliminate all those polling places if the Voting Rights Act had not been gutted in a 5 to 4 vote by conservatives on the Supreme Court.

Billions of dollars are being funneled into our elections in a form of legalized bribery, even as American voters -- especially minority voters -- are being discouraged from voting. It is no wonder that government no longer works for ordinary Americans. The real intent of voter ID laws like those passed by Governor Walker and his Republican colleagues in Wisconsin is not to prevent voter fraud, but to prevent certain voters from voting.

Many state legislatures introduced prohibitive measures to restrict the right to vote after the Supreme Court ruled in 2013 to gut crucial sections of the Voting Rights Act. But in Oregon, Governor Kate Brown signed a commendable first-in-the-nation bill to automatically register all eligible Oregonians to vote when they obtain or renew a driver's license or state identification card. Once the law went into effect, it has been successful in registering many more people to vote, which is a desirable goal in our democracy. Let's act to make it easier to vote in each and every one of the 50 states!

"Independence is my happiness, and I view things as they are, without regard to place or person; my country is the world, and my religion is to do good."

--- Thomas Paine

Another Inequity Is Revealed

Another substantial inequity is being created in our economy that is markedly unfair to retired people and those who save money. In response to the economic turbulence of recent years, the Federal Reserve reduced interest rates to the lowest levels in 50 years. The purpose of this strategy was to stimulate the economy by encouraging borrowing, spending, investments, risk-taking, and real estate speculation. This policy, in effect, causes a massive wealth transfer from savers to borrowers. This is a current outcome of the "financial instability hypothesis" that Hyman Minsky described when he noted a cyclical progression in banking from safe lending practices to more intense competition to a speculative bubble frenzy of "Ponzi finance."

Extremely low interest rate policies now in effect constitute an estimated \$350 billion annual penalty to savers and retired people. The benefits of this policy go primarily to banks and investors rather than workers and common folk. Banks make profits by leveraging the spread between the cost of funds and the charges they make for loans, so banks are primary beneficiaries of this policy, and banks never give borrowers the full benefit of reductions in their interest costs.

"Perversely, coming after a devastating financial crisis caused by companies and households that feasted on borrowing, ultra-low interest rates are now penalizing people who have paid down their debt and are trying to save. It is also punishing those who rely on the proceeds of their nest eggs to pay the bills."

--- "*Debtors Feast At the Expense of the Frugal*", Graham Bowley, New York Times, 9/9/10

Reflections on Conflicting Goals of Consumers and Investors and Good Citizens

Federal government policies are practically schizophrenic in the way they treat competing interest groups in our societies. These policies generally encourage overproduction and over-consumption, and not conservation or efficient uses or sensible allocations of resources.

The 2008 Farm Bill, for instance, was typical of poorly prioritized and misguided government policies. The first Farm Bill had been enacted during the Great Depression to protect farmers against low crop prices and the environmental disaster caused by the devastating drought during the Dust Bowl of the 1930s. Unfortunately, the Farm Bill has evolved into a massive subsidy program that mainly benefits large farm corporations, even when food prices and corporate agribusiness profits are high. It is curious to see how life preservers that are thrown to the most vulnerable people in our society almost always eventually end up being grabbed by people who are the most affluent and best connected. There is ostensibly no 'women-and-children-first' chivalry here!

In *The Omnivore's Dilemma*, author Michael Pollan delves into the patchwork insanity that has evolved from early efforts by the federal government to help small farmers who were severely affected during the Depression by low crop prices and related losses of millions of family farms. As seems to be the inalterable nature of our skewed and screwed-up political system, powerful special interests have exploited the Farm Bill to pervert it into a misguided misallocation of taxpayer funds.

The net effect of federal Farm Policy is to subsidize the vast overproduction of a small number of crops like corn and soybeans. Farm Policy also encourages a monoculture system of agriculture that is favorable to giant agribusiness corporations. Undesirably, monoculture crops are much more vulnerable than more diverse crops. Industrial agriculture systems are dependent on the extensive use of chemical fertilizers, pesticides, fossil fuels, and capital-intensive mechanized planting and harvesting. A sad side effect of these policies is to drive many small farmers out of business. Another consequence is that innovations in marketing and technology are developed that unwisely stimulate overconsumption of the food stuffs that are being overproduced.

The unintended consequences of this industrial Farm Policy are far-reaching, and in many ways insensibly foolish. The most serious impact that comes to mind is that we have, to an unprecedented extent, become a "fast food nation" in which obesity has basically become a costly national epidemic.

Let's shift our frame of reference concerning the proper role of the federal government in our national policies. The government is neither categorically bad, as the Tea Party crowd alleges, nor is it always better than poorly managed laissez-faire capitalism, as more liberal-minded people believe. Neither unregulated private business activities nor rapid growth in federal government involvements in our economy are ideal. And no collaboration of Big Government and Big Business is acceptable if it serves to maximize private profits while allowing many costs to be socialized. A better, more proper, more providential balance is clearly required than the status quo.

When vested interests like banks and large corporations socialize costs to increase private profits, this is a form of "socialism for the rich". This form of socialism is more unfair, distorting and costly than entitlement "socialism", which social conservatives rail about with increasing fervor these days.

Passionate arguments are made about an "invisible hand" of self-interest that is imagined to guide aggregate outcomes toward the greater good. Some people, like the philosopher/novelist Ayn Rand, propagated spin about the nobility of heroic industrialists. But a simple fact remains: whether or not one fervently believes that governments should have less involvement in the economy and people's lives, or instead more responsibility and involvement, a deeper understanding of unintended consequences and more intelligently-prioritized principles is needed to ensure that our societies become economically stronger, fairer, more ecologically sound, and more likely to be sustainable. There is a kernel of truth in every good argument, but this does not mean that the conclusions people reach are necessarily valid. We need to find the best understandings!

A Perspective on Those who Oppose Ideas like These

Americans have been dishonest enough with themselves to allow anti-tax 'conservatives' to succeed in getting taxes reduced to multi-generational lows for people with the highest incomes. We have effectively bought the story that cutting taxes will result in a shrinking of the size of the federal government. The simple fact of the matter is that tax cuts have not even once resulted in a reduced total of government spending in the past 50 years. Instead, tax cuts have consistently contributed to large increases in the national debt.

One consequence of deficit spending is a large "debt tax". This is the amount of interest expense incurred every year on the national debt. Since our national debt now exceeds \$20 trillion in early 2018, this creates a national vulnerability to a new episode of financial crisis. We should face this fact and remedy the insidious risks created by such profligate fiscal negligence.

Anti-tax ideologies have crimped the budgets of state and local governments, and forced cutbacks in education, public services, law enforcement, first responders, court staffing, oversight of businesses by government agencies, and the maintenance of open spaces, State Parks, wilderness areas and our beautiful national parks. These outcomes are deleterious to millions of people. A much better balance is needed in our efforts to control government spending without crippling the many good and necessary functions that governments serve.

The federal government's efforts to stimulate the economy have alleviated the danger that would otherwise have prevailed if severe cutbacks in government spending and employment had been made during the credit crisis of 2008-2009. The 6% annual rate of economic shrinkage in the last quarter of 2008 would have gotten much worse without economic stimulus spending and federal government bailouts of banking, insurance and auto industries. And a much more severe economic recession would have resulted.

Shrinking the size of government until it can be drowned in a bathtub, as advocated by the strict anti-tax ideologue Grover Norquist and his fat cat supporters, may appeal to some people, but it can be seen that en route to the dismantling of the public sector, a good portion of Americans would likely be harmed. Deregulation, tax-cutting, privatization, laissez-faire governance, legalized monopoly practices, the facilitating of rent-seeking activities, and the stimulation of increased leveraging may sound good in principle to some people, but the devil is always in the details. As with anything not sensibly balanced, such things in aggregate can lead to highly undesirable consequences.

Established conventional wisdom is not necessarily right. The dogma of deregulation, for instance, involves an almost religious regard for "free markets". But the failures of supposedly free markets are well known. They include market instability, monopoly dislocations, extremes of inequality, cheap labor sweatshops, perverse incentives, irrational exuberance during speculative bubbles, paralyzing fears during economic recessions, cyclical levels of high unemployment and the socially irresponsible gambit of externalizing costs that can cause disastrous impacts on the environment. Unfettered competition may result in low prices for consumers, but it can also encourage waste and create a "race to the bottom" by competitors who strive to evade environmental protection costs and to minimize wages and benefits for workers.

Deregulation also opens the doors to such things as banking fraud and a variety of schemes for corporations to abuse power. Consider Enron Corporation, a conglomerate based in Houston, Texas that went bankrupt in December 2001. Enron had been named "America's Most Innovative Company" by *Fortune* magazine for six

consecutive years before it was discovered that its innovation mainly involved a shrewd variety of scandalous activities, deliberate deceit and accounting frauds. Among other things, Enron created a number of fraudulent schemes to exploit California's power market, giving them names such as Death Star, Fat Boy, Get Shorty and Ricochet. As an example, the Death Star strategy was the name Enron gave to their practice of shuffling energy around the California power grid to receive payments from the state for "relieving congestion." According to Enron's own memo, they would be paid "for moving energy to relieve congestion, without actually moving any energy or relieving any congestion."

Arthur Andersen, the Certified Public Accounting firm, was formerly one of the "Big Five" accounting firms that provided auditing, tax and consulting services to large corporations. In 2002, the firm voluntarily surrendered its licenses to practice as CPAs in the U.S. after they were found guilty of criminal charges related to the firm's handling of the auditing of Enron. It just goes to show that in interests of making money, probity and integrity often go out the window.

Some of the most highly paid lawyers and accountants are those who put a shiny patina of propriety on skullduggery. In the book and film *Merchants of Doubt*, this fact is revealed with uncommonly amazing clarity, when the very same unethical but highly-compensated legal beagles who helped Big Tobacco deceive people about the deadly health risks of smoking tobacco suddenly showed up in the employ of Big Oil using the same sow-doubt-and-delay tactics to deceive people about the real far-reaching, deadly and hyper-costly risks associated with carbon emissions.

Think about the banking industry. Bernie Sanders has an often-repeated refrain that "the business model of Wall Street is fraud." A "business model" is a plan for making money. Is fraud really an essential part of the way Wall Street banks make money? We should rightly be strengthening the Dodd-Frank Wall Street Reform and Consumer Protection Act, instead of allowing banking interests to foil its protective innovations.

Evidence confirms that banks try to bilk customers in a number of duplicitous ways to make bigger profits, and that's not the only line of business where banks commit fraud. According to an article by Richard Eskow, the major offenses committed by our largest banks include "price fixing, bid rigging, market manipulation, money laundering, document forgery, lying to investors, sanctions-evading, and tax dodging."

In April 2016, a \$5.1 billion fraud settlement was reached with Goldman Sachs along with a \$1.2 billion fraud agreement with Wells Fargo Bank. And that's on top of an estimated \$200 billion in fraud fines and settlements that have been made by banks over the last several years. "How many settlements, how many billions, will it take to convince some fact-resistant pundits and politicians that there is an epidemic of fraud on Wall Street?"

Another broad category of corporate malfeasance is tax avoidance. One of the most popular schemes in recent years is known as a "corporate inversion". Consider the example of Pfizer, one of the world's wealthiest pharmaceutical companies. Like many companies before it, notably Fruit of the Loom, Transocean, Seagate Technology, Eaton Corporation and Burger King, Pfizer decided to move its tax address offshore in a merger that would allow it to claim foreign citizenship and dodge U.S. taxes. Under this type of tax loophole, Pfizer claimed that it intended to become an Irish company, while its headquarters and employees would stay in the US. "The company will continue to benefit from all that America has to offer -- millions of customers; nearly \$1 billion in federal government contracts; an educated workforce; good transportation systems; and strong financial and drug safety systems. Not much will change, except that Pfizer just won't have to pay its share of the cost for most of this."

In a surprise announcement at the time, the Obama Treasury Department finally cracked down in April 2016 on this type of corporate scam, throwing a wrench in Pfizer's plan to merge with the company Allergan in a huge \$152 billion deal. It is noteworthy that Pfizer is not exactly a model corporate citizen. It has allegedly hiked prices of seven of its top selling drugs by an average of 39 percent since 2014, and it charges 12 times as much in the U.S. for Medicare patients for those drugs as it charges in Ireland, where it had intended to relocate to save on U.S. taxes. And Pfizer will almost certainly continue to overcharge Americans for prescription drugs,

using a variety of rationales, even though it failed to get permission to move abroad.

The biggest corporations in America also exploit tax loopholes to stash huge sums of money abroad, currently having more than \$2 trillion offshore that allows them to avoid paying an estimated \$700 billion in taxes. The last time giant corporate entities got permission to "repatriate" such funds was in 2004, when they brought back money at a 5.25% tax rate and promised the repatriated funds would be used to create jobs and other things beneficial to the majority of Americans, but the money was primarily used in mergers and stock buybacks that benefit CEOs compensation -- and "Not surprisingly, more corporations also rushed to set up real or dummy operations abroad to take advantage of the next sting."

Fervent proponents of repatriation and tax cutting are like advocates for deregulation, propounding an ideology that mainly benefits wealthy people and other special interest groups. This ideology is oft-times disguised as a populist initiative, but in reality, it is a ruse by rich people to get outsized benefits for themselves by enlisting the gullibility, insecurity, anger and frustration of the masses in support of goals that are a boon principally to an extremely small proportion of the population.

Any honest analysis of the effects of regressive changes in taxation that were implemented under Ronald Reagan and George W. Bush reveals that these changes have made life harder for most Americans. These changes are an outright disaster for tens of millions of people who have seen the purchasing power of their wages decline, or have lost their jobs or savings or homes, or who are incarcerated in prisons, or who have been forced to choose to risk their lives fighting wars because it is one of few opportunities available to them. Since cutting taxes has led to such large increases in the national debt, this narrow ideology is also decidedly negative to the prospects of all people in future generations. Hell of a job, guys!

"Push the frappe button again, man!"

--- Vinnie del Mar

Human nature intrinsically plays a defining role in our societies, economies and politics, so we should find a way of understanding human nature that is rational as well as intuitive and honest and true. While human nature essentially remains the same, habits and behaviors can be profoundly influenced by public policies, for better or for worse. We should be sure to strive for better outcomes!

Once again the need to implement socially and ecologically smarter incentives is accentuated. People simply should be encouraged to do things that are advantageously consistent with the greater good. Green taxes and properly targeted disincentives should be enacted to discourage harmful activities. Wrong-headed subsidies for industries that mine fossil fuels and provide war services should be cut.

It is high time that we begin acting with greater responsibility toward the generations that will follow us. Politics oriented to the short term, along with "we win, you lose" partisanship, are becoming extreme disservices to the American people, now and in the future.

Journalist Robert Kuttner makes a compelling observation in *A Presidency in Peril - The Inside Story of Obama's Promise, Wall Street's Power, and the Struggle to Control Our Economic Future*:

"Ideology is not some arbitrary penchant for clinging to stale ideas. It is a principled set of beliefs about how the economy and society work, and should work. To be a conservative Republican is to believe that markets work just fine, and that people mostly get what they deserve, and that government typically screws things up. To be a liberal Democrat is to believe that market forces are often cruel and inefficient; that the powerful take advantage of the powerless; and that there are whole areas of economic life, from health care and Social Security to the regulation of finance, where affirmative government is the only way to deliver defensible outcomes for regular people. The problem afflicting America is not 'ideology'. It's the hegemony of right-wing ideology."

A new era of cooperative problem solving must be ushered in sometime soon. Stubborn intransigence and extreme obstructionism are too counterproductive. Step forward, Republicans. Your dishonest spin and knee-

jerk opposition are often not constructive, and in many ways they are sabotaging our nation. This is not something about which to be proud. Good governance is a better option!

Is Freedom Just Another Word for Nothing Left to Lose?

Political corruption today often involves subtle forms of influence peddling rather than illegal bribery or fraud. People with money and power have the most influence over the economic rules in our system, so these rules disproportionately benefit them at the expense of everyone else.

The political establishment has sold the average American down the river in too many regards, especially by making international trade deals that have sent millions of manufacturing abroad, and by spending too much money on military involvements abroad while catering too eagerly to wealthy people and running up the national debt to satisfy misguided priorities. Establishment interests have betrayed the public trust by using coldly calculated strategies to divide people and fan the flames of grievances, frustrations, anger, racist antipathies, gender politics, white male anxieties and religious intolerance. Incumbent politicians have driven a hard bargain with working people and the poor while striving to rig the economy ever more extremely in favor of the well-to-do, and these efforts have contributed to a dangerous widening of extremes in inequality in our society.

When establishment interests bailed out Wall Street and giant corporate entities during the credit crisis of 2008, the best interests of the majority of people on Main Street were mostly ignored. On top of all these objectionable attributes, which have given the politicians who represent us historically low approval ratings, these conniving politicians deceive the people they should be representing by lying to them about whose best interests they really intend to champion once they are elected and begin making new laws and spending decisions.

Those who argue most vehemently in favor of "free markets" and against government interference in these markets are generally the same people who exert the most disproportionate influence over the rules that govern the market. They equate the "free market" with liberty, but behind the scenes they manipulate the rules of the game to their own advantage. "They extol freedom without acknowledging the growing imbalance of power in our society that's eroding the freedoms of most people", as Robert Reich incisively explains in *Saving Capitalism: For the Many, Not the Few*. Reich adds, "Those who claim to be on the side of freedom while ignoring the growing imbalance of economic and political power in America and other advanced economies are not in fact on the side of freedom. They are on the side of those with power."

Every day that passes provides more proof of the corrupting influence unleashed by the Supreme Court's wrongly decided 5 to 4 ruling by "conservatives" in the *Citizen's United* case. Something like \$10 billion was spent on the 2016 national elections, representing more than twice as much as the amount spent in 2012. And almost \$1 billion of this came from billionaires Charles and David Koch, in a blatant display of their relentless effort to undermine environmental protections and the well-being of working people.

Millions of Americans are justified for being bitterly angry, due to feeling betrayed by international trade pacts that have moved their jobs out of the country, and due to being left behind by elites in the increasingly unfair disparities between their fates and those of the stunningly well-to-do. It is all but a crime for egotistical self-promoting alpha-male fear-mongering politicians to hijack the pride and passions and prejudices of these folks, and their frustrated feelings and anger, and to trump their general welfare for the bald purpose of creating an even more unfair society that is more corporate-centric, belligerently nationalistic, ethnocentric, racist and white male supremacist.

It is noteworthy that Congress approved a top Republican goal in May 2000 to give China "permanent normal trade relations." Since that Congressional action, more than 2 million factory workers have been lost their jobs as big businesses outsourced production to China. The reason factory owners relocated their businesses to China and other low wage countries has been to dodge high American wages and environmental protection costs, and to move production to places where workers are paid poorly and are forced to work long hours. This decision has turned out to have a much worse impact on blue-collar workers than almost any other trade deal in

history, including the North American Free Trade Agreement that passed on a bipartisan vote in 1993.

The harsh economic and political effects of this deal with China have directly contributed to the blue-collar anger that Donald Trump harnessed to challenge the GOP's pro-trade orthodoxy. Trump exploited this anger of workers who have lost their good-paying factory jobs by charging that our leaders made a bad deal with China.

Another gift arrived in early April 2016 from the Goddess of Coincidence and Revelation, materializing right smack dab in the middle of the rancorous competition for the world's most powerful position. Millions of Americans are angry about how politicians have "sold them a bill of goods" by championing the marvelous merits of international trade agreements, but then the Panama Papers scandal was revealed to investigative journalists in the biggest data leak in history. An anonymous source tapped into a Panamanian law firm named Mossack Fonseca and leaked millions of documents that provide details on how global elites have used Panamanian law to shield income and information from national tax authorities. These revelations focused the public's attention on the myriad ways that powerful people hide their wealth.

It turns out that a "free trade agreement" with Panama that Congress enacted and President Obama signed in 2012 was partially responsible for Panama's status as a top tax haven. The leaked information revealed "the dark secrets of offshore tax havens and phony shell companies favored by the mega-rich and powerful -- from plutocrats and politicians to movie stars and professional athletes -- who use them to hide and hoard their fortunes, even as billions live and die in poverty," reported Michael Winship, a senior writer with Bill Moyers.

The bottom line is that U.S. trade policy has devastated the working class while making the rich much more wealthy. Millions of jobs have been shipped abroad and profits have been concentrated in the hands of the few, who hide them to avoid paying taxes on them. President Obama, like most members of the establishment, both Democratic and Republican, has been a strong supporter of trade agreements, and he made an interesting observation about the scandal in Panama when he stated, "tax avoidance is a big global problem. It's not unique to other countries because, frankly, there are folks here in America who are taking advantage of the same stuff. A lot of it is legal, but that's exactly the problem. It's not that they're breaking the laws, it's that the laws are so poorly designed that they allow people, if they've got enough lawyers and enough accountants, to wiggle out of responsibilities that ordinary citizens are having to abide by."

Lori Wallach, director of Public Citizen's Global Trade Watch made the issue clear: "The Panama Papers just show once again how entirely cynical and meaningless are American presidents' and corporate boosters' lavish promises of economic benefits and policy reforms from trade agreements." The Panama free-trade deal's "investor protections and official U.S. stamp of approval made it safer to send dirty money to Panama."

In 2011, Senator Bernie Sanders commendably spoke out against the establishment trade deal fervor when he talked passionately on the floor of the Senate in opposition to the Panama deal. Sanders said that the pact "would make this bad situation much worse and keep the United States from cracking down on abusive and illegal offshore tax havens." The Panama Papers are proving that Sanders was right, and the establishment was deceiving the people in promoting the merits of the Panama free trade agreement.

There is maybe \$25 trillion hidden in shell companies around the world, out of the reach of governments and public scrutiny, according to Porter McConnell, the director of the Financial Transparency Coalition. This has a huge impact on the global economy, says Ms. McConnell, from corporate tax evasion to international criminal trafficking. According to the Organization for Economic Cooperation and Development, developing countries lose seven times as much as they receive in development aid because of money hidden in tax havens.

"The Panama Papers has brought global attention to the impact one Panama-based firm has had in setting up shell companies for wealthy individuals and politicians around the world. But the United States happens to be one of the easiest places in the world to establish a shell company through which a corporation or a wealthy individual can hide their wealth, and McConnell explains that there is a case to be made on both ends of the political spectrum for changing the rules so that there is more transparency and more capacity to police illicit activity."

Multinational corporations are increasingly using schemes known as "investor-state dispute settlements" to retaliate against countries that enact climate protections or reject dirty fossil fuel projects. Consider this little-known type of devil-in-the-details provision that is often found embedded in the fine print of international trade deals. After President Obama rejected the Keystone pipeline, the company involved -- TransCanada -- unveiled plans to use investor-state dispute settlement rules contained in the North American Free Trade Agreement to sue the U.S. government in a private trade tribunal for a whopping \$15 billion. Such rules are another way that good aspects of expanded international trade, which is facilitated in trade agreements, are offset by nefarious provisions that run counter to the greater good.

When the rules of trade deal and other rules of law turn out to be at odds with fairness and propriety, then the laws should be changed. And when the politicians who are supposed to be representing the best interests of the people are formulating new trade deals and new laws, *We the People* should demand greater integrity from our representatives and insist that they do not allow giant corporations to have free rein in writing the provisions of the laws in their favor, especially if it is likely to cost workers millions of jobs or taxpayers billions of dollars. And when federal judges and Supreme Court Justices are divided along ideological grounds, in any case, they should be commended to consider the true fairness and propriety of the law in making their decisions.

During the 2016 election season, the latest international trade agreement under consideration would have been the biggest of them all. The proposed Trans-Pacific Partnership was like "the Panama deal on steroids," and it would almost certainly have helped rig markets even more favorably for giant corporations and the wealthy. The worst provisions of such trade agreements should be eliminated before ratifying them.

Republicans have relentlessly pursued a strategy of simultaneously weakening the government, complaining about the failure of programs they had just sabotaged, and creating a perpetual-motion machine of government destruction. And conservatives seem to be disrespectful of, and often downright antagonistic to, the concept of fair-minded reciprocity as embodied by the Golden Rule. For instance, many of them are passionately opposed to desegregation and civil rights for blacks and fundamental rights for women and broadminded public financed education. And they want to have things their way, and are increasingly unwilling to compromise, and in their world there seems to be no place for uppity women or uppity blacks or uppity students or uppity liberals or Mexicans or Muslims or immigrants.

Most conservatives express zealous opposition to comprehensive immigration reform, preferring to scapegoat the many millions of undocumented immigrants that work in the shadows in some of the least desirable and most poorly paid jobs in America. They demonstrate a fierce loyalty to the idea that these "illegal aliens" should all be deported, a plan that would have calamitous consequences for our economy, along with disastrous impacts on the persons involved and the countries to which they were sent.

"Extremism in defense of liberty is not a vice, but I denounce political extremism, of the left or the right, based on duplicity, falsehood, fear, violence and threats when they endanger liberty."

--- George W. Romney, Mitt's father

A Salvo Sent toward the Democratic Establishment

The establishment in our political duopoly system serves to undermine progressive policy-making in many instances. Most observers are aware of the shrewdly uncompromising oppositional tactics used by politicians in the Republican Party, and of their retrogressive stances on many issues. But the many ways that the Democratic Party establishment acts as an obstacle to progressive change are less well understood.

The Democratic Party establishment found itself concerned by the surprising success of Senator Bernie Sanders' presidential campaign and his efforts to return the party to its modern roots of New Deal social democracy. The response of this establishment included a complex coupling of the opinions of elite economists and elite elements in the media that was aimed at promoting an image of Bernie Sanders as an unelectable extremist with unrealistic economic policies.

This response provided a case study showing how the Democratic Party sometimes tries to suffocate progressive change. The slamming of Sanders has been joined by a number of past Democratic appointee chairs of the Council of Economic Advisers joined in on criticizing Bernie Sanders. "In an open letter co-addressed to Senator Sanders, Messrs. Kruger, Goolsbee, Romer and Tyson mauled a favorable empirical assessment of Sanders' economic program conducted by Professor Gerald Friedman." The letter did not include any detailed independent assessment, but simply declared the assessment unsupported by the "economic evidence".

There is legitimate room for intellectual differences, but what is stunning is the tone of the critique and the fact it sought to diminish important policies like fiscal stimulus and less expensive education just because Sanders used them to his political advantage. "Given their elite professional standing and easy access to elite media, these attacks quickly ramified throughout the mainstream media, illustrating how the elite-media/elite-opinion nexus works."

"The slamming of Sanders reflects an enduring status quo defense mechanism which usually begins with insinuations of extremism, then mixes in charges of lack of qualification and realism, and ends with assertions of unelectability. It is applied in both political and public intellectual life."

--- Thomas Palley

A closer analysis reveals that these criticisms are not particularly valid, but that instead they seem to be part of a pattern of obstruction of progressive policies and politicians that is characteristic of the Democratic establishment half of our political duopoly system.

One observer noted that the current dismal condition of our social intercourse is a product of a fear of dreaming rather than an excess of pipe dreams. The Democratic Party establishment has all too often strived to downsize economic and political expectations. Sanders tried to upsize them, which is why he was viewed as such a threat. Status quo defense mechanisms have been used to tarnish Bernie Sanders, but tomorrow it could again be used to rule out any number of progressive policy options and advocates.

An Evaluation of the High Cost of Low Prices and High Investment Returns

Fast-food workers conducted nationwide demonstrations demanding higher pay in December 2013. Cheap food is cheap, Michael Pollan explains, partially "because the real costs of its production are hidden from us: the exploitation of food and farm workers, the brutalization of animals, and the undermining of the health of the soil, the water and the atmosphere."

There is an exceedingly high cost of low prices and artificially stimulated profits. Anyone who watches the documentary film *Wal-Mart: The High Cost of Low Prices* will be momentarily dazed and enlightened. When a bright light is shined on specific follies that allow costs to be externalized onto society, this stark illumination should motivate us to rise up and demand a new surge of better governance.

Huge firms like Walmart and McDonald's are notorious "for being brutally tough on their suppliers, forcing them to cut costs, and also for their opposition to unionization of their enormous, low-wage retail work forces, who often have very difficult working conditions."

The litany of woes caused by Walmart is staggering. Their business model has destroyed thousands of small businesses and undermined the quality of life in many small towns. It has radically upset the lives of countless owners of family stores. Walmart has engaged in ruthless monopoly practices and outsourced thousands of jobs to nations abroad that have cheaper labor and generally worse working conditions. This behemoth corporation is the biggest employer in the USA, so widespread ill effects prevail when it underpays its employees. Its practices drive down retail wages, suppress collective bargaining rights of employees, discriminate against women, cheat workers out of overtime pay, exploit illegal immigrants, provide inadequate healthcare benefits to employees, and foist big costs onto taxpayers. And it has even failed to take adequate steps to protect its customers in Walmart parking lots from crime. Wal-Mart is a primary driver in the "race to the bottom" that is hurting the American people and peoples abroad in many ways.

Two Ohio Wal-Mart Superstores instituted a campaign around Christmas time in 2013 to get their employees to contribute desperately needed food -- to struggling, hungry Walmart employees. "That's right. Walmart raked in \$15.7 billion in profits last year alone, but apparently they don't feel any need to share that wealth with their millions of workers. Instead, they stick them with poverty wages, and then send them off to ask government, food banks, or even each other for help." Outrageously, the Walton family has been unwilling to make generous contributions to this fund, even though it is the wealthiest family in the whole world.

What are the real costs of low wages? Low wage earners receive an estimated \$250 billion each year in food stamp assistance and Medicaid and other public benefits. By underpaying retail and fast-food workers, big corporations force taxpayers to pay for these huge socialized costs.

A Plug for the Wisdom of Investing in Public Education and the Social Good

When budgets for higher education are cut, according to one professor, "it is like eating our seed corn". A strong case can be made that universities are among the most powerful engines of economic growth in every state, so their budgets should not continue to be slashed so deeply. The prosperity of the U.S. today is, to a significant degree, based on technologies developed by government-funded R&D in universities, and by publicly funded research institutes and the U.S. military and NASA. Realizing this, it becomes clear that it is foolish to cut funding for higher education and research.

Only the most desperate farmer would eat seed corn that is critical to growing crops in future years. Eating the seed corn is just so starkly shortsighted! Such a course of action is even more foolhardy than letting one's home fall apart by failing to maintain the roof or caulking, or risking a catastrophic fire by neglecting to keep functioning batteries in smoke detectors. An extrapolation of this kind of myopia would be to let whole neighborhoods deteriorate, or entire communities, or the whole country. Surely we can do better than this!

In thinking about the vital importance of seed corn, consider the strategies of corporations like Monsanto that obtain patents on genetically-modified seeds in an effort to create a monopoly on plant and animal life-forms themselves. The creation of plants that produce no fertile seeds is a cynical strategy to make it necessary for farmers to buy new seeds every year. The invention of sterile 'Terminator seeds' is a corporate ambition that is almost as potentially nefarious as efforts to privatize water supplies and create monopolies over fresh water sources. These are insidiously exploitive methods of making bigger profits!

It is important to understand that public universities are the most effective engines of social mobility. From this perspective it is misguided to allow a good education to change from being a public good to a private commodity funded by big increases in burdensome personal debt. Back in the late 1960s, most of the budgets for public universities were publicly funded. Today, however, the federal government and various state governments provide only a small fraction of needed financing. This is a change that reflects sadly on the wrongheaded nature of modern national priorities. This is one of the "gradual and silent encroachments" that James Madison spoke about with such compelling acuity of insight when he warned Americans about the potential for people's freedom to be violated by those in power.

Pope Francis has criticized the capitalist system by saying that people have "a crude and naive trust in the goodness of those wielding economic power." He was particularly tough in his words on ideological theories that assume economic growth is a sufficient social goal, and that deny governments an active role in humanizing free markets. Rush Limbaugh jumped on these words from the Pope, accusing him of advocating "pure Marxism." Why the rancor? Here the Pope was proposing deeper truths, and the leader of American "dittoheads" was practically apoplectic with fervor and conviction in promoting superficial untruths. Limbaugh, of course, is paid exceedingly well for his maniacal diatribes, and he is required to pay very low tax rates on his ill-gained windfalls, in accordance with the politically determined tax system that treats high-income earners to historically low rates of tax.

As some of the hard working, hard-drinking, hard-living, hardscrabble whoring miners of old Wild West Colorado might have cautioned Limbaugh, "To Hell You Ride." Some things just gaily go hand in hand!

Paradoxes We Collectively Face

Daniel Goleman writes in *Ecological Intelligence* that "radical transparency" is needed to reveal to consumers the true environmental and social costs involved with the goods they buy. It is Goleman's hypothesis that once consumers know the extent of harmful impacts associated with every competing product, they will tend to choose ones that are greener. Well, that may be true to an extent, but then again knowledge of true costs may not lead to significant changes in consumer behaviors. The idea of greater transparency may be a good one, but I personally feel we need changes that are far more transformative. We need to come to grips with the necessity of limiting waste and total consumption, and population growth, rather than merely trying to find ways to get people to buy things in slightly greener and more socially responsible manners.

If people in aggregate were to buy less stuff, it would help mitigate problems related to the depletion of resources and increasing amounts of pollution, toxic wastes and greenhouse gas emissions. Such a development, however, would create an obvious paradox. All national economies are largely predicated upon growth in consumption of goods and services, so a reduction in consumption on a per-capita basis, or a slowing in growth of the number of consumers, would crimp profits and could cause an economic recession, or worse. Growth of government spending and borrowing would then become untenable, and Ponzi-like schemes of Social Security, Medicare and high government spending would falter.

This means that we are faced with a conundrum similar to the "paradox of thrift". This paradox recognizes the fact that, whereas it makes good sense for an individual to save some of the money he or she earns by spending less, if everyone were to do this at the same time, the overall level of spending would fall and businesses would cut back on production and lay off workers. Individual thrift could thus cause increases in unemployment, and total savings might actually fall.

The complexity of such interconnections makes it more necessary than ever to think in aggregate terms and to focus our public policy considerations on longer-term outcomes -- and to be scrupulously honest in our evaluations. A new form of ecological intelligence should be embraced that emphasizes living on planet Earth in ecologically sound and sustainable ways. To accomplish such a propitious goal, we surely need our political leaders to act much more fairly and sanely!

The Latest Perspective on the Paradox of Thrift

A "family belt-tightening" metaphor indicates that, during hard economic times, we should cut spending, save money, and pay down debts. This metaphor is powerful because of its obvious validity at the level of individual household finances. When a person loses their job, they either spend less money or incur more debt or eat into their savings. This metaphor, however, is fundamentally misleading, and it can be a bad idea with regard to the national economy as a whole. It turns out that what is smart for a family may not be smart for society. This is true because of the Paradox of Thrift, in which belt tightening by everyone at once results in less spending in aggregate, and job layoffs, and a decline in total savings. Everyone thus can become worse off.

When recessionary times occur and unemployment spikes, some form of collective action is needed -- like increased government investments and spending on necessary long-term projects. A "winter on the farm" metaphor may be a better way to see things during hard economic times. On a farm, when winter comes and many of the usual jobs do not need to be done, farmers keep busy with long-term projects like fixing machinery, repairing the barn, improving irrigation systems, digging a new well or such things.

When the Great Depression took place, public works projects were undertaken that put millions of people to work by investing in national infrastructure improvements like roads, dams, bridges, firehouses, waterworks, airports, public transportation, electrical utilities, schools, libraries and parks. During the Obama years, interest rates were at record lows and millions of people were seeking jobs at a time of high rates of underemployment, and there was a growing urgency to maintain and upgrade deteriorating roads, bridges and other infrastructure, so that would have been a very good time for our representatives to have worked

together to make farsighted investments in needed national projects. Instead, unfortunately, the Republican Party was perfecting its cynical oppositional role as the "Party of No".

Since the U.S. has relied on enormous amounts of deficit financing in the past two decades, government spending is under increasing scrutiny. Republican opposition to additional deficit financing was fierce, but then once they seized power, this opposition has largely evaporated, and huge Tax Cuts were enacted imprudently using borrowed money. Trillion dollar annual shortfalls are now likely as far as the eye can see.

There are, incidentally, good ways to stimulate the economy without being so fiscally irresponsible. Here is one. The Nobel Prize-winning economist Paul Samuelson proposed the idea in the 1940s of a "balanced budget theorem". This idea held that if a government spent more on goods and services, and raised taxes by the same amount during a period of high unemployment, the national income would grow by the same amount as the tax, so after-tax income would be unchanged. This would stimulate the economy without increasing the national debt.

We should try this strategy to improve our national infrastructure. We have given "supply-side economics" and the trickle-down theory credence for more than 35 years without any signs that they have any validity. Trickle-down ideologies have created regressive tax changes and a dangerous spike in national debt, and radically widening disparities in wealth between rich people and everyone else.

Francois Hollande, the president of France before Emmanuel Macron was elected, proposed an idea consistent with the balanced budget theorem to deal with high unemployment in his country when he first came into office. He proposed a new tax on all incomes in excess of 1 million Euros per year (about \$1.25 million). The proceeds of this tax would be used to finance the hiring of 60,000 needed teachers. The higher tax, plus the additional tax revenues from the teachers' pay, would match the higher costs of the teachers' wages, and investments in education would improve the skills and abilities of people in the workforce, giving the economy a future boost.

This balanced budget theorem makes sense. It is much different theory than the trickle down theory, which rich people have been aggressively promoting for so many years. Another result of trickle-down economics has been to erode the financial well-being of the majority of working people. The trickle-down theory holds that tax cuts for the wealthy will result in rich people spending lots of money and investing their growing wealth, and that this will create jobs and trickle down to benefit everyone else. This suspicious rationalization has become the main platform of the Republican Party as it pushes to keep cutting taxes on people with the highest incomes.

Unfortunately, this ideology appears to be much more like a manipulative form of mass deception. Yet somehow wealthy people manage to convince millions of people that this trickle down narrative is true -- or will someday soon surely prove to be a positive top national priority.

Government austerity measures are detrimental to economic growth, and they create political instability and heightened social unrest, as evidenced by upheavals in Greece, Spain and Italy during the "great recession". National policies that create heightened stress on people, and more frustrations, and increased insecurity and more hardship, are proving to be misguided ways of managing affairs. And they provoke populist anger, which is all too frequently being co-opted by far right demagogues to grab power and make things worse for the masses.

People generally want good government, and they don't want to spend their time and energy in worrying about whether or not the government will protect the best interests of the nation as a whole. Americans don't want a meddling, wasteful, paternalistic, fiscally irresponsible, privacy-invading or repressive authoritarian government. But they also don't want one that discriminates against entire classes of people, or one that makes the majority of people less secure while enriching the wealthy.

The Paradox of Profligacy

An even more complex conundrum confronts our civilizations in the form of a curious Paradox of Profligacy. Economic growth is practically predicated on advertising-stimulated demand for products and services, and on conspicuous consumption, fashion obsolescence, wasteful uses of resources, the "wealth effect" of stimulated economic bubbles, inflationary monetary policies, the Keynesian stimulus of deficit spending even at the wrong

time, and a continuous growth in population. But this profligacy will eventually and inevitably cause our Juggernaut of consumerism to crash headlong into limits inherent in finite resources and the natural carrying capacity of ecosystems for our needy and mindlessly greedy kind.

We have recklessly used up more resources in the last century than in all of the previous 200,000 or so years of our species' existence. This is made cogently clear in the thought-provoking and hauntingly beautiful film *Home*, created by the famous ecologist and aerial photographer Yann Arthus-Bertrand. I strongly recommend that all readers watch this 93-minute-long film. It can be seen on YouTube.

It is madness to blithely pursue courses of action that deplete resources and harm the environmental commons that sustains us. We collectively need to find some way to stop rushing blindly toward ecological collapse. This increasingly likely outcome is not some doom-and-gloom expectation like mythological End Times prophecies in which a biblical God condemns humanity as retribution for supposed sins. No, this is a more evidence-based understanding that we are gambling with the well-being of all people in future generations by our actions, both intentional and inadvertent.

Our true salvation will be found in developing solutions to the overarching global challenges that face us, not in remaining ignorant or in denying greater truths, and not in slavishly obeying fears and embracing backward-looking dogmas and doctrines. We would be wise to courageously choose to honor the most honest and farsighted understandings and actions most likely to help create a safer and healthier future.

Larger and More Comprehensive Considerations

Big picture understandings should be cultivated so that we see more accurate assessments of the consequences of all public policies. Unintended consequences abound in every national policy decision. Consider, for instance, the North American Free Trade Agreement (NAFTA) that was signed in 1992 by Canada, Mexico and the United States. This agreement resulted in a substantial increase in exports of corn to Mexico, a commodity produced cheaply by mechanized American agribusiness corporations that are highly subsidized. As a result, an estimated 2 million jobs were lost on small farms in Mexico, and many of these farmers were forced in desperation to emigrate to the U.S., where they work for low wages and effectively push down wages for all wage earners.

This massive influx of largely illegal immigrants has caused a wide range of problems and conflicts, and it has strengthened anti-immigrant sentiments. It also undesirably stimulates the energy behind reactionary politics and empowers right-wing ideologues, who use this issue to scapegoat immigrants, blame liberals, gain power and obstruct sorely needed progressive policies.

Fair trade would have been a far better plan for almost everyone concerned than unfair "free trade". The negotiation of the NAFTA deal significantly benefited giant agribusinesses in the USA, and gave bigger profits to a relative few while causing high social costs that have adversely affected the lives of millions of people. It also led to job losses in the U.S. as factories and jobs relocated to cheaper labor countries like Mexico and China. Such agreements are one more way that social instability and the ruthless aspects of competition and human nature are stimulated in our economic and political systems. It is crazy to continue to encourage this "race to the bottom" that allows good citizen goals to be undermined and worker and environmental protections to be evaded.

Gross inequalities and inequities are an inevitable part of poorly managed and inadequately regulated capitalist systems. A principal theme of Joseph Stiglitz' excellent book *The Price of Inequality* is that inequities are also a result of political forces. There are good reasons for capitalist societies to undertake a sensible partial redistribution of wealth in a just manner -- by instituting more steeply graduated tax policies.

While we are redesigning the incentives in our society, perhaps we should start by creating more effective incentives for politicians to make bipartisan compromises for the greater good. People are getting tired of having their representatives continue to use the politics of inequity, division, fear and animosity, to the detriment of the greater good. This is a main reason that the approval ratings of Congress are at record lows.

I'll bet we could come up with clever ways to prevent shortsighted expediencies and mean-spirited, elitist and self-serving politics from undermining our capacity to solve problems. Surely we could find better ways to make our financial system more stable and stronger, and our economy healthier, fairer, and sustainable for a longer time into an uncertain future.

When the French economist Thomas Piketty concludes, in his epic book *Capital in the Twenty-First Century*, that unless something changes, the wealthy will keep getting wealthier at an accelerating rate, he is guided in his understandings by a good sense of history and economics, and a deep grasp of Enlightenment ethics. These guiding lights have brought him to a better perspective on the genuinely terrifying implications of increasing inequality, and they have inspired him to propose a "global wealth tax". This great idea is consistent with the Fair Play Wealth Assessment plan recommended in *Common Sense Revival*.

Questioning the Wisdom of Bubble Economics in Real Estate

Some friends and I had an interesting debate about whether or not it should be a national goal to have a booming real estate market. The rapid inflation in home prices from 1997 to 2006 exceeded 10% annually in many regions. Obviously it would have been better to have a smaller, steadier increase in home values, roughly keeping pace with inflation, rather than the volatility of a rapid appreciation and then a devastating bust.

Home prices increased rapidly in the years after 1997 because Congress had enacted a very generous \$250,000 capital gain tax exemption for an individual on the sale of a home (a \$500,000 exemption for a married couple). This extraordinary encouragement stoked home prices and made real estate into an asset subject to economic bubble conditions. The real estate bubble was engineered by Congress, banks, mortgage lenders and ratings agencies, among others, and it was aided and abetted by house-flipping speculators and the Federal Reserve. Both the Clinton and Bush administrations strongly promoted the expansion of home ownership.

After the bursting of the stock market dot-com bubble in March 2000, the Federal Reserve reduced interest rates to very low levels, creating even further speculative impetus in the housing market. Banks eagerly and repetitively encouraged people to take out loans against their increasing home equity. So, many people borrowed heavily, and this set up bigger risks of foreclosures when the market went bust. Lax lending standards proliferated, just like economist Hyman Minsky said they would do in the late stages of an economic cycle. This contributed to the severity of the bust. Regulators also failed to prevent predatory lending practices, or to regulate subprime mortgages or mortgage-backed-security derivatives.

The real estate bubble also had significant undesirable effects on people who rent by causing rents to increase, making life more challenging for renters. And it contributed to the sprawling growth of suburbs, and forced more people into homelessness. It also contributed to an increase in the national debt when Fannie Mae and Freddie Mac had to be bailed out.

The fact of the matter is that homes physically deteriorate and actually depreciate as time passes. Every homeowner is aware of this, because weathering and physical deterioration force them to make costly repairs. Roofs must be periodically replaced, and new paint and maintenance are costly -- and these things are all too frequently needed.

In 2011, a stunning high of 28% of homeowners had negative equity, i.e. were "underwater", according to Zillow, the online real estate database. Taking into account the fact that Realtor fees are generally about 6% to sell a house, and a minimum 10% down payment is often required to buy another home, more than 50% of all mortgaged households in the U.S. were effectively underwater. The real estate bubble trapped people into this position, and this has had highly negative impacts on the lives of millions of people. As 2018 unfolds, real estate appreciation is booming again in most locales, being strongly stimulated by continuing low interest rates, so this volatile cycle continues.

Another reason that home prices have increased so much is that average home sizes have gotten much larger. The average house size was less than 1,000 sq. ft. in 1950, and it increased to more than 1,700 sq. ft. by 1980,

and then to something like 2,700 sq. ft. in 2016. In housing, it seems, there is little respect for the idea that "small is beautiful". The realization that there is great virtue in simplicity and moderation has seemingly been lost. The understanding that our possessions can come to possess us, and that oppressive debt is a form of bondage, are too often ignored. And a fair-minded concern for the outlandish size of our ecological footprints is ridiculously slow in developing.

A Sensible New Proposal on Property Taxes

The average property tax rate in the U.S. is a startlingly high 1.38% of assessed home value every year. That is a lot of money for tens of millions of homeowners to pay. The state of Hawaii has the lowest rate at .40%. Texas has the highest rate at 2.57%. What, are Texans really closet socialists? ("There you go again, Tiffany!")

Considering the fact that bigger homes use much more energy, water and construction materials than smaller homes, it would be a fair-minded plan to assess property taxes on a graduated basis that rewards owners of smaller homes for their ecological integrity, and simultaneously charges people more who choose to own excessively resource-consuming larger homes.

Here is a fair-minded and forward-thinking proposal for all states to consider for property taxes on homes. Such revisions in taxes would provide powerful incentives to reduce amounts of energy, fresh water and materials consumed in the construction, maintenance and use of mega-homes. I suggest the following progressively-graduated changes in property tax rates, according to the size of the homes:

<u>House Size</u>	<u>Proposed Change in Real Estate Taxes</u>
Under 1,000 sq. ft.	Reduce current property taxes by 25%.
1,001 to 1,500 sq. ft.	Reduce current property taxes by 12%.
1,501 to 2,000 sq. ft.	Leave tax rates unchanged.
2,001 to 3,000 sq. ft.	Increase current property taxes by 25%.
3,001 to 5,000 sq. ft.	Increase current property taxes by 50%.
5,001 to 7,500 sq. ft.	Increase current property taxes by 75%.
7,500 sq. ft and larger	Increase current property taxes by 100%.

The net result of this change should be calibrated to result in a net increase in revenues from property taxes. The additional revenues generated should be used to provide support for improvements in the physical infrastructure of communities, and to finance costs of first responders to emergencies. A contribution should also be allocated to the maintenance of open spaces and local, regional and state parks.

Some communities have given eminently sensible consideration to a maximum limit on the size of homes, like a maximum of 15,000 sq. ft. in Aspen, Colorado and less than 2,800 sq. ft. in Crested Butte. Since Americans love freedom to do as they please, a property tax plan like this would allow people the freedom to build monster homes, but sensibly require them to pay significantly more for the profligacy of that privilege and their lavish use of the Earth's resources.

Another Angle in the Dysfunctionality of Political Problem-Solving

Almost every state in the USA faces budget shortfalls because of economic conditions and budget squeezes. Debt-financed Republican tax cuts, coupled with staunch opposition by conservatives to tax increases of any kind, has forced most states to make draconian cuts to education, social programs and law enforcement. By making this stubborn refusal to find ways to responsibly raise revenues, conservatives are causing spending to be slashed on public services and programs that benefit important constituencies like children, college students, and poor people. Better management and more sensible compromises should be made to solve such challenges.

California, which often leads the nation in trends, passed a 'taxpayer revolt' initiative in 1978. Known as Proposition 13, the "People's Initiative to Limit Property Taxation", this law reduced property taxes by 57% at the time. Now, almost 40 years later, provisions of this law have created bizarre inequities in real estate taxes. New homeowners pay much more in taxes than their neighbors who have owned their homes for a long time.

This tax inequity also extends to commercial real estate, creating absurd tax unfairness for newer businesses. This has a regressive effect of shifting a larger share of the tax burden from long-time homeowners and businesses to new homeowners, new businesses, younger people, and other taxpayers.

Proposition 13 thus creates another form of 'generational injustice' that is somewhat similar to the federal government's debt-financed mortgaging of the future and the aggregate squandering of natural resources. Another seriously detrimental aspect of Proposition 13 was that the law included a provision that required a two-thirds majority of state legislators to approve any kind of tax increase in California, not just increases in property taxes. This supermajority requirement has made it difficult to govern the state. The impacts on cities and localities have been distinctly negative. The devil being always in the details, what made sense in many respects in 1978 has become dysfunctional and calamitously unfair for millions of Californians today. It has also contributed to the inability of politicians in the state to sensibly deal with problems. If conservatives have their way, demanding tax cuts in response to almost every issue, California's experience will become the norm for all states.

The Positive Ramifications of Educating and Empowering Women

As these mega-trends play out, politics in the U.S. has become increasingly polarized. In the past two decades, a culture of confrontation has replaced any semblance of working together to find consensus win/win solutions to problems. Both sides of our American partisan political divide seem excessively preoccupied with gaining power and pandering to wealthy donors and corporations to retain their position, instead of being committed to helping the masses and actually enacting good solutions to problems.

This undesirable aspect of intense competition has resulted in increasingly bitter partisanship and political gridlock. It is mainly because of this partisanship that it has been so difficult to reform our costly and unfair healthcare system, or enact stronger regulations on banks and Wall Street financial institutions, or extricate ourselves from costly wars abroad. The dog-eat-dog character of our capitalist system amplifies this trend, and makes inequities and anxieties and stresses in our society worse. Also, the national debt is getting too dangerously large, and competition for power and influence is getting more intense between conservatives and progressives, making it harder to enact policies truly oriented toward the greater good.

But it need not be this way. One interesting idea was proposed by President Clinton's first press secretary Dee Dee Myers, who makes a convincing case in her book *Why Women Should Rule the World* that very positive alternatives exist. She writes that by taking steps to educate and empower women, we would likely improve cooperation in our societies and make our world more collaborative and peaceful. This would be one form of salubrious ecological intelligence! Vote for women to represent you in the Senate and House!

This makes me think of Woody Allen's film *Whatever Works*. The story presents a set of thought-provoking relationships that center around Boris, an eccentric New Yorker who is cynically realistic about life. Boris is played by Larry David, the co-creator of the TV comedy *Seinfeld*. Boris is philosophically cerebral, but after meeting an attractive young Mississippi woman who is sleeping on the street, he shares some meaningful interactions with her that brighten his life and help him realize that each of us should seek to be less judgmental of others and try to find greater meaning in our lives. "Whatever works!" A long train of entertaining developments takes place in the film before Boris concludes that each of us should seek whatever satisfactions and love we can find in our personal relationships in this challenging world.

In addition to such wise sentiments, it seems to me that there is an overarching importance for us to find ways to ensure that we leave a thoughtfully fairer legacy to our descendants.

On Economics and the Government

Economics is a field of speculation about the aggregate behavior of human beings, as reflected in markets, prices, and the production and consumption of goods and services. It deals with issues like supply and demand, employment, monetary policies, resource allocation, theories of value, rational choices, opportunity costs among

alternatives, and incentives and disincentives. Microeconomics examines economic behaviors of individuals and businesses, while the larger picture macroeconomics addresses aggregate issues of unemployment, inflation, and monetary and fiscal policies.

Every nation in the world follows its own hybrid of private and public enterprise, of decentralized activities and centralized regulation. Our goal should be to optimize this balance, and we should honestly debate where this balance lies. The fairest way for people in a democracy to find this balance is to objectively evaluate evidence, listen well to those on the left and those on the right and those in the center, and to judge the merits of the various contentions, and to sort out the facts, and to discount ideas that are beneficial only to narrow constituencies. The smartest compromises for the greatest good should then be implemented. Common sense tells us that to achieve this goal, we should reduce the domineering influence of Big Money in our decision-making processes!

A Brief History of Economics

Economists have been called "worldly philosophers" because they seek to explain the most worldly of all of humankind's activities -- the drive for wealth. Economists seek to understand the expression of human nature that is reflected in markets and in the hard-fought struggle between capital and labor. The first famous economist was Adam Smith, who in the year 1776 propounded his best-of-all-possible-worlds belief that the mechanisms of supply and demand should naturally lead to fair prices, proper resource allocations, and progress toward making everyone better off. He optimistically believed that an "invisible hand" guides people by means of their natural self-interested human impulses and competitive striving. He opined that this guidance tends to increase profits for both entrepreneurs and investors as well as wages for workers.

Adam Smith was right about this when private returns and social benefits are well aligned. Such an alignment is not always the case, as when the pursuit of self-interest by bankers created a financial crisis that was exceedingly costly to billions of people worldwide.

Most worldly philosophers after Adam Smith were less sanguine and less optimistic than he was. They recognized the risks of rapid population growth and systemic failures and resource depletion, as well as the anti-social nature of monopoly power, unfair competition, ruthless exploitation, rash risk-taking, and calamitous "tragedy of the commons" outcomes. As economic thought evolved after Adam Smith, Thomas Robert Malthus pessimistically pointed out that, in the year 1800 at a time when there were just one billion people on Earth, human beings reproduce at such rates that human numbers would inevitable outstrip all possible means of subsistence. Fellow economist David Ricardo saw bitter conflict between industrialists and workers and landlords, and he believed that only the narrow interests of landowners would have dominating force.

The early decades of the Industrial Revolution were characterized by extensive social ills, brutality and disruptive demographic upheavals. In reaction, Karl Marx and Friedrich Engels wrote the *Communist Manifesto* in 1848, calling for workers to unite to triumph over capitalists. They predicted that capitalism would inevitably collapse due to its big shortcomings. These faults include monopoly abuses, a propensity toward the exploitation of workers by ruthless capitalists, and disruptive and damaging boom-and-bust cycles. By the end of the 19th century, the conglomerate power of corporations had grown to such an extent that colossal companies like Standard Oil had to be broken up during the trust-busting Progressive Era, and many fair-minded reforms were enacted to fix harsh working conditions, limit long working hours, end child labor abuses, mitigate injustices and reduce opportunities for corruption.

Further changes in economic understandings and governance took place as a result of the cataclysmic Great Depression of the 1930s. Far-reaching reforms were made to the banking system and labor laws, and a social security safety net was created to protect workers from the calamitous effects of speculative excesses and boom-and-bust cycles and increases in economic inequities. After World War II, many initiatives were enacted like the G.I. Bill that helped build a stronger middle class. These programs fostered a general prosperity during the 1950s and 1960s.

By 1980, powerful interests reacted to the reforms that had limited their ability to dominate the economy and gain most of the benefits of economic activities for themselves. Ronald Reagan launched his economic revolution, bringing a new ideology to dominance that advocated higher military spending and regressive changes in taxation that primarily benefitted the wealthy. Unfortunately, his doctrines involved risky banking deregulation, union busting and large increases in deficit financing. Since then, conflicts of ideas and the strife between powerful dominating interests and the common good have intensified. Economic disasters have taken place due to deregulation and excessive speculation, yet it has proven extremely difficult to propitiously reform our dysfunctional systems.

Observations Concerning the Economic Doldrums

Ben Bernanke, the former Chairman of the Federal Reserve, once said that the search for the root causes of the Great Depression is an intellectual and practical challenge that is "the holy grail of macroeconomics." Bernanke was a scholar of the Depression and of the mistakes made at the time by the Federal Reserve Bank that caused the severe downturn to worsen. The Fed at the time raised interest rates, tightened credit, and let thousands of banks fail.

In order to cope with the severe 2008-2009 financial crisis, Ben Bernanke pursued policies that were the opposite of those used by the Federal Reserve during the Depression. The Fed reduced interest rates, flooded credit markets with enormous amounts of money and bailed out big banks. This was a strategy that eventually warded off the liquidity crisis, so Bernanke seems to have been the right man in the right place at the right time to deal with the risk-laden collapse of the amped-up real estate bubble and the confidence-shattering wake of associated credit availability problems. He was quite flexible and creative, and even desperately improvisational, in acting to prevent the financial crisis from developing into a full-blown economic depression.

Confidence, it turns out, is critically important to a healthy economy. When customers feel secure enough to spend the money they earn, and lenders are willing to freely lend money, employers feel optimistic enough to hire more workers. Financial markets, once disrupted, can enter a vicious spiral of self-fulfilling uncertainties that can result in constricted availability of credit and intensified systemic risks that tend to exacerbate an economic downturn.

But since Ben Bernanke's success depended on flooding the system with newly printed money, he effectively laced the proverbial punchbowl with stimulative credit. Congress reluctantly went along, stimulating economic activity by spending hundreds of billions of dollars, increasing budget deficits and the national debt. This bold strategy is having negative unintended consequences, and could cause future economic turmoil. It will be a risky high-wire act to remove this debt-financed stimulus before the financial party gets out of control once again. Alan Greenspan failed to do this years ago, when his policies encouraged the inflation of the real estate bubble, and he did not take steps to prevent the bubble from getting too big. So it will be a serious test of the Federal Reserve's effectiveness to manage better in the coming months and years, as discussed in detail below.

We have sown the seeds of the next crisis with all this unprecedented borrowing and spending. I strongly believe the Fed should take a more courageous position on the inadvisability of enormous amounts of deficit spending and large increases in the national debt. Unprecedented government stimulus spending and borrowing were the very remedies used by the federal government to prevent a worse recession, so such tactics will no longer be tenable if the next crisis is caused by too much debt and too much money in circulation.

The reason that shortsighted expediencies are likely to be the cause of the next economic crisis is that China, Japan and other nations that help finance our deficits by buying American Treasury securities may eventually be forced to realize that the U.S. is unable to rein in its undisciplined finances. If they stop buying these securities, then interest rates would be driven up dramatically, causing an economic emergency. This disaster could be avoided if we were to demonstrate an ability to more responsibly control government spending and enact more progressive taxation plans to reduce on-going deficits. Our political representatives, however, seem committed to win/lose gamesmanship, which tends to make fair compromises less likely. Change must come!

Do Deficits Matter?

John Talbott, the author of *Obamanomics: How Bottom-Up Economic Prosperity Will Replace Trickle-Down Economics*, wrote that the U.S. is hamstrung by its reckless reliance on the expansion of debt by individuals, corporations and government. It is foolish to borrow so much money to finance rates of consumption that are not sustainable. Talbott argued that since the federal government must print more and more money to finance its deficit spending ways, this inflation of our currency is "the only way to deflate the value of debts on everyone's balance sheets at the same time." This strategy is risky because inflation has the extremely damaging effect of undermining real economic growth and true prosperity. The U.S. has been irresponsible to base its economic well-being on shaky foundations like stimulated consumerism financed by inflationary monetary policies and ever-greater levels of borrowing.

We have backed ourselves into a desperate corner. Addicted to bubble economics, we have gambled on getting the real estate and equities bubbles inflating once again. This is essentially a way of doubling down on our bad past gambles --- a generally risky and unwise course of action!

Strategies that create boom-and-bust cycles lead to economic recoveries after recessions, and to big corporate profits before the next down cycle. If we were to use this crisis to honestly address the problems that underlie our short-term oriented plans, it would be smarter. Our economy should be restructured to bring into better balance the gains from productivity and the earnings from work efforts. This would help ensure financial stability rather than causing periodic short-term-oriented booms and ruinous busts.

Deregulation of financial markets may provide high rates of return in the short run, but it helps create economic bubbles that inevitably burst and create severe economic instability. The housing bubble was inflated by many means, for instance, and it may have been 'great' while it lasted, because sure enough it provided huge amounts of borrowing against increases in home equity. This stimulated consumer spending and facilitated highly-leveraged investing, but it was a risk-filled course of action that resulted in devastating impacts on many homeowners. Stimulating the real estate bubble had the collateral effect of making housing less affordable for millions of people, and it eventually caused the international economy to be destabilized, with extremely harmful consequences. European countries, in particular, are still reeling in the aftermath.

High levels of deficit spending guarantee higher inflation in the long run, and this has the insidious effect of eroding the purchasing power of people's savings, and acts as a hidden tax on everyone in the future. This is why \$100 today is worth the equivalent of less than \$20 in 1972 dollars. The value of our currency has been deflated by this national policy, as set by the Federal Reserve in a tacit collaboration with our political representatives. Inflation is regressive, like a flat tax, so it disproportionately affects the least prosperous people. Inflation thus acts as an insidious force that is the opposite of fairer ideas like balanced budgets financed by more steeply graduated tax rates.

Deficit spending and increases in the national debt have the effect of creating wealth for people today by borrowing money from people in the future. This expediency, together with inflationary monetary policies, results in shortsighted and unfair outcomes, eventually stoking inflation and disproportionately affecting poor people and those in the middle class. It also benefits capitalists and financiers at the expense of workers, whose wages are the last thing to increase during cyclical periods of high unemployment and inflation.

Our representatives would be forced to be more honest in making difficult spending decisions if we responsibly moved toward requiring a more nearly balanced federal budget. They would need to decide what real trade-offs to make in our messy and poorly prioritized budget process. We avoid making these hard choices by allowing the expediency of ever-growing deficits and national debt, but we should not make the mistake of thinking that in the long run this will be less costly than more responsible fiscal decisions.

If American citizens more clearly understood the correlation between the level of deficit spending and the long-term average rate of inflation, they would likely be more supportive of national mechanisms that mandate lower deficits. Reining in deficit spending will entail hard decisions about spending and revenue-raising, and

create challenging determinations of how to prioritize national spending. Fiscal responsibility and respect for the rights of people in the future make it necessary that we stop using the short-term expediency of deficit spending all the time.

Several years ago, a national newspaper presented opposing perspectives concerning the question of the risks of a rapidly growing national debt. The respectable economist James K. Galbraith argued that deficit spending is nothing to worry about. In fact, he contended that the fear of deficits itself poses a greater danger. An opposing point of view was proposed by Lawrence Grossman, a financial planner who claimed that the U.S. is a "negative-amortization nation". By this, he was referring to a fact that we are adding liabilities for government obligations and interest expense to the principal of our national debt every year. "We as a country are heading for a fiscal train wreck", he asserted. Rapid increases in the national debt in recent years are risky, he noted, pointing out that the real national debt is much bigger than the official national debt because of obligations like Treasury bonds and huge unfunded commitments by the government to provide benefits like Social Security and Medicare far into the future.

My intuition tells me there is truth in both points of view, but that the latter one is more valid as a cornerstone of necessary precautionary action. Tax cuts financed by money borrowed from people in the future are surely a form of inter-generational exploitation that is outrageously unwise and distinctly unfair to our descendants.

Perspectives of John Maynard Keynes

We have been irresponsibly avoiding making sensible decisions about the trade-offs involved in budgetary decisions, but we should begin to use deficit spending only in the way that the famous British economist John Maynard Keynes (pronounced 'Canes') originally recommended: as a needed stimulus during economic contractions to mitigate the economic and social harm of recessions, and NOT as an acceptable policy each and every year even during economic expansions. By allowing our representatives from both political parties to indulge in the expediency of deficit spending ALL THE TIME, we are choosing the insidious and regressive, but very real costs, of eventual higher rates of inflation, and/or of a severe debt crisis.

John Maynard Keynes' most influential work, *The General Theory of Employment, Interest, and Money* was published in 1936, during the Depression. In it, Keynes argued "recessions don't fix themselves", so to correct the severe problems caused by downturns, a proactive effort by governments is needed to stimulate the economy. This book helped establish Keynes as "the father of macroeconomics", and his ideas still guide governments and fiscal policymakers worldwide to stabilize economies and to keep economic growth from being too fast or too slow.

Keynes essentially suggested that, when the economy is growing quickly, governments ought to raise taxes and decrease spending in order to rein in inflation. When the economy falls into a recession, he recommended that governments lower taxes and increase spending to kick-start economic activities. This concept of balanced growth, if followed, would likely have softened the blow of the Great Depression. Such forms of government intervention continue to work reasonably well today; the Fed still raises and lowers interest rates to balance growth and to moderate the rate of inflation.

Keynes was a participant in the conference that led to the creation of the World Bank and the International Monetary Fund. These two institutions helped shape and stabilize the post-World War II global economy. Keynes poked fun at conservative bankers in *A Tract on Monetary Reform* by saying that bankers strived "to shift public discussion of financial topics off the logical onto an alleged moral plane, which means a realm of thought where vested interests can be triumphant over the common good without further debate." Gee, this version of history seems to be repeating itself these days!

A challenge to Keynes' theories came during the years of stagflation following the 1973 and 1979 oil shocks. Keynesian theory had no appropriate policy responses to the oil supply shocks and the high rate of inflation during the 1970s. The economist Milton Friedman argued convincingly that high rates of inflation were caused

by rapid increases in the money supply. One key to good stable policy is thus to reasonably and responsibly control the money supply.

The nature of our system, perversely, is that our representatives fight tooth and nail over which domestic priorities to spend money on, always cushioned by the expediency of deficit financing. Our current national priorities, being unduly determined by corporate interests, are not generally consonant with the best interests of the majority of Americans. Additionally, we never seem to consider the financial costs of the military and wars, which we commit to without adequate regard for how the costs will eventually be financed, and by whom.

Keynes is notorious for having observed, "In the long run, we are all dead." Sure, John Maynard, but we will have descendants, and we cannot neglect their interests in our excessive willingness to allow narrowly selfish constituencies to gain unfair and unaffordable advantages!

Cultivating a Better Understanding of the Federal Reserve

A big picture evaluation of mega-trends and overarching considerations is needed to assess the global economy and our addictions to growth in consumption and an increasing money supply and an ever-larger human population. We need to clearly comprehend the aggregate risks associated with these strategies. We need to see where we've been and what has happened with initiatives that eliminated common sense rules governing banks and other corporations. We need to understand how economic bubbles have been inflated and why they have collapsed. We also need a more accurate crystal ball and greater courage in the face of the astonishing force of inertia and the power of vested interest groups in dominating the rigged status quo.

We should think like firefighters in a burning building, and we should simultaneously think like the fire chief who is responsible for mitigating the risks posed by conflagrations to come. Better yet, we should think like leaders with responsibilities for bigger picture plans like fire safety codes, zoning restrictions, and the environmental impacts of real estate developments.

The "Lords of Finance" were the most influential bankers of the United States, Britain, France and Germany during the period from just before World War I through the Roaring Twenties and the Great Depression. Their names -- Benjamin Strong, Montagu Norman, Emile Moreau and Hjalmar Schacht -- are practically unknown today, but these men had enormous power during some of the most turbulent times in the history of the world. The Panic of 1907 had made it clear that a central banking institution of some sort was needed in the U.S. to deal with the systemic risks that capitalist economies faced when credit crises periodically occurred and economic bubbles burst and depositors made panicky runs to take their money out of banks.

Congress created the Federal Reserve System in 1913 in response to the need made clear by such economic crises. Just before the outbreak of war in Europe, the economies of the world were still anchored to fixed exchange rates and currencies backed by gold. The enormous costs of the First World War were financed by debt and rampant printing of money by all the warring nations. This led to crippled international finances and high inflation rates.

After the First World War, Germany was saddled with enormous "reparations" obligations, so it continued to print huge amounts of money. The German currency, the Deutsche Mark, had had an exchange rate of 4.2 to the dollar in 1914, and it depreciated to 4.2 trillion to the dollar by 1923. This hyperinflation practically destroyed the German economy, so it is a cautionary tale that should motivate responsible central bankers to remain mindful of the risks of printing too much money.

The four main responsibilities of the Federal Reserve are: (1) to conduct monetary policy in a way that leads to stable prices and maximum employment; (2) to maintain the safety and soundness of financial institutions; (3) to limit systemic risk in financial markets; and (4) to protect consumers against deceptive and unfair financial practices and products. Some say that by any sober assessment, the Fed has not been successful enough in ensuring the stability of the financial system, or keeping economic bubbles from growing too large, or creating maximum employment, or protecting taxpayers from bailout costs or consumers from predatory banks.

The emphasis by central bankers on the growth of the money supply at the maximum rate that can be sustained without causing too rapid a rate of inflation actually serves to increase the potential for systemic crises. A vigorous action of central bankers whenever deflationary pressures develop also creates systemic risks. We should honestly strive to understand the trade-off between inflation and unemployment, and who the winners and losers are in Fed monetary policies.

Economic uncertainties are beyond full comprehension, and the Fed may actually be doing a generally good job of managing capitalism within the constraints of our political system. But the system itself has deep underpinnings of folly and unfairness. The Fed's sophisticated role in managing our economy by manipulating the money supply and interest rates can be seen as an official means of slowly expanding the money supply and causing an insidious inflation that diminishes the value of savings. Not only does this act as a "hidden tax" on money saved, but it could also weaken the dollar relative to other currencies, with far-reaching ramifications and many less than desirable consequences.

In 2009, Congressman Ron Paul of Texas wrote in *The Revolution - A Manifesto* that when the Fed prints up more money, the increase in the total supply of money diminishes the value of all money already in the system, with the effect of redistributing wealth from poor people and those in the middle class to those who are politically well-connected. This occurs because of the "distribution effects" of inflationary processes, in which big banks and insiders are enriched at the expense of all others. As prices increase, wages are the last thing to go up in response to inflationary monetary policies, so workers pay more for things long before their earnings increase. Inflation thus disproportionately hurts workers, as well as those who live on fixed incomes.

Two hundred years ago, the founder of the House of Rothschild made the following observation: "Let me issue and control a nation's money and I care not who writes the laws." The Federal Reserve controls the money supply, so it is crucial we understand its role. We should make sure that the Fed is effective in ensuring the common good -- and not just the best interests of bankers, privileged people, and self-serving constituencies.

To better understand just how our system has been rigged by the financial and political elites, I highly recommend watching Charles Ferguson's documentary film, *Inside Job*. Think about the situation of Brooksley Born, the head of the Commodity Futures Trading Commission in 1997. She recommended regulatory oversight for complex financial derivatives like mortgage-backed securities and credit default swaps. For her courageous advice, Ms. Born suffered rude and harsh criticism from financial decision-makers and insiders like Treasury Secretary Robert Rubin and Fed Chief Alan Greenspan. The upshot was that these types of financial instruments were not regulated, and this failure was a causative factor in the extremely costly global economic meltdown of 2008-2009. This outcome confirms that the crisis should truly be regarded as an inside job! Bizarrely, no changes have yet been made to control these "financial instruments of mass destruction."

A report issued in early 2011 by the Financial Crisis Inquiry Commission concluded: "The enactment of legislation in 2000 to ban the regulation by both the federal and state governments of over-the-counter derivatives was a key turning point in the march toward the financial crisis." Deregulatory dogmas, in other words, helped spark risky speculation and inadequately limited leverage, and an accompanying lack of good transparency increased systemic risks. Requirements for collateral on loans were inadequate, and so were requirements for bank capital. Four years after the depths of the financial crisis, the Financial Crisis Inquiry Commission Report stated: "the U.S. financial sector is now more concentrated than ever in the hands of a few large, systemically significant institutions." The risks inherent in this state of affairs are numerous.

Filmmaker Charles Ferguson says that before making *Inside Job*, he had "grossly underestimated the level of extraordinarily unethical and even fraudulent behavior that had occurred on such a large scale." Our prisons are full of people who commit small crimes, but it seems that those who think big and rip off the nation for enormous sums of money are never held accountable. Here is another reason people with lots of money should be required to pony up more of their high-end gains in taxes, if only to finance the obscene costs of incarcerating so many people in prisons!

Audit the Fed!

Central bank monetary policies can cause misallocations of resources and distorted investment decisions. The motives of private bankers and the Fed in getting the federal government to pursue the policies they do should be better understood. Representative Barney Frank of Massachusetts and Congressman Ron Paul once sensibly called for an audit of Federal Reserve policies to determine the actual role of the Fed in the destabilizing Wall Street schemes of the last decade. One can just imagine how politicized such an audit could become. But it would be foolish to suppose that a high-level evaluation of Fed actions by a group of prominent economists of all stripes would not be a good idea for better planning, today and in light of the potential for future economic crises. A detailed consideration of the impacts of Fed actions could provide clarity so that we would better understand the ways that private bankers provide benefits to elite segments of society at the expense of all others in our capitalist economic system.

Such a blue-ribbon commission could make some valuable recommendations. Maybe they would suggest that we pay more attention to fundamentals and simplify our laws and remove some of the favors and subsidies and complexities and dysfunctionality in our economic system. As Thomas Paine expressed in *Common Sense*, "the more simple any thing is, the less liable it is to be disordered, and the easier repaired when disordered."

Does the Fed Contribute, by Design, to Booms and Inevitable Busts?

Federal Reserve policies are an art, not a hard science. The Fed is supposedly independent from the federal government, and yet it serves the interests of the establishment, not necessarily the interests of the common good. The Federal Reserve is a prime enabler, for instance, of the overarching schemes of deficit spending and inflationary growth of the money supply and economic bubbles.

The Fed unquestionably operates within a complex constellation of competing objectives and powerful economic, social and political forces. Federal Reserve officials make an arcane cost-benefit calculus in their decisions of how to use monetary policies to affect interest rates, inflation, employment, the money supply, the ups and downs of economic activity, behaviors of consumers and investors and bankers, and the stability of prices and the financial system itself.

According to Friedrich August von Hayek, the 1974 Nobel Prize winner in economics, manipulations of interest rates and the money supply by the Federal Reserve "cause havoc throughout the economy, and set the stage for an inevitable bust." It appears that the policies of the Fed are boom and bust by design, whether or not the decision-makers admit this. The Fed strives to avoid deflation at all costs, and to maintain a moderate rate of inflation that tends to benefit the rich, because the wealthy can exploit heightened opportunities for profit-making during good times and, if they are smart, they can also find ways of protecting themselves and doing well on the downside and rebound. Policies that contribute to economic busts create periods of high unemployment, so they directly victimize middle class workers and poorer Americans.

The boom-and-bust nature of our economic system is directly related to the monetary policies of the Federal Reserve. Inflationary increases in the money supply cause inequities and misallocations in the economy and an artificial prosperity in the short term. When these activities eventually drive up interest rates, the higher rates have the effect of crowding out sensible investments and giving greater impetus to recessionary forces.

The Fed rapidly increased the money supply during the 2008-2009 recession. This guarantees that the economy will be whiplashed when the extremely low interest rates have had their stimulative effect of encouraging people to once again make unwise spending decisions and unsound investments. The short-term false prosperity that is generated has the unfortunate adverse effect of assuring future dislocations. Far from contributing to sustainable growth and wise investments, this aspect of casino capitalist systems is destabilizing, so it is not an acceptable strategy for long-term well-being!

By holding interest rates at extremely low levels, the Fed is effectively discouraging savings and penalizing frugal people. It encourages wasteful spending and rash risk-taking, and creates the beginning of another

series of misallocations of capital. It encourages market participants to take bigger risks than they would otherwise, so people make bigger speculative gambles and often wrong-headed investments.

"Spending trillions of dollars trying to fix Wall Street is a fool's errand. Our hope lies not with the Wall Street phantom-wealth machine, but rather with the real-world economy of Main Street, where people engage in the production and exchange of real goods and services to meet the real needs of their children, families, and communities, and where they have a natural interest in maintaining the health and vitality of their natural environment."

--- David C. Korten, *Agenda for a New Economy*

Insightful journalist John Cassidy makes a similar argument in the well-considered ideas he presents in *How Markets Fail - The Logic of Economic Calamities*. He analyzes all the ideological arguments of 'Utopian Economics' in Part One of this book, and then in Part Two he examines the provocative ideas of 'Reality-Based Economics'. It would be a better world if all members of Congress and think tanks were to read this book and take it to heart by heeding the ideas and recommendations it sets forth.

Financial markets can be seen throughout history to be prone to the creation of asset bubbles, so regulators like the Fed, the Treasury Department, and the Securities and Exchange Commission should be given greater responsibility for seeing that economic bubbles do not grow too large in the future. Speculative bubbles can be controlled by tightening the money supply and maintaining sensible margin and minimum capital requirements for speculators. The amount of leverage and risk that market participants can employ should be more sensibly limited. Smart and reasonable new regulations and government oversight should be implemented, especially of the tens of trillions of dollars of arcane unregulated derivatives like mortgage-backed securities and credit default swaps. At the same time, unduly excessive regulations and bureaucratic red tape should be eliminated.

The Wisdom, or Folly, of Central Planning

Centrally-planned economies were proven to be much less effective than capitalist economies during the intense competition of the Cold War. It is thus deeply ironic that we have allowed our monetary system, which is the very heart of our economy, to be centrally planned by a group of bankers at the Federal Reserve who game the system with favoritism of bankers and insiders, and unfair treatment of everyone else.

Former Fed Chairman Alan Greenspan made the observation in *The Age of Turbulence* that centrally-planned economies have been proven to be failures. But this casts a curious suspicion on the wisdom of having the money supply and interest rates planned and controlled by a central bank. The Fed is a centrally-planned regulatory institution in a jerry-rigged market economic system, and it has ironically been antagonistic in the past decade to sensible regulation of banks and Wall Street and financial derivatives. The regulatory agency opposed regulation! The Fed seems to oppose any form of central planning -- other than its own. Even market fundamentalist Milton Friedman was in favor of abolishing the Federal Reserve System, so more thought should be given to the role of the Fed in our economy.

The ruthless competition between nations with free market economies and nations with centrally-planned economies during the Cold War gave proof through the fight that a relatively free market is better at motivating people to be productive than one planned by government bureaucrats. Free market forces allocate resources in a more responsive way than in totalitarian economies because they respect the aggregate forces of supply and demand. They also are much better at creating wealth. For exactly the same reasons, it would seem that the control of interest rates and the money supply by a central bank is less desirable than letting market forces determine rates through supply and demand mechanisms. It also seems probable that a stable money supply would be fairer in the long run than huge infusions during a crisis and periodic reflexive retrenchments.

The Fed should act with a greater overarching commitment to fostering sustainable economic growth, price stability, fair competition, and the safety and integrity of the banking system. Some say the Fed does a good job at this, and that it is an unbiased and honest institution that is full of rectitude and propriety. Others have a much more critical view of the Fed, and say that its policies are designed to help the wealthy, and that it gives

inadequate concern to poor people, workers, the middle class and people in future generations. The Fed definitely seems to work to perpetuate the status quo of a banking system that is dominated by big banks, which tend to treat small borrowers unfairly in the pursuit of ever-bigger profits.

The Goldilocks Syndrome and the Chairmen of the Federal Reserve

Investors hang on every word of the Fed chief, who is regarded as one of the most powerful people in the world. Bob Woodward called Alan Greenspan '*Maestro*' in his biography in the year 2000. When the economic bubble was perking along just right, and banking deregulation and leveraging and risk-taking had not yet wreaked havoc on the economy, it seemed like Greenspan was a genius.

Investors have a love/hate relationship with the Goldilocks gurus of the Federal Reserve. As these supposed sages slowly inflate the money supply and manipulate interest rates, and print up money to finance the growth of the national debt, investments in equities seem to benefit from rising prices in the short term, and from the economic bubbles that this strategy facilitates. This causes investors to feel confident that they can trust the Fed not to inflate the money supply too rapidly -- to do it "just right" -- and to staunchly prevent markets from ever actually undergoing any deflation.

Alan Greenspan was regarded as the inscrutably wily apostle of economic brilliance and integrity during his tenure as Fed chief. Wall Street investors lionized Greenspan, and latched onto his every pronouncement with awe and belief. They loved his steady leadership because they had figured out how to profit from just the right amount of inflation in the money supply. But then the eventual bursting of the hyped-up housing bubble revealed that his leadership and deregulatory enthusiasm had been contributory factors in rash risk-taking and a destabilizing growth in this bubble. In clear-eyed retrospect, people have come to regard Greenspan's policy-making as less smart or salubrious.

Systemic risks introduced in the course of business-as-usual turn out to be occasionally too risky to justify allowing the status quo to remain unchanged. Many people's lives were seriously disrupted by the economic hardships, stock market decline, home foreclosures, high rates of joblessness and overly tight credit markets and deepening social stresses that resulted from the bursting of the housing bubble in 2008. The brunt of these adversities was borne by workers who saw their wages stagnate, and people who lost their jobs or their homes. These same people were then affected most adversely by cuts in outlays for social programs.

When the boom turned to a bust, the system was shown once again to have been constructed so that profits are privatized while risks of bailing out the system are socialized. In other words, when the costs are shouldered by taxpayers and people in the future who are saddled with the debt engendered by government largesse and emergency bailouts. This is a negative outcome for most Americans.

"Almost 3 years after stepping down as chairman of the Federal Reserve, a humbled Mr. Greenspan admitted that he had put too much faith in the self-correcting power of free markets and had failed to anticipate the self-destructive power of wanton mortgage lending." He told the House Committee on Oversight and Government Reform, "Those of us who have looked to the self-interest of lending institutions to protect shareholders' equity, myself included, are in a state of shocked disbelief."

Ben Bernanke, Greenspan's successor as Fed Chairman, was named the "Person of the Year" for 2009 by Time Magazine. His leadership of the Fed helped avert a potentially much worse global financial fiasco when the real estate bubble burst and the severe credit crisis ensued. Bernanke seemed to be committed to doing the right thing, and I found his words to be cogently compelling when he said: "I want to be very, very clear: too big to fail is one of the biggest problems we face in this country, and we must take action to eliminate too big to fail."

Eliminate too big to fail? When, and how, will this be done? Our representatives appear to be much too weak-willed to make this happen. Janet Yellen, the hope-inspiring Fed chief who followed Bernanke, did not speak forcefully on this issue, indicating that policy makers "remain watchful for areas in need of further action."

Instead of trust busting, the big trend today is mergers and acquisitions. The severe financial crisis of 2008 made it clear that we should prevent firms from conglomerating to the point that they are too big to fail. In 2009, while ordinary workers on Main Street struggled in the worst economic downturn since the Depression of the 1930s, financial firm employees on Wall Street had their most profitable year ever. The insider investment firm Goldman Sachs had the best year in its 142-year history, and it paid its employees an average of nearly \$600,000 each. The top 25 hedge-fund managers raked in about \$900 million each -- and they obscenely paid extremely low 15% capital gains rates on these ill-begotten windfall profits.

Here is another very good reason that our system of taxation should be reformed and made more steeply graduated, and that the outsized beneficiaries of our economy contribute a bigger share of their incomes to the enormous needs of running our civilization. The Glass-Steagall Act should be reinstated to once again safely separate investment and depository banking, and to help prevent conflicts of interest that encourage too much risk-taking. Banks and other corporate entities should be adequately regulated, and financial derivatives should be subjected to oversight and sensible rules to ensure the greater public good. Our winner-take-all political system should be restructured to benefit the middle class rather than allowing the rich to grab the lion's share of the wealth generated in our economy.

How can we bring back the spirit of Republican Theodore Roosevelt and the trust-busters of the Progressive Era to achieve these goals? The Republican Party today, in particular, seems to be too corrupt to even imagine taking a step in this direction.

The Industrial Revolution, the Accumulation of Wealth, and the Conglomeration of Power

Ever since the Industrial Revolution gained a full head of steam, corporate conglomerates and top executives, industrialists and "robber barons" have seized advantages to make bigger profits for themselves, and wealth has become highly concentrated in the hands of the Few. This process has taken place in benign ways by means of fair competition, technological innovation, economies of scale, greater efficiency and increased productivity, but it has also been accomplished by means of reprehensible business practices that are distinctly unfair and undesirable, including such gambits as monopoly practices, market manipulation, predatory banking, price fixing and other fraudulent activities, deceptive advertising, misappropriations of public funds, misrepresentations of evidence, trade libel, and institutionalized bribery.

In a vibrant and fair democracy, the people should be protected from underhanded business activities by rules of law that are well designed to satisfy greater good goals. Instead, we have policies designed by corporations, lobbyists, and privileged people to provide loopholes and tax avoidance schemes, and practices have been embedded that facilitate shrewd schemes and fraudulent scams.

Egregious Instances of Corporate Abuses of Power

The Sherman Antitrust Act was passed in 1890 to deal with the unfair competition that had come to prevail in monopolistic industries like railroads, big oil and big tobacco. The status quo had gotten so bad, back then, that workers and 'muckraking' writers and Progressive Era politicians managed to motivate President Theodore Roosevelt and then President William Howard Taft to use the Sherman Anti-Trust Act to break up more than 130 business conglomerates like Standard Oil.

Corporate lawyers and sycophantic politicians since then have made it more difficult to prevent business conglomerates from growing in size and power. This has allowed corporate influence to dominate in our economy and across the globe. Our entire market system has come to resemble one big 'casino capitalist' enterprise that violates the principles of fair competition. This system creates extensive harm and wrong-headed priorities in most of the laws enacted either by Congress or by legislative bodies in the states. Our government may be "the best government that money can buy", as Mark Twain satirically observed, but as a consequence government entities often betray the public's trust. The system itself must be reformed!

One of the most egregious exemptions from anti-trust law today is one related to health insurance companies. The McCarran-Ferguson Act of 1945 exempted these companies from federal antitrust regulations that theoretically apply to nearly every other industry. Such rules had originally been designed to protect consumers from anti-competitive business practices. The suspension of these rules has led to a dramatic consolidation in that industry, allowing health insurance issuers to engage in price fixing, excessive profiteering, bid rigging, and other monopoly practices. The associated lack of competition is disadvantageous to the vast majority of Americans. Partially as a result, the costs of health insurance have increased far faster than the general rate of inflation for every year in the past two decades. This makes the lives of millions of people more challenging than necessary!

The anti-trust exemption for health insurance companies has allowed near monopolies to develop in many regional markets. One or two companies control 75% to 95% of the market in many states. This dominance leads to inadequate price competition and other negative outcomes.

Senator Patrick Leahy of Vermont introduced a bill in 2009 called the Health Insurance Industry Antitrust Enforcement Act. This law, if enacted, would have repealed the antitrust exemption for health insurance companies and fostered more competition. President Obama stated that it was time to repeal the McCarran-Ferguson Act, and hearings were held in the Senate Judiciary Committee in October 2009. Since then, however, the health insurance industry succeeded in using its powerful influence to the detriment of the American people to preclude such a sensible plan from being enacted, just as it has managed to torpedo a competition-fostering public option for health insurance. It has also worked assiduously to subvert any really fair-minded reforms of our unfair healthcare system. Smart single-payer universal healthcare? Not a chance!

Since the rate of inflation in health insurance premiums has far exceeded price increases in almost anything else, it has contributed to the outrageous increase in profits at the largest publicly-traded health insurance companies in the U.S. The profits of these companies increased an estimated 428% from 2000 to 2007. The CEOs of these companies each routinely make more than \$10 million per year, and the bureaucratic red tape for patients is absurdly costly.

The health insurance industry has prevented reform of its practices for too long. This has cost Americans hundreds of billions of dollars and contributed to the deaths of tens of thousands of people every year who cannot afford health insurance. The costs of healthcare have increased so much that they now account for almost 18% of all economic activity in the U.S. each year. This system cries out for reform! Unfortunately, our corporate-dominated system smart prevents reforms from being enacted that would be in the best interests of the majority of people.

The 2010 "Lie of the Year" award was given by *PolitiFact* to the Republican refrain that the health care bill enacted by Congress (the Affordable Care Act) was a "government takeover of health care." *PolitiFact* stated that "it is inaccurate to call the plan a government takeover because it relies largely on the existing system of health coverage by employers." Not only is the plan NOT a government takeover of health care, but the new bill gave the profit-obsessed, red-tape-propagating insurance companies a central continuing role in health care by denying people the choice of a public insurance option. Power once again triumphed over common sense!

The 2009 *PolitiFact* "Lie of the Year" concerned the ridiculous idea that there would be "death panels in Obamacare". It occurs to me that if any entity wanted to form real death panels, it would not be the government, which gives extra weight to the needs of old people who vote and to health insurance companies whose investors give generously to politicians. The primary people really interested in denying critical care to people who cannot afford it are those who are apologists for profiteering corporations.

Why is it that people's health has been the subject of more dishonesty than all other issues in our nation? Read all about the billionaire Koch brothers' fierce self-serving opposition to healthcare reform in *Common Sense vs. Political Realities: An Anatomy of Dysfunctionality*. Astonishingly, and thanks again to political operatives and the greedy Koch brother billionaires, the "pants on fire" *PolitiFact* Lie of the Year in 2014 was the evidence-

denying assertion that human-exacerbated climate change is a hoax. Our children, and theirs, will see terrible consequences of this treacherous denial of how human activities are altering biotic conditions on Earth.

The Truth about Big Lies

It's not mere extremism that makes folks at the fringes so troubling; it's extremism wedded to false beliefs. Humans have long been dupes, easily gulled by rumors and flat-out lies."

--- Jeffrey Kluger

Politicians are not the only ones involved in wily deceptions. The airwaves are dominated by often rude and argumentative talking heads like commentators on television's Fox News and Rush Limbaugh on talk radio. Mark Twain had his own humorous perspectives on deceptions and obfuscation. He slyly wrote in *THE PUDD'NHEAD MAXIMS (Following the Equator, 1897)*: "The principal difference between a cat and a lie is that the cat has only nine lives."

The compelling documentary film *The Brainwashing of My Dad* explores the media scam involving right-wing ideologues and Fox News. The film tells the personal story of filmmaker Jen Senko, who had watched her father, a veteran of World War II and a Kennedy Democrat, transform into a Fox News fanatic. "Suddenly and inexplicably, her dad began to take issue *against* people of color, homosexuals, women, minorities, Democrats and the poor. Sound familiar? Millions have experienced watching such a change in their friends and family."

The film also contains perspectives from a plethora of people like Noam Chomsky and Thom Hartmann, revealing how conservative media outlets have a markedly negative effect on our country, and how it originally started, and the inside "conservative" media tools they use to influence and control the national discourse. Right-wing talk radio is known to attract older Republicans who are angry and stubborn in their ways and beliefs, but one might wonder what causes some Americans who have not been particularly political, or who felt drawn to fair-minded democratic sensibilities in their younger years, to become obsessed with reactionary conservatism on talk shows and far-right authoritarian propaganda in their twilight years.

The fact-checking organization *PolitiFact* analyzes political claims to separate rhetoric from truth. They do so to enlighten voters and the general public. While both the 2009 and 2010 "Lie of the Year" concerned healthcare reform efforts, there are far bigger deceptions than "death panels" and the "government takeover of health care." There are even Bigger Lies that distort our worldviews.

The "Big Lie" is a term first coined by Adolf Hitler in his 1925 autobiography *Mein Kampf*. This term was made famous by Josef Goebbels, the propaganda minister for the German Third Reich. The idea was simple enough: if you tell a 'big lie' often enough, most people will come to accept it, as if it were the truth. During World War II, the United States Office of Strategic Services (the predecessor of the CIA), described how the Germans used the Big Lie: "Their primary rules were: never admit a fault or wrong ...; never leave room for alternatives ...; never accept blame; concentrate on one enemy at a time, and blame him for everything that goes wrong; people will believe a big lie sooner than a little one; and if you repeat it frequently enough people will sooner or later believe it."

The following is a summary of the most significant Big Lie deceptions in our world today.

Big Lie Number One. Economic goals and environmental protection goals are not compatible. The truth of the matter is that economic prosperity in the long run is entirely dependent on healthy ecosystems and uncompromised ecosystem services.

Big Lie Number Two. It is a preposterous Big Lie to pretend that either the delegates to the Constitutional Convention in 1789 or our representatives who ratified the 14th Amendment in 1868 intended to give excessive power to large corporations and rich people at the expense of the common people. The five "conservatives" on the Supreme Court, in chorus, may mouth the words, "Not true!", but their corporate biases are so transparent as to be laughable. Ha Ha! Unfortunately, it is not at all funny that the corruption of our democratic republic by a small minority of apologists for the rich and powerful has so inimically affected the well-being of so

many. We Americans do not just want to eat our cake and have it, too; we want real positive change, and greater social justice, and we want it NOW!

Big Lie Number Three. Some say that the "war on terror" is the most pernicious modern example of the Big Lie phenomenon. The war on terror has been sold as an undertaking designed to make us safer. Yet in truth this can be seen, in the larger context, to be a gambit to gain a global hegemony that is not unlike that of Adolf Hitler when he invaded a succession of countries. The so-called war on terror has created a more dangerous world. Our national actions since September 11, 2001 have been misguided, and preemptive wars have been illegal under the Nuremberg Principles and other international laws. The multi-trillion dollar cost of this broad war, and the extensive casualties that have been incurred, far exceed the actual threat of terrorism. And the added debt associated with this rash, endless Orwellian war constitutes a significant threat to global well-being. Resources and money could have been used in much better ways to make the world fairer and more secure.

Big Lie Number Four. The economic health and the well-being of our country can best be achieved by reducing taxes on wealthy people so that benefits will trickle down to everyone else, and by using our military forces aggressively to protect U.S. business interests. The opposite, in actuality, is true.

Big Lie Number Five. The Social Security program is an entitlement program. In fact, it is NOT an entitlement program. Social Security is actually a retirement income insurance system that workers pay into over their working lives. In treating the program as a kind of entitlement plan, every person that pays this insurance receives money back from current workers after they retire. This insurance plan should properly pay out no more than is financed by payroll taxes. And it should arguably be paid on a graduated basis to those who need it during retirement, not to every person no matter how much money they have. A good proposal to provide a means of making the Social Security system truly secure and indefinitely sustainable is made in *Radically Simple Ways to Make America Fairer, and to Fix Both Social Security and Health Care So We Can Move On to Address Much Bigger Issues*.

"When in doubt, tell the truth."

--- Mark Twain

It is disturbing that our political leaders often resort so often to lies ... or perhaps it is merely equivocation and tergiversation and prevarication? Mitt Romney, campaigning in 2002 for the office of Governor of Massachusetts, stated: "I'm not a partisan Republican. I'm someone who is moderate, and ... my views are progressive." Was that the truth, or was it a falsehood?

Fast forward to February 2012. The same Mitt Romney, then campaigning for the Republican nomination to run against President Obama, told right-wing activists that he had been a "severely conservative" governor of Massachusetts. People can actually review his record and see that both of these characterizations are distortions of the truth. What seems most clear is that he has flip-flopped more than almost any other politician in American history, like some rusty weathervane, creakily adjusting his positions to the direction of the wind, but doing so with a dissembling, self-serving, coldly calculating, cluelessly unempathetic, hypocritical, contradictory and dishonest attitude that willingly undermines women's rights and gives special privileges to wealthy people in a rich-man's cult-like ideology that seems excessively cold-hearted. The egomaniacal Trump, for his part, lies like a dog!

"Oh what a tangled web we weave

When first we practice to deceive."

--- Sir Walter Scott

The honesty of his character aside, Mitt Romney's personal wealth is so large, and the rates of tax he personally pays are so low, that he had definite conflicts of interest when he advocated lower taxes on rich people. This should have all but disqualified him from the position! How could we have trusted that he would have served the country well? Why would we have wanted to take that risk?

What, one might wonder, is the PolitiFact Lie of the Year 2015? The PolitiFact people gave close consideration to this issue and found that "our only real contenders were Donald Trump's -- his various statements also led our Readers' Poll. But it was hard to single one out from the others. So we have rolled them into one big trophy. To the candidate who says he's all about winning, PolitiFact designates the many campaign misstatements of Donald Trump as our 2015 Lie of the Year." The Deceiver-in-Chief seems out of touch, especially in his ominous opposition to climate action. This is a remarkable aspect of an unbelievable list of other dishonesties that have made the tone deaf Trumpster the deserving recipient of *PolitiFact* Lie of the Year for 2015.

The year 2016 proved to be a year of "lying decadently". All the Republican candidates for the presidency acted like con artists. Their biggest deceptions were the claims that they will achieve the fiscal impossibility: to slash taxes and increase defense spending and yet also miraculously balance the budget.

Fairness and the Nature of Shortsighted Expediencies

One pundit wrote this: "Monetary policies are not and cannot be aimed at such big issues as the distribution of income, economic welfare, or social fairness." Accepting that it is true that the role of the Federal Reserve is not to address unfairness in our society, the President and Congress and federal courts are the entities that should assume this crucial responsibility. Unfortunately, the people in these positions are too beholden to entrenched interests to significantly change our national priorities and policies.

Golden Rule fairness principles are at the heart of our democratic republic, and increasing extremes of inequality are fundamentally contrary to these principles. There are good arguments in favor of greater equality in our societies from the standpoint of opportunities and economic fairness and legal justice. There are even better arguments for a more fairly structured society from moral, religious and spiritual points of view. A maximum number of citizens should be given as much control over their lives as possible, and be allowed as much say as is feasible over the direction their lives will take.

This is a core principle of our American democracy. This principle is sadly being subverted by the nature of our current economic and political institutions, which give big businesses and rich people too much power, and ordinary people too little power.

Economic pressures often lead to political expediencies that are similar to people's individual propensities to pursue short-term-oriented courses of action. The most powerful pressure comes from large corporations and rich people. Corporations act in ways that are distinctly amoral because of the fact that their two primary legal purposes are to make profits and to shield their owners and executives from personal liabilities. Somehow we must find a way to refocus our political initiatives on healthier long-term priorities.

Political propensities to follow the easiest path are similar to people's personal tendencies to follow expedient courses of action. People eat fast food, for instance, because it is quick and cheap and easy, and it provides a burst of flavor and satisfies hunger. But fast food is filled with inordinately large quantities of salt, saturated fat and sugar, so in the longer term it causes weight gain and many other negative consequences, and fast food is thus a kind of foolish expediency.

Likewise, it is easier to let vested interests control our political system than to fight to change our system of institutional bribery. It is easier to allow Big Business to prosper at the expense of the environment and the majority of the people than to overcome the power of corporate money and dictate fairer terms in all new laws. It is easier to encourage profligate usages of natural resources than to conserve them. It is easier to maintain the status quo than to change it to be fairer and greener. It is easier to use credit cards and borrow money than to pay cash up front, so millions of people run up large debts and incur exorbitant interest expense costs. It is easier for the government to borrow money to finance wars and social programs and operations than to rigorously balance spending with income. It is easier for the Fed to slowly inflate the American currency than to maintain a stable value for the dollar.

And it is also sometimes expedient for a superpower to resort to the use of force than to fairly and peacefully compete for limited supplies of resources. It is easier to launch wars with borrowed money than to require people to pay today for such rash adventurism. War is the ultimate expression of unbridled competition, and a good argument can be made that much of our international bluster and domineering actions are a reflection of our weak national commitment to honorable principles of Golden Rule fairness. Wars are often launched with stalwart support from profit-seekers and ambitious politicians in the thrall of avarice and ego.

It is easier to fight wars with an "all volunteer" army of paid soldiers than to impose a requirement on every citizen to serve a mandatory tour of military duty. On the 40th anniversary of all-volunteer American military forces, David Kennedy wrote in *The Modern American Military*: "In the years between 1945 and 1973, when there was a military draft, American forces were deployed overseas 19 times. Since 1973, when the all-volunteer military came about, there have been 144 deployments. The all-volunteer military has created a moral hazard."

Our economic and political systems themselves are to blame for these adverse developments. CEOs and managers who are responsible for the financial debacle of recent years should pay the price for the 'moral hazard' of having taken big risks to make enormous profits and bonuses. But our leaders bail them out using taxpayers' money and borrowed funds, and then once again allow them to make outsized earnings. Banks are allowed to become too big to fail, and then they are bailed out instead of being let go into bankruptcy proceedings, despite the fact that such proceedings would be a more sensible and fairer way to get all involved parties to agree to compromises that would make these organizations leaner and more fit to survive.

Every economic system is defined by rules. In a simple barter economy, all participants are free to choose to make a trade or not, and to agree to terms of exchange. The use of coercion is not acceptable in such primitive economies. In a free market economy, likewise, the rules of law are theoretically designed to stimulate commerce in the fairest ways. But because the political influence game is so tilted toward power-hungry insiders and rich people, those who have the most money have the most influence to rig the system to give them subsidies and unfair advantages. Legislation that is enacted under these circumstances is generally regressive in its impacts. This is undesirable!

Recognizing that human beings are motivated by impulses like envy, jealousy, avarice and pride, in addition to more noble virtues, we should sensibly take these things into account in redesigning our systems so that they are fairer and oriented toward the longer-term best interests of all.

Ideas and Ideologies

The history of ideas is a vast and intriguing one. The study of pivotal thoughts in the evolution of knowledge and perspective can be classified into broad domains. There are ideas about the physical world, ideas about human nature, ideas about historical events, ideas about religions and philosophies, ideas in literature and art, and ideas about economics and politics.

The word 'ideology' was coined during the turmoil following the French Revolution by a French writer named Comte Antoine Destutt de Tracy. It meant 'the study of ideas'. Comte Antoine was passionate in particular about notions such as individual liberties, fair societies, secular government, a free press, and freedom of thought and expression. He held a high regard for logic, rationality, reason, and realistic understandings. Bravo, Comte Antoine!

The meaning of the word ideology, however, has shifted over the years to a narrower sense. Ideologies are now specific sets of beliefs and values that form the basis of an economic system or a political rationale or a religious orthodoxy. Economic and political ideologies today are manipulative constructs that are often advocated to justify self-serving advantages and political partisanship. This is true of ideologies that espouse laissez-faire capitalism, corporatism, trickle-down economics, and even socialism, fascism, communism, nationalism and militarism.

Not long after primitive barter economies evolved in the prehistory of humankind, trade no doubt became increasingly complex. Some people chose to cooperate fairly and peaceably in trade, and others chose to follow more aggressive instincts and compete ruthlessly or use subterfuge or intimidation or coercion or violence to obtain what they wanted.

The ruling classes of most nations use their influence and the propaganda of their self-interested ideologies to assert that the economic interests of the ruling class are identical to the economic interests of the entire society. This is absurd! It is about as ridiculous as a similar assertion that claims the best interests of big corporate entities are the same as the best interests of the majority of people. Generally, they simply are not!

Mainstream economics has become a science that is almost like a religion in its tenets of promoting growth and justifying actions and policies that may be distinctly contrary to the greater good in the long run. The misguided drive for growth in consumption is an artifact of dominant materialistic economic ideologies of modern times, which are becoming outdated as the need for more ecologically intelligent initiatives increases. Prosperity cannot much longer rely so exclusively on activities that deplete resources and contribute to damages to the environment that supports us.

Ideologies are generally coherent systems of ideas that rely upon a number of basic assumptions about reality. But these assumptions may not have any definite basis in actual fact or evidence. These assumptions serve as the kernel around which further assertions grow, and they provide guidance for actions and behaviors and political initiatives or obstructions. Ideologies are often fraught with one-sided thinking and the denial of opposing perspectives, and they often use emotionally manipulative kinds of spin to promote specific ways that believers feel the world ought to be organized. And ideological arguments are generally used to get people to go along with narrowly focused agendas.

"Reality --- What a concept!"

Ideology is not the same thing as philosophy. Philosophy is an open-minded branch of knowledge or academic study or speculative metaphysics that seeks to understand basic concepts and truths. Ideologies tend to be focused much less broadly. They can have positive features like passionate conviction and vigorous energy, but they also can have negative aspects like excessive and unwarranted certitude, stubborn rigidity, and misguided attitudes of domineering righteousness.

Philosophy is not mere intellectualizing or the propagation of an ideology. Ideas can have important practical consequences, and it is vital that our ideas become fairer and more inclusive and accurate.

Liberality

When our American democracy fought against communism during the Cold War, it brought leaders to power who touted their anti-communist credentials and had little appreciation or respect for the virtues of liberal democracy. Joseph McCarthy and Richard Nixon are two prime examples. It is interesting that right-wing fascism presented the biggest threat to world peace during World War II, but then in the early years of the Cold War, the threat posed by ideology came from the left extremes of the political spectrum in the form of communism. Today, the biggest ideological threats again come from the right, this time from free-market fundamentalists, Tea Party politicians and religious extremists, as well as unrealistic expectations of what military power can achieve.

Professor Alan Wolfe makes a good point in *The Future of Liberalism*, when he observed: "Liberalism is truest to its heritage when it rejects ideological thinking in favor of the idea that the first step necessary in changing the world is to understand it, as it actually exists."

Our Founding documents were based on the liberal ideas of the 17th century English philosopher John Locke and his philosophical follower, Thomas Jefferson, a principal author of the Declaration of Independence. John Locke insisted that government should be democratically based on the consent of the governed. The core

liberal principle of democracy holds that we should strive to maximize the extent to which a maximum number of people can exert control over their own lives.

Procedural liberalism is valuable to everyone, whatever their views, because it supports rights and protections and rules of law that are enacted by representatives of the governed. To scorn liberal ideas seems to me to be incredibly perverse. Liberalism, after all, seeks to include rather than to exclude, to accept rather than to censor, to respect rather than to stigmatize, to welcome rather than to reject, and to be generous and appreciative rather than stingy and mean-spirited.

Jesus was clearly a liberal in preaching greater fairness to the downtrodden, and in his opposition to the domineering emperors and high priests of the early society in which he lived. It is thus ironic that religious fundamentalists in the U.S. today join conservatives to oppose liberal ideas and to harbor discriminatory biases against various groups of people.

Conservatives often support the dysfunctional status quo, or alternatively advocate reforms that are regressive, repressive or unfair to the majority of Americans. Social conservatives, swayed by the spin and manipulative propaganda of corporate interests and right-wing think tanks and religious fundamentalists, have managed to cast deep suspicion on liberal ideas. They have practically made "liberal" a dirty word. Modern radical conservatives sneer with seeming malice at liberals and liberal ideas and progressive plans, and they attack liberals with shrill invective and preposterous distortions like the disingenuous allegations of 'death panels' during the national healthcare debate in 2012.

The fact of the matter is that the United States was founded on liberal ideas such as concepts of fair dealings between citizens and representative democracy governed by a constitution and rules of law, with rigorous constraints against tyranny and authoritarianism. Because the U.S. Constitution was based on Enlightenment Era ideas, it is laughably absurd to see radical conservatives spinning it into strict-constructionist dogmas and retrogressive ideologies and inegalitarian crusades.

"Out of the crooked timber of humanity, no straight thing was ever made."

--- Philosopher Immanuel Kant

Rabbi Michael Lerner has called for the revival of the American liberal movement. He provocatively says that it is nonsense to think only of what seems politically realistic. He points out that we should not restrict ourselves to "what is realistic", as defined by the media and our elected officials. "The most significant social changes have happened because the civil rights movement, the anti-war movement, the Women's movement, and the LGBT movement refused to be realistic in this sense. And precisely because they refused to be realistic they succeeded in changing reality in dramatic ways. Or to put it in terms that should be on everyone's banner: you cannot know what is realistic in politics until you engage in a fierce struggle for your highest ideals, because what looked unrealistic before you engage in that struggle can suddenly become very realistic when others get the sense that it is safe for them, too, to fight for their highest ideals. So, to our politicians, we must insist: Don't be realistic -- be principled, and even a little utopian -- because that is precisely what will make major steps toward a more humane, just, peaceful and loving society possible." Hallelujah!

There is broad truth in this observation. Unfortunately, forces of reaction cling to their biases and grievances, and when great advances are achieved, it can galvanize them into an extraordinary bullheadedness, as demonstrated by the reaction of politicians in the South to the freeing of the slaves during the Civil War, and then the passage of the Civil Rights Act in 1965, and most recently the success of the gay freedom-to-marry movement. How, one should wonder, can positive change for the majority be achieved without creating powerful and lasting reactionary opposition against it?

The Value of Big Picture Perspectives

Big picture perspectives can provide us with more accurate understandings. This is a good thing. Big picture understandings create more clarity, a deeper sense of context, and a truer connection to values that are more

meaningful in our lives and work. Accurate understandings can lead to better decision-making, wiser approaches, more optimal practices, and outcomes that are more positive for all concerned. That's the theory of it, anyway.

Take football -- please! Football is the king of sports in the USA, and NFL teams are generally owned by billionaires. So when referees for professional football games were locked out of their jobs by NFL owners in August 2012, no one seemed to care too much, even though one of the replacement referees had actually been fired for incompetence by officials in the Lingerie Football League. Really, the Lingerie Football League! Fired for incompetence! I'm not making this up.

In a Monday Night Football game between the Seattle Seahawks and the Green Bay Packers, the replacement referees ignored a blatant foul and ruled that, on the final play of the game, a Seahawks' receiver actually caught a Hail Mary pass, rather than a Packers defender having intercepted it. The ruling threw some \$200 million in bets on the game's outcome from those who had gambled on the Packers to those who had bet on the Seahawks. Jubilation, and outrage, ensued.

This ruling made many football-loving Americans cry out in rage. This put powerful pressure on NFL owners to come to terms with the referees' union, which represented the union's 121 professional referee members. Many people have been bamboozled into thinking unions deserve to be demonized, and even that collective bargaining rights of workers should be eliminated. But after replacement "scab" referees had made too many wrong calls, culminating in the travesty of the Seahawks/Packers game, suddenly millions of people took notice, and wealthy team owners were forced to negotiate in better faith and quickly agree to a fairer agreement to end the three-week-long lockout.

"Truth is stranger than fiction, but it is because Fiction is obliged to stick to possibilities; Truth isn't."

--- Mark Twain

Here's a big picture historical perspective. The Industrial Revolution began about the same time as the thirteen American colonies gained independence from Great Britain. This technological, economic and social revolution has fomented and galvanized the titanic struggle between capitalists and workers. The Communist Manifesto of 1848 itself had sprung into existence because of the striking inequities involved in this strife between moneyed interests and working people. The Gilded Age of the late 19th century witnessed many colossal conflicts between ruthless business owners and organizations of workers, and a surge of labor activism served to combat terrible working conditions and the harsh policies of corporate conglomerates and captains of industry and assorted robber barons of the times.

The need to deal more fairly with the many ills associated with industrialization and urbanization was glaring. So was the need to make our economic system fairer, and to improve American society. Great progress was made during the Progressive Era from the 1890s until the start of the first World War. The important reforms that were made included the breaking up of monopolies and giant corporate trusts into less powerful organizations to ensure fairer competition. Valiant efforts were also made to reduce the blatant political corruption that existed in those days. New laws were enacted to create safer products and workplaces, as well as a shorter work week, restrictions on child labor, collective bargaining rights, minimum wages, modernized schools, saner fiscal policy, more sensible business regulations, and a more secure banking system. Numerous National Parks and urban parks were created, and significant parts of national forests and other federal government owned lands were protected. Conservation initiatives and early protections of the environment were established. Initiative and referendum processes were authorized to give citizens more power by allowing them to recall officials and introduce proposed laws that would be fairer to the people.

This entire litany of hard-fought battles for expanded rights came into existence through hard fought struggles by millions of workers and families against ruthless business entities that have dominated this arena of strife for so long. When the severe Depression came along in the 1930s, the serious shortcomings of capitalism were starkly highlighted anew, and wealthy people were forced to make concessions to make society fairer. A New Deal was created that ushered in an age of more broadly shared prosperity after World War II,

and gains in worker productivity were shared more fairly until 1980, when Ronald Reagan brought his folksy revolution along to try to reverse this progress.

The rest of the story has been redundantly told in places throughout the Earth Manifesto. Suffice it to say here that Dr. Tiffany B. Twain, like thousands of others before her, is throwing down the proverbial gauntlet, and wondering, "What heroes will pick it up and run with it?"

It appears to me, my dear Mr. Copperfield," said Mrs. Micawber forcibly, "that what Mr. Micawber has to do, is to throw down the gauntlet to society, and say, in effect, 'Show me who will take that up. Let the party immediately step forward.' "

--- Charles Dickens, *David Copperfield*

An Aside on Prohibition and Other Issues

Temperance movement activists early in the twentieth century were opposed to allowing people to drink wine and beer and hard liquor. For a variety of social and health and religious reasons, they were against allowing people to enjoy alcoholic beverages. In January 1920, these activists succeeded in getting the Eighteenth Amendment to the Constitution passed, making it illegal to manufacture, transport and sell all forms of alcohol. This Prohibition assessed severe penalties against people who made illegal 'bootleg' alcohol. As a result, organized crime became involved in the sale of various forms of alcohol, and rampant corruption took place among law enforcement agencies. The law proved to be extremely costly and very unpopular, however, and it infringed upon and ruined many people's lives, so it was finally repealed in December 1933 with the ratification of the Twenty-First Amendment.

Social conservatives today generally support the federal government's 'war on drugs', which is an attempt to achieve a kind of modern-day Pyrrhic victory against people who use marijuana and other drugs. The ideology behind the drug war provides support for an intrusive government that prohibits things like recreational and medical uses of marijuana. This impractically costly crusade against the use of cannabis ironically seems to actually encourage the use of this drug, judging from higher rates of use in the USA, where it has been harshly prohibited since 1937, as compared to its use in the Netherlands, where it is tolerated and practically legal.

"Marijuana is a gateway drug for cops. They can use it to stop people they want to search."

--- Peter Hecht, Journalist

It is sensational that this harsh prohibition has lasted so much longer than the laws against alcohol. It took 75 years before Colorado and Washington finally became the first two states to legalize this useful drug in the November 2012 elections. Ironically, says Michelle Alexander, Associate Professor of Law, "After 40 years of impoverished black kids getting prison time for selling weed, white men are planning on getting rich doing precisely the same thing."

Look at why the prohibition against cannabis has lasted so long. John Ehrlichman, a legal counsel to the former President Richard Nixon, made a posthumous revelation that a central reason for the federal government's war against drugs in the 1960s was to repress leftists and blacks and counterculture hippies. It reminded me of a friend of mine who grew up in North Carolina and tells the story of police trying to bust young unmarried people who lived together, which was against the law at the time in North Carolina, and they did so as a ruse for a hidden agenda. This story just took on a deeper meaning.

"The infamous decades-long 'War on Drugs' was actually a tool for the federal government to crack down on leftist protesters and black people, a former Nixon White House adviser admitted in an interview ... We knew we couldn't make it illegal to be either against the war or black, but by getting the public to associate the hippies with marijuana and blacks with heroin, and then criminalizing both heavily, we could disrupt those communities."

Ponder the fact that a black market has been created for illegal drugs by this ill-begotten crusade against marijuana and drug users. These policies ensure that the supply of drugs is provided in a very undesirable and

dangerous manner. It also gives criminal sectors of society additional wealth, influence and power, and ruins the lives of millions of Americans by unnecessarily arresting them and forcing them to endure costly legal travails and harsh incarceration. The insane escalation of public costs for the entire infrastructure of prison-building, prison administration and prison guards is absurd in the face of urgent needs for spending money on more common sense priorities. There is an extremely high cost to society in arresting more than 700,000 people every year for drug-related offenses. It is damaging to individuals and society to abandon the victims of these arrests to harsh fates. Such Draconian prohibition-like initiatives are, from this perspective, rather dumb and quite counterproductive.

"The best way to tackle the problems of alcoholism and drug abuse would be to take bold steps to actually improve reality!"

--- The underground Mole

Many people are accustomed to eating and drinking to excess in all kinds of celebrations and parties and get-togethers, particularly from Thanksgiving through New Year's Day. Alcohol is consumed by millions of Americans, and it is a social lubricant that is a distinctive feature of our culture. Moderate consumption of wine, beer or cocktails can be quite pleasurable. But alcohol does create significant social problems, especially when it is used in excess. More than 100,000 people die every year as a result of cirrhosis of the liver and other afflictions associated with alcoholism. Likewise, well over 100,000 people die each year of lung cancer caused by smoking cigarettes.

Marijuana, in contrast, is not known to cause any diseases. It can be providentially used to mitigate the pain associated with a variety of afflictions. Its use sometimes enhances one's pleasure and broadens one's perspective, but it can also cause a variety of personal and social problems. Those who overuse it with frequent use over long periods of time can become a bit dopey. But marijuana prohibition laws are a costly anachronism of public policy. Marijuana use should be decriminalized, and more sensible government policies should be formulated. Sales of marijuana should be taxed, and its production and use should be fairly regulated. The funds collected should be used to deal with problems caused by the abuse of this drug. Such an approach would be much more in accord with the common good than the current Prohibition-like laws in most states.

Marijuana, *n.* Generically, a curiously intoxicating drug that produces madness in total abstainers and intolerance in born-again refrainers.

--- Ambrose Bierce, *The Devil's Dictionary* (paraphrased from Rum, *n.*)

Congress should reclassify marijuana from a Schedule I drug under a Federal Controlled Substances Act of 1970 to a Schedule II drug, in recognition of the fact that marijuana has accepted medical uses, as do other more powerful Schedule II drugs like morphine and opium. By improperly classifying cannabis, the law preposterously implies that marijuana has a higher potential for abuse than much more addictive drugs. This erroneous classification has led to absurd conflicts between federal and state drug laws. Marijuana's Schedule I status breeds widespread injustice and a lot of disrespect for government. It forces the Drug Enforcement Administration to waste resources on such things as raiding the homes of people who have health afflictions. It prevents testing to see which maladies really benefit from the use of marijuana. The stigma of federal illegality deters some people from seeking help from a drug that could help make them feel better and suffer less pain. And, really, shouldn't law enforcement officers focus on protecting Americans from sociopaths and con men and predators rather than spending so much time and money on victimless crimes like marijuana use?

Organizations like Alcoholics Anonymous and various Rehab centers are better suited to addressing problems associated with addictive behaviors than police forces. Let's leave the province of dealing with these problems to them, and cease using draconian punishments that cause costly consequences by imprisoning so many people!

A British study published online in November 2010 in the medical journal *Lancet* confirmed what should be crystal clear: alcohol is far more harmful to society than marijuana use. Researchers analyzed the extent to which these substances are addictive and how they harm the human body, as well as other criteria like the

amount of environmental damage caused by drugs and alcohol, and their role in breaking up families, and economic costs like health care and remedial social services and extremely high rates of incarceration.

Alcohol, tobacco and caffeine are substances that happen to be conducive to workaholic behaviors or drowning the sorrows of workers, so society condones them, even in spite of the fact that they cause widespread harm and can be quite addictive. Marijuana, on the other hand, seems to be prohibited partially because it is likely to make users less mindlessly accepting of work routine and materialistic consumerism. These are hardly adequate reasons for the harsh suppression of cannabis use! Huck Finn would chuckle to himself as he did in *The Further Adventures of Huckleberry Finn*, and declare that this viewpoint "ought to give the bullfrogs something to croak about for days, I bet."

Marijuana was made illegal in 1937 based on lies, distortions, and the influence of yellow journalism. An ambitious bureaucrat named Harry Anslinger was responsible for this criminal law. Today, even with medical marijuana movements having passed partial legalization initiatives in more than 23 states and Washington D.C., the federal government is still prosecuting marijuana users. It is time to revise federal laws related to marijuana use, and to reclassify it so that it is no longer a Schedule I Controlled Substance that supposedly has a high potential for abuse and "no currently accepted medical uses."

In *Cannabanomics: The Marijuana Policy Tipping Point*, the psychiatrist Glenn Fichtner explores the irrational politics that enshroud U.S. national policy toward cannabis use. He asserts that this is a classic case of "social or mass psychosis". The war on drugs has deep undertones of racism in its highly discriminatory impact on black people and Latinos. "The war on drugs just may be a bigger disaster than the war on terror," wrote journalist Robert Koehler in a column titled *Public Enemy No. 1*.

Robert Koehler asserts that "reefer madness" may be a case of sheer projection. The true craziness is that of strict authoritarians who believe that it is sensible to enact and enforce harsh prohibitions against those who use marijuana. Some of these people claim that smoking marijuana leads to mental derangement and violent behavior, so they support federal policies that harass people, arrest them, treat them as criminals, occasionally use shocking violence against offenders, and impose ridiculously severe punishments even against people who use cannabis for therapeutic and medical uses.

We can no longer afford the prison costs and social harm caused by the devastating impacts on the lives of millions of people due to current draconian drug laws. Koehler notes: "To my mind, this all smacks of the military-industrial metaphor that rules the American roost. We're quick to seize on something as the enemy and organize blindly around its destruction, never stopping to notice that what we're really destroying is ourselves."

Google "Watch High: The True Tale of American Marijuana" to see an educational documentary film on YouTube that provides a fuller understanding of the history of this modern day Prohibition-like war on cannabis. One can watch this film for free -- well, subject to "limited commercial interruption", including repeated ads for the erectile dysfunction drug Viagra. What a bizarre world we live in!

Another stunning perspective on the misbegotten "war on drugs" can be seen on Netflix by watching *The House I Live In*. This sobering documentary film tells many heart-wrenching stories and shines a bright light on this unnecessarily harsh national policy and its costly long-term impact on society. The filmmaker, Eugene Jarecki, captures the stories of drug dealers, police officers, prison inmates and others who have been negatively affected by this crusade, which has cost \$1 trillion in the last 40 years and resulted in the arrest of more than 45 million people. The extent to which this wrong-headed crusade disproportionately affects black people and those in lower socioeconomic classes is made clear in the film, along with some of the odd and sad injustices that have come to characterize our civil justice system.

It would be an excellent idea to legalize the use of marijuana for another compelling reason. The legalization of marijuana would shift cultivation of cannabis to agricultural cropland that is more suitable to production than the public and private lands where it is secretly and illegally grown today. After all, there are many instances where illegal cultivation practices are causing serious environmental damages, including forest clearing, stream

diversions, shoddy road construction, and excessive usages of fertilizers and herbicides in places like the northern California counties of Mendocino, Humboldt and Trinity. National legalization of marijuana cultivation and use would be a positive step, and good for California for having chosen to legalize marijuana. Cultivation will now be better regulated and sensibly taxed, and destructive practices will be reduced.

An Interim Conclusion of These Thoughts

It is time that we begin to make more rational, intelligent and honest public policy decisions that respect the greater good and the broadest interests of humanity. These decisions should take into account the various motivations and propensities innate in human nature, and they should also give full consideration to the best understandings of scientists, philosophers, spiritual leaders and ecologists. One of our main national goals should be to redesign our economic and political systems so that they are fairer to people now and in posterity.

We would be wise to always measure public policy choices in the context of an awareness of the impact these actions will have on people today as well as in the future -- to our children and theirs, and theirs, and theirs, and theirs, and theirs, and theirs, not just to the fabled *Seventh Generation*, but indefinitely!

Thanks for your consideration of these ideas!

Truly,

Dr. Tiffany B. Twain

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