

# **Your Freedom Dividend**

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## **Freedom Dividend, FD, ala The YangGang**

**Disclaimer: Andrew Yang has nothing directly to do with this Website. These are ideas and thoughts inspired by Yang's ideas, but are just presented as “Food for Thought” from various sources.**

### **FD, the Solution to many of today's USA Systemic Problems!**

Minimum Wage - Economic Growth - Reparations - Unemployment Insurance  
War on Drugs - Crime Reduction - Prisons - Police Reform  
Universal Basic Health Care - Universal Basic Child Care  
Universal Basic Education - Universal Basic Nutritional Needs  
Income Tax Reform - Bloated Government - Pension System Reform -  
Homelessness - Other problems too

Hard to believe? Sure. But, . . . .

### **All of these problems must be dealt with in a Systemic Approach at the Root Cause level, *Unequal Opportunity*.**

Not unequal wealth or income distribution which will always be the situation, see *Fact of Life*, below.

What follows is a brief summary of what would result from a Freedom Dividend as proposed by Andrew Yang. A follow-up analysis of how this impacts ALL of the above “problems” can then be made. Quite easily, actually. See the additional Essays on this Website as they are created and updated.

**Every USA 18 yrs or older adult citizen, or person on citizen path, gets \$1,000/Mo Freedom Dividend according to Andrew Yang's Policy.**

***The Freedom Dividend is optional, but replaces all other forms of welfare for those who Opt In.***

Thus, the Freedom Dividend costs little more than the current complex and debilitating welfare system.

A (vast) majority of most USA citizens will adopt it over time for many reasons.

No qualifications other than citizenship. Might include DACA too.

This Freedom Dividend will result in a massive reduction of government employees as the various welfare programs are reduced in size. But, they too get the Freedom Dividend.

Rich people can give their FD away if they like or simply not Opt In and accept it.

This FD will result in a growing healthy economy. Most of this money will be spent immediately.

This FD is possible thanks to the wonderful automation technologies which are making the production of physical goods less and less expensive on an exponential curve.

Just look at Calculators as an example. Or Phones or Computers, or Travel like Uber or Rentals like Airbnb, etc., Fresh vegetables and other wholesome food. More efficient Health Care, Child Care, An ever expanding list.

New technologies like Print on Demand, and A.I. Smart Machines and Robots and IoE are revolutionizing the USA economy once again in ways far more dramatic than the original economic revolutions.

In many great communities two people can live very well on \$2,000/Mo. Equal to \$24K/Year Net Income. This is equivalent to one full time job at about \$14/Hr since there are no payroll deductions. In these communities the current lowest wage earners often earn less than \$10/Hr before Payroll Deductions.

For example, in many safe and comfortable midwestern communities two people can rent a comfortable mobile home or apartment for about \$600 per month.

Two people can eat a healthful diet for about \$15/day if they cook at home. A smart phone is about \$40/Mo, etc. Health care is an issue to be dealt with in another essay.

**Significantly , a person can now do extra work for more income if the person wants to have more money to spend. No limit.**

**This does not affect the Freedom Dividend like it affects other welfare programs which are designed to keep people on welfare poor and restrict their job opportunities.**

This will enable people to perform many services they like to do for as little as they like for extra income. No loss in the Freedom Dividend.

Then as they become more skilled they can earn more and more if they want to.

Often a person must start out working for very low pay until the person gains knowledge and skills in their field of interest.

The minimum wage prohibits this and is, thus, a Barrier for beginning workers. See Sowell's *Basic Economics*. So, we no longer need a minimum wage law.

We can also eliminate the Unemployment Insurance program which is very expensive and inefficient, and also is a demotivator.

Our current welfare system penalizes a person for earning money. Not so the Freedom Dividend.

Also, we could eliminate the Personal Income Tax and go to a VAT tax. There are many advantages to this we can discuss at another time.

Basic Health Care clinics could open up and people could afford to pay the modest costs of using them. They would be very efficient thanks to modern technologies and we could eliminate health care insurance, or use it for major health problems. This would be much better than 'Medicare for All'.

The Freedom Dividend will empower new businesses everywhere including current low income communities to open up to serve people and this can happen because people would have the money to spend as customers, and business owners don't have to earn enough profit to live themselves.

Suppose a couple has one or more children. One parent could stay home and raise the children while the other earned some extra income. They are already getting \$2,000/Mo net income. A family could live in a mobile home or modest apartment in a wonderful community for not too much more than a couple.

Or, both parents could work if they want to and then afford child care.

People could open up businesses like child care and charge much less since the owners and employees have a Freedom Dividend.

A single parent could also survive, although would probably want to team up with another friend or family member for obvious reasons.

Many people will earn much more money as they develop skills and live in much more expensive houses and take expensive vacations and have expensive toys.

Many people can do well in the Gig economy since they don't have to earn a basic living all the time especially in the beginning as they develop a client base.

A person could just choose to camp out and travel around. You could do this on \$2,000/Mo if you teamed up with someone. Personal Freedom.

Some people could just spend their time playing video games. That's OK. It will not harm anyone else. Personal Freedom.

*We should also eliminate the War on Drugs.* Then legal drugs would be cheap and safe. If a person just wants to laze around and take drugs, that's ok too.

Young people will not have to resort to crime to survive. Indeed, if one is convicted of committing a crime then the one loses the Freedom Dividend. A pretty good deterrent to crime.

We could release all prisoners who are not a threat and who will not need to resort to crimes to survive. After all receipt of the Freedom Dividend will be conditioned on not committing future crimes.

There could be communes. Just imagine ten people living in a commune. This could be easily done for \$10,000/Mo. Just think what they could accomplish.

Social Security could be reformed in obvious ways.

Underfunded Pension Systems could be reformed and dealt with humanely.

Also, people could invest in various assets and would not have to worry about survival if these assets became worthless. A great boost for new businesses and Gig jobs.

The Freedom Dividend would empower and spur tremendous Economic Growth that everyone could participate in. This is true FREEDOM.

This is why this is called a **Freedom Dividend**.

Ultimately, it will be very good for the economy for what should be obvious reasons. Everyone will have money to spend. After all, someone has to buy all the stuff produced by the robots in our factories.

Yes, there will still be billionaires. That is good too. Why?

Because these are the investors that invest in large endeavors that would otherwise not happen.

I doubt if Elon Musk eats more food or consumes more stuff than most of us, but just think of Space X and its profound implications for Sapeins in the future, plus all his other amazing companies which could only have been started by a very rich person.

Ditto, Jeff Bezos and Blue Origin.

Amazon itself has created much wealth for virtually all of its customers in terms of things they can acquire easily and inexpensively. One example, is the production of wonderful Textbooks via Print on Demand for very low costs.

*Fact of Life*, in a creative economy there will always be a Power Law Distribution of Income and Wealth because of the Amplified Pareto Principle which is unavoidable.

Fortunately, EVERYONE benefits from this.

Poor people today have much greater material wealth than poor people did in the mid 20<sup>th</sup> Century. Just ask any old person who grew up in the 1940's and 50's.

And, it will only increase as a creative capitalist economy grows. But, so will the so called Income and Wealth Inequality expand.

This is a very brief discription of how correcting the Root Cause of most of our current “problems” can correct the problems.

There are more Essays on this Website which elaborates on these problems and their solutions.

This new Freedom Dividend System replaces both classical pure Capitalism or pure Socialism.

This is what 21<sup>st</sup> Century Capitalism should be. Very Productive and Humane.

Everyone's Quality of Life will be great, not just the upper 10% in today's old 20<sup>th</sup> Century Capitalism.

This should be easy for both USA political parties and both Conservative and Progressives to embrace since all citizens benefit.

However, it is true that many of today's organizations and institutions will be impacted and have to transform or expire. But, that has always been the case as our Civilizaton has evolved has it not?

We will not be able to tackle the individual problems we face today one by one because they are all so interconnected in complex ways.

Our leaders must attack this in a overall Systemic Way.

**It all starts with a Foundation, which could be the Freedom Dividend.**

**We must solve the “Equal Opportunity” challenge, and this is one possible approach to solving this problem.**

**Equal Opportunity is not the same as Equal Results.**

**Indeed, what is desired as Results varies greatly from one Sapien to another Sapien.**

**What we want is for each USA citizen to have an Equal Opportunity to create the Results that citizen desires.**

**The Freedom Dividend and resulting Equal Opportunity will result in a revolutionarily greater Economy and Society.**

**The USA can lead the world in this new Paradigm.**

**Then, eventually all Sapiens can benefit from this new Paradigm and our Civilization can transcend to new heights that seem unattainable today.**

# Minimum Wage and the Freedom Dividend

Minimum Wage!

Good or Bad? You decide. Here are some questions. My answers in [ ]'s.

Let's assume the minimum wage for the USA is \$10/hr.

The "living wage" will vary from place to place. Suppose we are in a location where \$15/hr would be considered an adequate living wage.

1. Suppose I have a job to offer a worker that would be worth \$15/hr to me. This job requires certain knowledge and skills and efforts and abilities.

Suppose you have the abilities to do this job, but you believe you can earn \$20/hr with your abilities. Suppose you are unemployed at this time.

Should you have to accept my job at \$15/hr ?

[No, but you should not be able to collect money from the govt via Unemployment Insurance for very long if you can not find a higher paying job. Perhaps your abilities are not worth \$20/hr to anyone. You might have to acquire new abilities to get a \$20/hr job]

2. Suppose I can not find anyone who will take my job for \$15/hr. What are my alternatives?

[Pay someone more or leave the job unfilled. There many jobs in the USA going unfilled because the employer can not find workers with the requisite abilities who will work for the job's wages. This applies to many levels of job at varying wage points.]

3. When a worker does not have various abilities to do a specific job, how can that worker develop these abilities?

[Maybe school. But, more often by learning and developing these abilities working at this job as an apprentice or helper or on the job training. Indeed, usually formal schooling just gives one a foundation to build on the job experiences. Many jobs today are only offered to people with significant job experience with that job since training can cost so much.]

4. Suppose a worker comes to me and says "I don't have the abilities to perform your job which pays \$15/hr. But, I can do some of the things you need that will empower me to develop these abilities. These are things that might be worth \$5/hr to you and let me eventually work my way up to the \$15/hr job.



What should happen?

[If there is a \$10/hr minimum wage law then to remain within the law I can not accept this reasonable offer. And, I can't afford to pay this unskilled worker \$10/hr. So, no deal. No job.]

Without a minimum wage law I would hire this worker at \$5/hr and hope the worker could soon develop the abilities to do the \$15/hr job. There would probably be several levels in between like \$8/hr \$10/hr \$12/hr, etc.

Historically, this is how young workers entered the work force. Many of them ended up with high paid jobs after they acquired valuable abilities.

Indeed, a job worth say \$40/Hr can probably only be filled with a person with significant job experience who has mastered the knowledge and skills required by this job with a few years of "on the job training".]

5. What happens when the abilities required for a specific job become obsolete?

[Worker must learn new skills and acquire new abilities. This might mean a reduction in hourly earnings until new abilities are acquired. This will be happening more and more in the future as our technology grows and job skills requirements change.]

6. What happens when a worker making \$20/hr develops abilities that are worth \$30/hr for another job or employer?

[The worker should have the freedom to take the new job at a higher wage. This is freedom. Of course, there can be a contract between employer and employee to compensate the employer under certain conditions.]

7. Suppose you have a large pool of workers whose abilities are worth \$5/hr if there is a minimum wage of \$10/hr ? What happens?

[These workers will remain unemployed for obvious reasons. Even if the government gives them "make work" jobs which do not develop new abilities these workers will not rise to a minimum wage, or higher, level.]

8. What was the unemployment rate for young black men many years ago before the minimum wage laws were passed?

[Very low. Just study Walter Williams and Thomas Sowell.]

9. What is the unemployment rate today for any poor young men or women with minimal education or job experience with the minimum wage laws?

[Quite high I think. What do you think? Is this "right"?)

10. What will a worker do if the worker can not find a job?

[Either live off the dole from the govnt, or work at something illegal such as sell drugs or be pimps or steal stuff. Do you blame them?]

11. Does a specific Minimum Wage provide a decent standard of living?

[Very much depends on location. \$15/Hr may provide a good life style in some small community and a very poor life style in a large city.

It also depends on the number of people that must be supported. It is difficult to believe that a family of four can be supported by one parent earning a minimum wage while the other parent stays home with the children. Even more difficult for a single parent.]

12. Does the Freedom Dividend solve this problem?

[Yes]

Is a Minimum Wage law good, and, if so, who does it benefit and who does it harm?

[Can you think of any advantage considering all of the things discussed above?

Can you think of disadvantages?]

What effect will the Freedom Dividend have on young adults just entering the workforce?

[A young worker can take an entry level job that will provide on the job education and skill development for a very low hourly wage.

Then in time this worker will be able to develop abilities that lead to higher and higher paid jobs.]

**Conclusion:**

**Adopt a Freedom Dividend and eliminate the Minimum Wage.**

## **Freedom Dividend stimulates strong Economic Growth**

1. What will happen when a relatively poor person gets the \$1,000 check each month?

[Probably s/he will spend it. That's \$1,000 injected into the economy immediately. That increases the economy. Also, think of the multiplier factor as this \$1,000 travels through the economy.]

2. What will happen if a relatively rich person gets the \$1,000 check each month?

[S/he might spend it and increase the economy immediately or give it to some charity which spends it, same result.

Or S/he might invest it which will then help the economy grow later when the investment creates some new products or services.

Either way, this will increase the government's revenue via some tax system because as the economy grows the taxes increase.]

3. What will be the effect on small businesses from the Freedom Dividend?

[Suppose you wanted to start up a small business and had enough resources to start it, but no more.

Then, wouldn't you have to earn enough profit to pay your own living expenses?

But, if you had a Freedom Dividend to live off of, then your new business would not have to be profitable in the beginning. And, that is usually the case with any new business.

Thus, many small businesses could be started by many people who would not have to fear business failure or slow growth of profits. Even if the business failed the person could still live on the Freedom Dividend.

Might have to change the bankruptcy laws or creditor laws to protect the Freedom Dividend.

This could lead to an explosion in the Gig economy whereby people offer some service to many people and take some time to develop a profitable client base.

**This could lead to an explosion of businesses in low income communities.**

Now everyone in these communities would have money to spend. So the business could have customers. And the business would not have to be too profitable and could be very competitive.

All of this leads to greater economic growth and greater revenues for the government to fund the Freedom Dividend.

Whether the government maintains the current income tax system along with property tax and sales tax, or goes to some more innovative VAT system the government's income will increase as the economy grows.

A new small business creates products and services for the local clients or customers who now have money spend without fear of future deprivation, and a safety net for the business owner to take a chance on a business.

Also, note the new business may be able to hire workers for a low wage since the workers are also getting the Freedom Dividend and do not have to earn a high wage to live well. Now no minimum wage.]

**Conclusion: The Freedom Dividend will greatly stimulate and expand the economy with myriad small businesses that could not otherwise exist and support their owners and workers.**

**The taxes derived from this expanded economy may well be enough to pay for the Freedom Dividend.**

# Freedom Dividend and Reparations

Reparations are a hot topic today (2020)

Should we somehow give some kind of reparations to someone who was a victim of slavery, such as Blacks in the USA, or genocide, American Indians, or others?

If so, what should these reparations be?

Obviously, we would want the reparations to improve the lives for the Repartees, if that's a word.

It would be a horrible outcome if the reparations actually harmed or ruined the lives of the Repartees?

Just look at the outcomes for many Lottery winners whose lives are ruined.

There is much more to life than money.

Yes, money buys a lot of stuff and everyone needs a minimal amount of it to live a decent life. That is required for Security and Lack of Fear and a sense of Fairness.

But, I would argue that Happiness requires much more than money.

Lack of fear, good friends and family, some activities that are fulfilling, a sense of fairness, and probably much more that money can't buy.

**I believe everyone needs and deserves in this USA we live in Equal Opportunity and Security and Lack of Fear about survival. Do you?**

The Freedom Dividend provides all of these.

No, this alone will not let you live in a huge expensive house and have a lot of expensive toys which most people can't afford today anyway.

But, it guarantees you a comfortable life style somewhere in the USA. Decent place to live, good food and cloths, access to the Internet, etc. A much better life than most of our ancestors. A much better life than the richest humans had a century or more ago.

The Freedom Dividend will also provide good health care and education as I will explain in other Chapters.

To me this solves the issue of Reparations. We don't have to debate and argue about who should get them and what they should be.

This is probably an unwinnable debate in terms of universal agreement.

So let's don't have a debate we can't win.

Let's find a solution that is good for every citizen in the USA.

I would hope this could then be extended to the entire world country by country in the future.

If the USA economy grows exponentially and our society improves along with it, then the USA should be able to help all other countries improve their economies as well.

After all, technology and robots work everywhere.

If we want to ultimately have Peace in the World, and an end to War, this will need to be a global phenomenon.

But, we need to lift everyone up, and not down.

**The USA can lead the way with the Freedom Dividend and the technologies to implement it and make it work.**

## **The Freedom Dividend eliminates Unemployment Insurance**

Unemployment Insurance is a very expensive cost to businesses and the economy. Just think of all that is involved. Also, think of the fraud and negative incentives involved.

Why work if you can collect Unemployment Insurance?

The Freedom Dividend gives the worker the safety net to avoid financial devastation in the event of a job loss. No need for Unemployment Insurance.

This Freedom Dividend gives the person the ability to look for another job that the person really wants.

This might for some people prevent homelessness.

Fear of job loss is a horrible thing for many workers. It often leads to abuse by the "boss". That's one reason Unions have succeeded, especially in the past.

But, Unions can also abuse both the workers and their employers too.

Knowing s/he has a safety net will reduce this fear, maybe even eliminate it.

This will give the worker much more freedom to choose a desirable job.

Freedom to choose an organization you want to work for in some job and career path you think you would like is something many people don't have today.

They often have to take some dead end job they don't like just to survive.

Just put yourself in the position of many of today's workers if you aren't one.

What effect on your life would the Freedom Dividend have for you?

What could you then do that you cannot now do?

What would this do to your stress level?

And your health?

And your Happiness?

**Finally, just think of the large savings that would result by the elimination of the Unemployment program.**

## **War on Drugs**

Has the USA ever lost a worse war than the War on Drugs?

Prohibition of alcohol lasted 13 years (1920 - 1933) and spawned organized crime. You'd think we would have learned a lesson.

The War on Drugs started in 1971 under Nixon.

Wow! 49 years. Almost 4X the length of Prohibition.

How's it gone so far?

This War on Drugs has been an absolute failure with many horrible consequences both for many individuals and society as a whole.

The War on Drugs has spawned more crime than Prohibition ever did.

And, it has created a much bloated government in many ways too.

We should immediately eliminate the War on Drugs if there is any hope for a calm and peaceful and fair society.

**Does anyone believe that this War on Drugs has not been unusually unfair on poor and minority communities?**

Virtually every person is addicted to various unhealthful things. Some are legal and some are illegal.

For example, Sugar is quite harmful to many people and leads to many very serious health problems. Should we declare a War on Sugar?

Ditto for many other things. Nicotine, Caffeine, many legal Drugs.

If we end the War on Drugs we will save immense amounts of money and end immense amounts of misery not only for drug addicts, but also for many of their victims including innocent family members.

Crime Reduction - Prisons Bloat - Police Reform solutions will all follow If and Only If we end this very debilitating War on Drugs, which we will never ever "win".

Yes, many people now earn their living fighting this War on Drugs.

Unfortunately, they will lose their jobs and incomes.



Fortunately, the Freedom Dividend will rescue them from poverty and empower them to find other ways to earn money and just maybe find Jobs they will greatly prefer..

The Freedom Dividend will enable drug addicts and mentally ill people to live a somewhat decent life and perhaps attain some beneficial treatments.

The positive effects on the USA Economy and Society will be huge in both financial and intangible ways.

The Freedom Dividend may succeed without the end of the War on Drugs, but it's positive effects will be very synergistic and amplified if this failed War on Drugs is terminated.

It is insanity to continue to do the same thing that is failing for many decades and expect better results.

## **Crime Reduction**

Suppose an adult receives a Freedom Dividend if the adult does not commit a crime?

Suppose the War on Drugs has ended. So, there is no organized crime syndicate or drug gang to entice a young adult into crime.

What is left?

Petty theft?

Why steal things if you can buy them?

Now an adult can be sure s/he will have adequate food and shelter and other necessities of life in this 21<sup>st</sup> Century. Security. Physical Comfort.

Then, the adult can pursue various legal things to earn a little extra money if desired, and ultimately many adults will be able to develop skills to actually earn much more IF they so desire.

Freedom is meaningless if one is struggling to survive and must steal things to survive or maintain a minimal quality of life. Like enough to eat and shelter at night and decent cloths, etc.

I imagine that crime would be reduced by 90% almost immediately with the end of the War on Drugs and the issuance of a Freedom Dividend.

What do you think?

Why don't you just ask some young adults what they think.

A big reduction in crime will have profound financial benefits for many businesses and reduced police needs.

Of course, it will require both the Freedom Dividend and the end to the War on Drugs.

**Adults owe this to our young folks, don't we?**

**Your thoughts?**

## **Prisons Bloat**

Does any other modern country or society have as many people incarcerated in prisons as the USA does, as a per capita percentage?

What percentage of our prisoners come from very disadvantaged communities?

What percentage of our prisoners are ethnic minorities?

Obviously, both very high percentages. Why is this?

Obviously, they committed some crime and were convicted or plea bargained into prison. But, why?

Lack of Opportunity. Poverty. Bad education. Gangs, ETC., ETC.

### **The War on Drugs has been especially harsh on these groups.**

How many prisoners are there because of some type of drug offense or crime induced by the drug gangs? [High %]

How many of these prisoners came from rich families? [Low %]

How many of these prisoners would not be in prison IF there was no War on Drugs and they had a Freedom Dividend? [High %]

We should immediately release any prisoners who are non-violent and give them the Freedom Dividend with the understanding that they will lose their Freedom Dividend IF they commit any future crimes.

Since the War on Drugs will be gone they won't commit some crime related to that War. And, they won't need to steal to survive and live a decent life.

**Just imagine what a wonderful effect this would have on these prisoners and their families and the society we and they live in.**

Now, they can rebuild their life without resorting to some criminal activities to survive and live a decent life.

Just imagine the savings to the government and tax payers. HUGE. This will go a long ways towards paying for their Freedom Dividend.

**We are spending much more than the \$1,000/Mo per prisoner to keep them in prison. The Freedom Dividend just for prisoners would be a great ROI investment. Plus, the Quality of Life will increase greatly for the released prisoners and their families.**

## **Police Reform**

If all crimes related to the War on Drugs are eliminated just imagine how much easier a policeman's job would be.

If crime is reduced by 50% or more, then police can then focus on the criminals which are simply criminals for other reasons.

Clearly, we need to train the police better to deal with various criminal situations. Now we could afford to do so.

We need to train police so that a police person can deal with whatever situation that police person may face. This will require much more training than we now engage in. Ask any experienced military person.

This is a somewhat complex topic.

Often, when faced with a critical situation a police person must react instinctively and the proper action requires extensive training.

For example, when under stress a police person can do something that is logically wrong, but who can think logically when under extreme stress?

Suppose a police person is under stress and harms a suspect. Is this a crime?

What if the police person is essentially in a state of "temporary insanity" due to stress that has not been adequately trained for?

If crime is reduced significantly a police person should be able to be much more of a helper to people and have much less stress.

The end of the War on Drugs and the Freedom Dividend will have a profound impact on our police in a very positive way.

Police can become more helpers if they don't have to deal with petty crimes.

People won't have to shoplift and try to steal things from other people if they have adequate resources to live a decent life free from stress.

**My belief is that we could significantly reduce our police departments and recruit better qualified police if our society greatly improves with the Freedom Dividend and end of the War on Drugs.**

**What do you think?**

## **Freedom Dividend and Universal Basic Health Care**

Do you think the USA health care system is fair and reasonably priced?

Why is it so fouled up?

What percentage of Health Care expenses are consumed by the Insurance Industry and all of the Bureaucracy all health care providers must deal with?

Any health care worker can tell you it is huge. I think it is a very high percent of the total costs. Am I wrong?

Suppose a person with the Freedom Dividend could go to a local Basic Health Care Clinic and see a qualified medical person like a Nurse or Nurse Practitioner and get an exam and diagnosis and some medicine for say, \$50. Maybe \$100 if it is more serious.

My belief is that most people would do so very early on when their symptoms first appeared and not wait until they were really very sick.

Suppose there was no paper work for insurance or Medicare or Medicaid to fill out. Only update the patient's visit and test results and prescriptions in a database on the computer where the patient's records could then be seen by any other health care provider with patient's approval. The patient owns the data.

Probably then \$45 of the \$50 could cover expenses of the Clinic.

A visit would probably start with a very low paid beginner who would perform basic tests and ask basic questions and cost maybe \$10. Then the appropriate more "expert" person would follow up with a quick meeting and make a final check up and analysis and prescriptions. This might cost \$25. No paper work, just update the patient's database record. Maybe another \$10 for general overhead. Result in \$5 profit for the Clinic.

Now, these are just numbers to suggest the system could be much more efficient and less expensive.

If a patient doesn't go for health care until the patient is really sick the process costs much more money.

We probably would need to have some type of major medical insurance for expensive treatments like operations and expensive treatments.

There are also ways to reduce these costs too. For example, eliminate mal-practice insurance which costs a small fortune and keeps many attorneys rich.

Have some type of Board to go to like Workman's Compensation. Just cover the reasonable expenses in the event of a mistake or mal-practice.

Train a lot more entry level health care workers. They can learn on the job like a good apprentice program. They can get a lot of necessary education on-line very cost effectively.

New A.I. systems can greatly amplify their abilities and effectiveness.

Then they can work for smaller wages in the beginning since they also have the Freedom Dividend . As they learn more and more their wages can increase.

In other words, treat local Basic Health Care Clinics like small businesses where the owners don't have to make a lot of profit and the workers can work for lower wages than today and learn on the job.

The total cost of health care will drop significantly IF we start treating illnesses earlier rather than later. Orders of magnitude lower.

Also, we will have a much healthier population if we can get everyone eating more healthful diets which we probably can do utilizing modern technologies and the VAT tax and local markets which can now be practical even in poor neighborhoods.

Today I am told that poor folks have a very difficult time even buying healthful food. All processed food is not very healthful as any nutritionist can tell you.

After all, look at the total health care costs of some other countries like Costa Rica which have very good health care for all citizens at a much lower total cost.

We can also pay for health care workers like nurses and doctors education IF they then work for a local clinic for much smaller wages than they would have to earn if they had a huge debt to pay off. Sort of like the very successful G I bill after WW2.

Obviously, all of this needs to be thoroughly analyzed with models and experts, but I'm confident we can create a much better and less expensive health care system for most people.

There will still be more expensive clinics for rich people and our politicians.

There will never be total equality in anything. But, life will be much better and secure for a large percentage of our folks.

**Indeed, this should be even better than “Medicare for all”, and Medicaid.**

## **Freedom Dividend empowers Universal Basic Child Care**

Having a good resource for child care can empower many parents to both pursue other activities, and it can be very good for their children to socialize and learn things from other children and well trained Child Care Givers.

Starting up a Child Care business, and it is a business, today can be very challenging financially. After all, you must generate enough income to pay all the workers and the owner a living.

But, with the Freedom Dividend all the workers and owners already have a basic income of \$1,000/Mo which as discussed elsewhere can provide a decent life style free of fear. In most communities this means decent housing, food, transportation, Internet access, etc.

So, now one can start a Child Care business without fear of failure because of too low an income.

One can obtain education about good Child Care inexpensively from courses on the Internet. Online Education can be quite cost effective and easy to access.

One can probably get an investor to put up the initial money to get started, but it shouldn't take too much to get started in a very small modest way.

How many children could one care for in a modest size house?

You could start small with only a few children and then expand slowly.

It might mean that the owner and a couple of part time assistants could make \$5/Hr in the beginning. But, that's OK since it is simply a supplement their Freedom Dividend.

Then as the operation grows this might go up to \$7/Hr, then \$10/Hr and maybe even higher.

Facts are that with a Freedom Dividend everyone is now empowered to do things they love and earn a little more money if they want to. They can start slowly and then grow.

How many people working for a minimum wage job of say \$12/Hr to just get by on would love to do something else they love like Child Care for \$5/Hr IF they could live on it? With the Freedom Dividend they can!

This leads to Happiness and No Stress, which empowers good Health.

What would our Health Care cost us IF a lot of people could be more Healthy?

## **Freedom Dividend empowers Universal Basic Education**

Thanks to modern technologies many subjects and skills can be learned from Online resources very easily and inexpensively.

21<sup>st</sup> Century Education is radically superior in many ways to classical 20<sup>th</sup> Century Education. Self-paced, Interactive, Proper Content, Expert Tutorial Videos, Exercises, Quizzes, Forums, Time Efficient, Flexible, etc.

If a young person has the Freedom Dividend, then the young person can stay home and get an education on almost anything that interests him or her with an Internet connection and a few dollars per month. Older people too!

For example, a person can get an excellent Math Education online for only \$9/Month. Sort of like Netflix. How much do you need to spend on entertainment today?

And, there are many free educational resources on myriad topics via Youtube.

Soon, there will be outstanding Online Education resources on virtually any subject that will be quite cost effective and virtually anyone can obtain a very good education thanks to the Freedom Dividend.

Suppose a person wants to go into Health Care. Anyone can get the basic education to become a valuable Health Care pre-Nurse very quick and easy and inexpensively via the Internet.

Even many advanced knowledge and skills for Nurses and Doctors are available via Online resources very inexpensively.

That is one reason it will be easy to open up Basic Health Care Clinics or Basic Child Care businesses.

Keep in mind that many very effective A.I. 21<sup>st</sup> Century Job Aids will be used to perform all sorts of very sophisticated jobs. A.I. stands for Augmented Intelligence for Workers as well as Artificial Intelligence for Machines.

Of course, this applies to many other businesses too.

For example, if you want to become an electrician you can learn the basics very easily and inexpensively via the Online Internet.

THEN, you can become a valuable apprentice to an experienced electrician where you will earn a little money AND really learn what you need to know. Then you will be able to earn a very high hourly pay.



Many skills like being an electrician must be learned on the job by doing them under the tutelage of an expert.

The classical schools based on the industrial model with large classes and synchronized schedules will fade away just like other old classical models faded away. When was the last time you took a Polaroid picture or a Kodak picture?

Virtually any educational resource in the 21<sup>st</sup> Century will be available online self-paced and inexpensive IF you have the time.

The Freedom Dividend will give you the time.

**A very large percentage of our citizens will become much better educated and more productive thanks to the Freedom Dividend.**

**This will result in a very amplified economy which will produce a plethora of high quality products and services which are also very environmentally safe.**

**This new economy will be as dramatically superior to the current economy as the modern automobile economy was to the horse and buggy economy.**

**The Freedom Dividend will be the Foundation of this new 21<sup>st</sup> Century Economy.**

## **Freedom Dividend guarantees Basic Nutritional Needs**

A Diet with home cooked meat and vegetables with some fruit and nuts ,and a little grains and dairy if you must, is probably the greatest nutrition one can have. Let's call them "good foods".

Of course most processed foods ,and Sugar. are poison in the long run as any honest nutritionist will tell us. We did not evolve to eat these processed foods.

Today in most places in the USA the good foods are very prevalent in most communities of any reasonable size. And these good foods are pretty inexpensive.

And, very easy to cook. All you really have to do is boil them or fry them or bake them with some seasonings you like. Quick and easy.

The Freedom Dividend empowers anyone to eat a very healthful diet since two people can probably have a very healthful diet for \$20/Day or less if you stick to really good foods.

Resturants and fancy food is fine for special occasions and expensive. But, unless a person is earning adequate money these can be put off until one is earning adequate money.

There is no reason anyone with the Freedom Dividend ever has to not have a very heathful diet. Just buy some fruits and vegetables and boil them or eat them raw.

Many of today's illnesses or health problems are a result of unhealthy diets.

There is a lot of free online education to teach anyone about this.

IF people adopt a healthful diet many of today's health problems will be mitigated or disappear. Just go to a country like Costa Rica to observe this.

Of course, one also needs adequate exercise and sleep and fresh air.

All of these are easy to obtain if one has the Freedom Dividend. There are many very comfortable communities all over the USA where this is readily available very cost effectively.

The Freedom Dividend will have the greatest impact on today's poorest communities. Indeed, they will be transformed into wonderful communities.

Grocery stores with mostly healthful foods can open up in poor neighborhoods for reasons I discuss elsewhere thanks to the Freedom Dividend.

There are many great feedback loops thanks to the Freedom Dividend.

If a person can pursue activities that s/he likes the person is more likely lead a good lifestyle rather than try to use drugs and junk foods to be happy.

Modern technologies will empower us to grow very healthful vegetables and fruits in Greenhouses without pesticides and bad fertilizers.

High CO2 content and excellent recycled nutrients.

No expensive and polluting transportation necessary.

Not much harmful packaging.

Better yet, people will be much more healthy in many ways.

**Modern technologies will empower this to be spread world-wide.**

**The USA can lead the way.**

## **The Freedom Dividend's effect on Income Tax Reform**

Who does not cheat on their Income Tax in the USA?

For any business or individual let me thoroughly examine their Income Tax Forms and their financial activities, and I will bet you I can find something they cheated on. How about you?

And, what about all the legal “loopholes” for many different businesses and individuals? This has corrupted our politics systemically.

How big is the “Underground Economy”? This is all Income Tax cheating. It is illegal, but difficult to detect. And, many folks participate in it as either buyers or sellers.

And, what does it cost to deal with the Income Tax. The income tax laws and rules are changing all the time, and are very complex. To be safe you have to pay an income tax attorney to keep you out of trouble even if you aren't trying to cheat.

Did you know you do not enjoy the attorney client privilege with a CPA or accountant or income tax preparer? They are effectively agents for the IRS in a dispute.

The Sales Tax is much easier to police although it also is sometimes cheated on. But, most businesses play fairly because it is an even playing field and easy to get caught and punished. Most Sales Taxes are on the final sale and vary from 5% to 8% and very visible.

A VAT, Value Added Tax, is sort of like a sales tax. The end result can be a pretty invisible tax of 20% or more on a product. A company buys some product for say \$100 and adds \$50 in value. Then they have to include a VAT of say 20% or \$10 and sell it to the next buyer for \$160 which includes the \$10. That happens all they way up the chain so the final price includes an invisible 20% VAT or \$32.

Pretty clever. And, I think pretty easy to document with regular companies. Of course, I don't think this applies to services or things sold informally among person to person sales.

The bottom line is the government has to come up with some tax system that covers the costs of the Freedom Dividend.

Now the FD is optional and those who choose it must give up any other welfare income. So, over time the welfare system will shrink and result in savings. Obviously if someone is on some type of high cost disability income that person will not choose the FD.

Also, as the Economy grows as a Result of the Freedom Dividend the tax proceeds will increase whatever the tax system is.

Large companies like Amazon who currently pay no taxes on huge revenues will now have to essentially pay a large tax via a VAT tax.

There will be no phoney or preferential deductions like we have now for the income tax. Maybe Congress can become more honest.

This is a simple description. But, I will bet the VAT tax system will be much less complicated and easier to enforce than the current income tax system.

It will also be fairer in many ways and produce more revenue as the economy grows, which it will with the Freedom Dividend.

A rich person who buys a million dollar airplane will be paying \$200,000 in VAT.

Maybe the same VAT will apply to real estate. You buy a real estate asset for say \$300,000 and sell it for \$400,000. You pay a VAT on \$100,000 or \$20,000. This might be better than the current Capital Gains tax.

Essentially you pay VAT on what you consume.

Don't want to pay taxes? Just don't buy stuff.

Certain things will probably be excluded from the VAT like certain types of healthful foods. This will encourage more healthful diets.

For example, if fruits and vegetables are not taxed, then a person could eat and pay no tax on this. Ditto for certain other essentials all people must buy to survive.

Taxes are a complex subject and it is well worthwhile to come up with a better model that favors poorer people. Don't you think?

Rich people will pay more tax because they will consume more.

And, I don't think it would be very difficult for some non-political experts to come up with a wonderful VAT tax which would be very fair and favor the people with lower income.

No more Tax Cheating. The tax will be invisible and unavoidable.

Maybe this will cause all of us to become more honest people with higher self-respect and mutual respect.

## **Bloated Government Reduction**

Just imagine the effect on government size if we eliminate the War on Drugs, Prison Reform, and Welfare as it now exists.

This will result in a huge reduction in government size.

Of course, this will mean the eliminaton of many jobs too.

But, these displaced workers will also be able to have the Freedom Dividend.

It will save a huge amount of money to eliminate a plethora of government jobs and replace it with the Freedom Dividend.

Just imagine the reduction in government expenditures with Prison Reductions, War on Drugs gone, conventional welfare programs gone.

And, it will give the ex-government worker freedom to pursue some other activities that will probably be much more fulfilling in the long run.

Many government workers are simply “trapped” in a very dysfunctional system because they have no reasonable alternatives or options.

It is estimated that the Freedom Dividend could shrink the size of the government by 50% or more. Wow. Balanced Budget?

Ultimately, the Freedom Dividend will consume less tax income than the current bloated inefficient government systems.

And, better yet, these government workers will now be Free to pursue activities much more satisfying and fulfilling. They'll love it.

Stress and frustration will be much less for all concerned, both government workers and welfare recipients.

The Freedom Dividend will transform the lives of all involved in a very positive way.

Young people will really love it. And, don't we old folks want a better world for our young people?

## **Pension System Reform**

It is a sad fact of life that many Pension Systems are seriously underfunded with no reasonable solution available.

An underfunded Pension Program is sort of like a Ponzi scheme.

Promises are made to the current “investors”, i.e. workers, for future money for “retirement”. Then, often the Pension Program is underfunded and has to rely on future workers to pay out to the retired workers.

Obvious demographics with simple mathematics demonstrates that eventually the Pension Program will be unable to fulfill its promises and obligations. Sort of like a Ponzi scheme.

At that time the promises to the retirees will have to be broken. How much the retirees will actually receive will depend on many details that will vary from one Pension Program to another. It won't be pretty.

There will be many and various legal ways these abrogations of promises will be made. After all the government can pass any kind of law and renege on promises made by past governments.

OK. So what to do?

Well the Freedom Dividend will at least insure that all retirees will receive at least enough to live on modestly. Yes, it might mean a reduction in their cost of living. But, they can live without being homeless or starving.

The Freedom Dividend will mitigate the pain and suffering of those retirees whose Pension Program is curtailed or fails to meet its promises.

This will be better than the situation they will be in without the Freedom Dividend.

This also applies to many government Pension Plans. Just look at various states like CA and IL and NY. How will these Pension Plans ever be financed?

Already some cities are going bankrupt.

What about states?

Only the Federal Government can create money to pay off these underfunded state plans.

Will this cause a “fight” between states?

At some point all Ponzi type schemes collapse, and it is never pleasant for all involved.

The Freedom Dividend will ameliorate this situation.

If a person's pension is drastically reduced, the person will still have the Freedom Dividend to avoid total financial devastation.

Of course, there will be pain, but it could be much worse.

Just ask the Bernie Madoff victims.



## **Homelessness and the Freedom Dividend**

This is a complex topic.

There are many reasons for homelessness.

Indeed, what does “homelessness” mean?

If a person chooses to live in a tent in a park, is this person homeless?

What about living in hotels?

What about living in a camper or motor home?

What about living with friends?

If a person has the Freedom Dividend the person may choose to live in many different situations. Some may involve living in a fixed location like a house or apartment, or in a mobile location.

So, homelessness can be reduced in this way.

But, many of today's homeless are mentally ill or drug addicted.

Both of these situations will not be solved by the Freedom Dividend.

Drug addiction can be handled by, first ending the War on Drugs and making safe inexpensive drugs available to persons who choose to remain addicted.

Various programs can be established to help persons overcome their addictions if they choose to do so.

But, people who prefer to remain addicted can live a reasonably comfortable life with the Freedom Dividend and inexpensive safe drugs. Much better than living on the street in filthy conditions and ruining the city for other citizens.

Mentally ill persons need to be given help as possible. The Freedom Dividend will help, but will not be adequate.

We need to develop much more robust programs to help the mentally ill.

As we reduce our crime problems and drug addicts problems we should have more resources to develop better programs for the mentally ill.

The Freedom Dividend will cause our economy to greatly expand.

This will produce more resources to help solve problems like mentally ill and handicapped people.

And, as people gain the ability to pursue a life with less stress and more fulfilling activities, this should reduce future drug addiction and mental illnesses.

So, in the long run, the Freedom Dividend may be the best plan to help these two horrible problems that result in what we call homelessness.

Houses are not the solution for drug addicts and mentally ill people.

The Freedom Dividend might be the best “solution” we can come up with at this point in our history.

Maybe science will come up with better solutions in the future.

## **Progressive's and Liberal's Thoughts on the FD**

Can you imagine anything about the Freedom Dividend and its Consequences any Progressive or Liberal would not like?

Equal Opportunity for All.

A new type of Capitalism that is good for everyone, not just the top 10%.

What problems does our current Society and Economy have that the FD does not help solve?

Andrew Yang did run for president in the Democratic primary.

The current DNC probably would not like the FD because it does negatively impact on many of the DNC's current supporters and power.

However, I do believe that most Democratic voters would support the FD enthusiastically.

This is better than Socialism.

We get the innovation and power of Capitalism, but with a much better distribution of the wealth created.

Keep in mind, that wealth in the form of stock and assets ownership is not the same as wealth in terms of consumption of the products of the economy.

Indeed, the wealth of stock and assets ownership are what produces the wealth in terms of products and services for consumption.

Jeff Bezos probably does not consume significantly more products and services than anyone else, especially once the FD is enacted.

But, his wealth does create products and services that are consumed by almost all citizens and would not be available if it were not for his wealth.

This is the great Paradox of Capitalism.

The Freedom Dividend resolves this great Paradox.

Everyone benefits from Bezos's great wealth.

## **Conservative's Thoughts on the FD**

What do most Conservatives want?

More Freedom.

Less Bloated Government.

Fiscal Responsibility, i.e. Balanced Budget.

Equal Opportunity for all.

Conservatives do not like the current welfare system which discourages people from working and producing things of value. It isn't even good for these people.

Conservatives do not like government restrictions of Freedom.

Donald Trump became president because many people wanted these things too and hoped he would deliver them.

Many voters who voted for Trump have joined the YangGang which believes in the Freedom Dividend.

Traditionally, the GOP is considered the conservative party.

If the GOP would promise the Freedom Dividend, then it will probably win both the presidential election and control both houses of Congress.

The same thing can be said for the Democratic Party.

Most USA voters will support whichever party promises the Freedom Dividend.

## **The Freedom Dividend's Election Effects**

I believe that the first party that embraces and promises the Freedom Dividend will win at the national level both Presidential and Congressional.

There are some who are proposing a Third Party attempt in the upcoming 2020 Presidential Election. I would imagine this is a very long shot.

I would hope either the Dems or GOPs would adopt it and win this election.

Personally, I voted for Obama twice and also for Trump. I would vote for any party that will promise to deliver the Freedom Dividend OR end the War on Drugs, hopefully both.

If the Freedom Dividend is not adopted in the 2020 election, then I believe it will in the 2024.

The sooner the better.

As of July 2020 when this Message is first being drafted No Predictions are being made.

Clearly, this Message is just Food for Thought and Debate.

It is neither Democrat or Republican or Independent.

It is not Pro-Trump or Anti-Trump. Ditto for Biden or the DMC.

I believe that a great majority of voters will vote for which ever party adopts it.

I believe it will be the greatest landside vote since FDR in the 1930's for whichever Party adopts it.

In a sense, the Freedom Dividend is a much better proposal than the New Deal was.

And, the USA now has the technologies and economy to actually carry it out.

Then, it can be spread world wide, and the USA can ultimately make atonements for many of its past "sins".

I'll bet both Noam Chomsky and Thomas Sowell would approve of the Freedom Dividend and end to the War on Drugs.

**What about YOU?**

## **Financial, Economic, Monetary, Society Implications**

**A highly educated friend who is also a teacher asked;**

Question, what's the annual cost? 1.5 to 2 T \$?

Biggest issue, that is a hell of a lot of consumption with no production!

Fundamental principle of Economics: A product MUST be produced before it may be consumed.

Just thinking

### **Answer to Questions.**

If there would be 250 Million Adults who eventually Opt In for the FD, then the monthly cost would be \$250 Billion and the annual cost would be \$2.5 Trillion Dollars. Simple Math!

Fundamental Principle of Economics. Absolutely.

Biggest Issue. This is where my friend may begins to go wrong with his analysis as I will now attempt to explain. Your thoughts? Think hard!

First a few questions we should answer.

1. How much will a person on the current USA welfare system produce if the person loses the welfare if the person earns money the government knows about? Thus, how productive is a person on welfare?
2. How much does a prisoner produce?
3. How much does a person who can not get a job because the person is not worth the minimum wage produce?
4. How much does a person in a beurocratic job the person hates but just shows up for the paycheck produce?
5. How much does a retired pensioner produce?
6. How much does a criminal produce?
7. How much does a drug dealer produce? Legal stuff?
8. How many other categories can you think of that produce very little in terms of legal desirable products?

## **BIG Questions that must be answered for a proper analysis.**

1. IF the government spends \$1,000 on project A and this results in reduced spending of \$1,000 on project B, how much more did the government spend?

Answer: \$0 Agree?

2. If the government spends \$1,000 on some type of Infrastructure, tangible or intangible, which then produces \$2,000 in increased taxes over its lifetime, was this a good government expenditure?

Answer: YES Agree?

3. Suppose a corporation spends \$1,000,000 on some things that can be deducted from its taxes that create \$1,000,000 worth of assets, tangible and intangible, that will produce future income of \$2,000,000.

What effect does this have on the corporations' GAAP P & L and Balance Sheet?

Answer: Its P & L will show this as a \$1,000,000 'loss' and its Balance Sheet will be unchanged if it records the \$1,000,000 Assets.

Is this is how Amazon became such a valuable company while showing very little profit to pay taxes on?

BTW, this may be why a VAT tax would be so much more effective and 'fair'.

4. Does the USA government ever report a Balance Sheet?

Answer: No, only a P & L. P is taxes collected, and L is the Budget expenditures.

This has resulted in a increasing accumulated national debt and most years a deficit, i.e.  $P < L$ .

Problem. Which expenditures are for consumption and which are for increase in infrastructure, tangible or intangible? Do we really know? No!

We don't know what effect the government's expenditures have on the USA Balance Sheet, do we? You?

Indeed, what should be on the USA Balance Sheet? Think hard about this.

**This is the KEY to understanding everything we must understand to make proper effective decisions about the USA government's P & L.**

Answer: All Assets which includes every asset both tangible and intangible “owned” by USA citizens and corporations. “Whaaaat?” , you might exclaim.

This is because the USA government can tax all of these assets in myriad always changing ways. Yes, ALL of your assets belong to the government in essence.

Do you own your house?

Sort of. You rent it from the government on a long term basis. But, if you don't pay your 'rent', i.e. property taxes, the government will repossess it and resell it or destroy it.

This is essentially true for all assets in the USA.

5. The USA Dollar often is called a Fiat Currency since it is not backed by a commodity like gold. True enough! But, . . . .

Why is the USA Dollar the world's undisputed Reserve Currency and enjoys an annual inflation rate of about 3%, which it should?

Answer: Because the USA has historically since WW2, and the Bretton Woods Agreement in 1945, had the most stable growing asset base in the world.

The USA Balance Sheet looks very good.

The USA Debt is offset by the USA Assets.

The USA Dollar is backed by the USA Assets via Taxation.

This is a very complex system and difficult to understand. Very few people do, and this includes Nobel prize winning economists.

I recommend you study the works of Peter Zeihan for a full understanding.

### **Financial effects of the Freedom Dividend, FD.**

1. When an adult who is on welfare Opts In for the FD the adult gives up all other forms of welfare.

What are the costs of this welfare?

Remember that for every \$1 the welfare recipient receives there is a substantial government bureaucracy cost to deliver it. How much? My guess would be at least \$.50. Do you know? For sure?

Thus, the \$1,000 per month FD expenditure by the government could be offset



by a savings averaging nearly \$1,000.

Thus, the FD costs the government nothing! Just pay A and not B. It will not change the government's annual budget much.

Of course, the government's beaurocracy will shrink dramatically as this happens.

2. Now go back and calculate how much the government will 'save' in each of the above Chapters. This will be an arduous, but very revealing, task.

**NOTE: Elimination of the War on Drugs, EoWoD, will put the savings and economic productivity of the Freedom Dividend, FD, on steroids so to speak, i.e. Amplify the FD's positive impact both economically and socially.**

Together this will save the government money and lower the deficit.

But, it will get much better.

3. What effect with the FD have on Productivity?

Look at the effect on the creation of successful small businesses everywhere, Especially in the Inner Cities and areas of economic distress like Appalachia.

Look at the productivity of uneducated young people entering the workforce, if they choose, to go begin to learn some skill they enjoy and want to do.

Think of the psychological benefits in myriad ways.

Yes, some people will just chill out and do nothing. Still much cheaper than putting them in prison?

However, my experience is that most Sapiens want to do something productive that they enjoy doing.

I'll bet a vast majority will become productive. And, many much more productive than they are now.

**IF we also eliminate the War on Drugs this will have a huge impact on the productivity of ex-prisoners and young gang members who will now be able to safely pursue some positive legal productive activities.**

4. Happiness Index.

Do we have one in the USA?

Obviously, I believe if you understand all of the above Chapters you will agree the overall Happiness of many USA citizens will vastly increase.

Do you agree?

I believe the many current anger and enmity of various groups for other groups will decline dramatically.

Why be angry if you are happy? Difficult to be both at the same time.

Conclusion: If we adopt the FD and EoWoD, the USA will increase significantly in material wealth with a much better distribution of the wealth, and also increase significantly in the Happiness and Well-being of its citizens.

Then the USA can lead the rest of the world's Sapiens to a similar fate, if they so desire.