

Earth Manifesto



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 good evaluations of understandings related to economic and social systems in countries around the world, and politics in a wide range of governments, stretching from communist to socialist to democratic capitalist to laissez-faire crony capitalist.

People around the planet are living in a new Gilded Age that is an evolutionary morphing of the one Mark Twain wrote about in the early 1880s. In those days, extreme inequalities developed as capitalist captains of industry and "robber barons" lived fabulously opulent lives of great wealth and conspicuous consumption. At the same time, working people suffered from oppressive actions by their capitalist employers, and were forced to organize together to gain a better deal in the internecine strife between laborers and monopolistic corporatocratic "trusts" exerting a ruthless and domineering hegemony. This disparity of wealth and poverty featured exploitive business practices and many abuses of power -- and terrible working conditions -- and it got worse and worse until labor strikes turned deadly and a necessary Progressive Era was launched in reaction. At that time, courageous muckraking journalists sailed onto the scene, viscerally expressing the outrage felt by common folk against hardships and social ills, and against injustices perpetrated by rich people and giant corporate entities.

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

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

The gap in fortunes and privileges between the super-rich and all other Americans has been radically widening in the past 40 years. Economic inequities have become almost as extreme as they were in Mark Twain's days. In *The Gilded Age: A Tale of Today*, the great philosophic author wrote about a phony patina of prosperity that existed during an era in the late 19th century when conspicuous consumption was glaringly gaudy. At that time, there was widespread corporate and political corruption and many abuses of excessive influence by business elites. In that era of industrialization, many workplaces were unsafe and many products were dangerous, wages were low, child labor was pervasive, numerous violent assaults took place against workers in labor unions, and there were many discriminatory practices against women and people in racial minorities. In addition, corporations often engaged in monopoly practices that made competition highly unfair, and harmed consumers, polluted the commons, profligately wasted resources and were heedless of the depletion and damages they caused to the environmental commons.

Mark Twain decried rapid increases in economic inequality during the Gilded Age. A historian named Vernon Louis Parrington later called the period "the Great Barbecue", ostensibly because many eminent people at the time were figuratively roasting the country to amass huge amounts of wealth, and enjoyed special banquets and benefits and privileges exclusively for themselves. An exceedingly narrow concentration of income and wealth developed in those days, as it has again today. This deep inequity eventually sparked a powerful reaction in the far-reaching Progressive reform movement that flourished from the 1890s until about 1912. Then an economic boom took place after World War I and the global pandemic of 1918, during the Roaring Twenties. This episode tragically culminated in a shocking crash of wild speculation in the stock market in 1929, ushering in the harsh Depression

hard times of the 1930s. This economic crisis created massive social unrest, and forced financial and political elites to agree to a fairer deal in which the concentration of income and wealth was reduced between 1945 and 1980, and the middle class was strengthened, and America was made truly fairer.

I repeat: Elites were forced by these developments in our democracy to agree to a fairer deal. Today? "Damn the masses!" From 1981 when Ronald Reagan brought his folksy revolution until today, the top 1% of Americans have rigged our system so successfully that they have deprived working people in the bottom 90% of an estimated \$50 trillion, in a massive wealth transfer scheme to themselves.

Wait a minute -- can't 99% of the people prevail and require the wealthiest 1% to pony up a fairer contribution to social insurance policies that will actually serve to make the average person more secure, and 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 cause the social safety net to fray.

Today the richest Americans are once again brazenly abusing their power in astonishingly effective ways. They are doing so by working to subvert fairly representative decision-making, and by making sure they continuously increase their relative advantages over all others. Billionaires, 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, and promote disingenuous, misleading and often patently false ideological arguments. Super-empowered corporate entities abuse power by corrupting our political system to give themselves and their shareholders greater prerogatives and benefits. Top management tightly control wages paid to workers, and collaborate together to get the politicians they buy to give them regressively structured low tax rates at the expense of all taxpayers and young people in the future. This is not good.

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

"To deal with radicalism and extremism, we need to deal with economic inequality. This is what I learned from my experience in Solo and then in Jakarta."

-- Joko Widodo, President of Indonesia

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 wealthy people. This violation of our national ideals is unethical and wrong. It is a perfidious subversion of our democracy that is being foisted on us by a small set of mercilessly greed-driven and ideologically uncompromising rich people who are betraying the public trust. They are getting away with this swindle by rigging the system for their own narrow benefit, diminishing the power of working people, and evading taxes, and striving to over-exploit natural resources. 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 healthcare, public education, national infrastructure, preparedness, cleaner renewable energy, innovative research and development, family planning programs, and protections of wildlife, endangered species, public lands and the environment.

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 impact, government policies are being cemented in place that have enormous effects on the distribution of income *before* taxes are taken into account. Public policies establish "the rules of the game", so they have determinative effects by establishing laws affecting patents, copyrights, minimum wages, competition, securities, contracts, corporate governance, international trade, and labor rules and regulations related to banking, financial markets and high-risk ventures. A variety of special deals are foolishly given to powerful vested interest groups, and the Federal Reserve pursues policies that lopsidedly aid and abet artificially inflated growth in rich people's assets.

Compounding these injustices, as was sensationally revealed by the disclosure of scandalous Panama Papers tax avoidance schemes in 2016, governments lose something like \$3 trillion in revenues every year due to huge amounts of money being hidden in secret offshore tax havens around the world.

These are some of the ways that government entities, and thus politicians, have had an outsized role in making America into a winner-take-all society, especially since Ronald Reagan became president. As inequalities increase to extreme levels, 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 campfire compared to being baked by a coming worldwide conflagration. Huh?

By allowing abuses of power like this to persist, our leaders are damaging vital ecosystems and unconscionably cheating and harming people in future generations. Even the Vatican has called for an overhaul of economic systems in the world. Pope Francis once expressed grave concerns about economic instability and trends toward ever-widening inequalities 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 2011 that new 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", asserting that these things were leading to "a new tyranny" around the globe. The perversely entertaining outrage-stoking right-wing radio personality Rush Limbaugh was enraged at the Pope's words back then, calling his ideas "pure Marxism." Ha! Jesus was then the first Marxist? Who knew!

Wealthy partisans have ironically taken advantage of religious conservatives to get our economic system wrongly structured to give them big rewards, 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 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, deficit spending, government financing, proper accounting, common sense incentives and disincentives, and systemic corrupting influences. And recommendations are provided for much smarter plans for really improving our societies.

"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)

Economics and Ecological Intelligence

Here is the bottom line. Rich "conservatives" in the USA are forcing an ever-worse Bad Deal onto all Americans outside elite circles. 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, generally to the detriment 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 torpedoed.

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 articulated by ecological economists. But one especially galling thing needs to be stated right now, at this crucial crossroads in 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 drastically diminished, and public debts are being run up in egregiously irresponsible ways, and the best interests of the vast majority now and in the future are being broadly sacrificed.

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

A Mini-Me Makes a Persuasive Claim

A touching aspect of the important documentary film *Inequality for All* is the larger-than-life mini-me character of Robert Reich and the personal motives he expresses that have inspired him to champion greater economic and social justice. Robert Reich was always very short, due to a rare genetic condition, so bullies in school tended to pick on him. He found it valuable 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 justice issues so much that some years later he ventured to the Deep South to honorably help black people exercise their right to vote 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. No culprits were ever apprehended, though their identities were known.

As a result of his personal circumstances, Reich relates, he has always been acutely sensitive to injustices in the world, and to bullying of folks in the working class by those who insistently proclaim their all-but-divine right to power, riches, status, privileges, maximized corporate profits, and low rates of tax on their incomes, capital gains and estates. 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 hated despotic abuses of power, so it is surprising that the richest 1% of Americans have been so successful in recent years in buying enough influence to exert powerful control in policy-making by Congress. And it is stunning that radical "conservatives" are getting away with their domineering Court Capture Scheme, which that allows them to wield an unmerited and disagreeable monopoly on making politically-driven rulings, especially on the Supreme Court that is upsetting many long-established sensibly fair precedents.

It is tragic that these folks have used this control to corrupt our national purposes into a weakly rationalized protection racket for 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*

Capitalism and Its Discontents

Capital has overwhelmingly prevailed in the brutal strife between Capital and Labor since the dawn of the capitalist era. Economist and political theorist Karl Marx was so concerned by the predations of capitalism that he wrote *The Communist Manifesto*, harshly criticizing big businesses and sensibly advising, "Workers of the World, Unite!" Capital has been able to achieve this dominating power for similar reasons that the Tragedy of the Commons occurs. Businesses have a laser-like focus on gaining advantages for themselves and getting the best return on their investments, while everyone else in an economic commons has more scattered motivations, like achieving good citizen goals, as articulated in *The Common Good, Properly Understood*.

The most consequential ways that multinational corporations have been able to achieve their amoral domineering hegemony over the masses of working people and the common good has been through the malign influence of their Big Money in corrupting our politics, with the collaboration of conspiring and benefitting politicians. Corporate entities have been so successful at this in the U.S. that, "Revealingly, federal corporate income taxes have been sharply reduced since 1950, while federal payroll taxes on working people have been almost quadrupled."

Concentrations of economic power have a perverse and corrupting impact on the free market AND on democracy. When Congress passed the Sherman Antitrust Act in 1890, its author, Sen. John Sherman of Ohio, declared, "If we will not endure a king as political power, we should not endure a king over the production, transportation and sale of any of the necessities of life."

Fast forward to more modern times and it can be seen that a wide divergence has taken place between workers' productivity and the growth of pay for typical workers since 1980. And this was no accident. The typical worker has been deprived of an estimated \$10/hour in wages as a result of efforts by employers to keep wage growth down over the past 40 years. This fact has been documented by Lawrence Mishel and Josh Bivens in *Identifying the Policy Levers Generating Wage Suppression and Wage Inequality*, a paper that explained why pay received by workers has lagged far behind the growth in productivity over the period from 1979 to 2017.

With all the existentially daunting challenges facing countries around the world today, it is becoming critically important to find larger sources of revenue for governments to deal with economic, social and environmental problems, and one of the best sources would be to get more money by enacting minimum taxes on corporations, and by eliminating tax havens and illicit tax evasion schemes like those revealed by the Panama Papers scandal.

Egregious abuses of power by rich people, giant banks and big corporations are one of the most crucial issues of our time. Politicians and governments are in cahoots with these folks and entities, helping them achieve their goals of paying low amounts of tax. Powerful political pressures are exerted to get our representatives to reduce taxes on the rich, and many legal and illegal means are used to avoid and evade paying taxes.

Today, a cunningly crafty Trojan horse ruse has arrived on the scene of this malfeasance in the form of Project 2025. Aside from many dozens of ruthless and wrongheaded proposals, the tax proposals in Project 2025 propose a flat tax scheme that would dramatically shift the burden of taxation from the top dogs -- the 1% -- to everyone in the lower, middle and upper middle classes.

These Project 2025 tax proposals, if enacted, would affect most adults in the U.S. by tossing out the nation's long-standing system of multiple tax brackets, which is designed to help lower-income Americans pay a smaller share of their income in federal taxes compared with middle- or high-income workers. This is proposed under the guise of simplifying the tax system, and includes plans to eliminate "most deductions, credits and exclusions."

One way corporations and investors avoid paying taxes is detailed by Gabriel Zucman and Gus Wezerek in a New York Times article in July 2021 titled *Shut Down the Tax Havens*. Tax haven nations like Ireland and Hungary attract giant multinational corporations to locate their headquarters in their countries by assessing lower tax rates than other places. For instance, Ireland has gained big advantages by engaging in "a race to the bottom", charging low corporate tax rates, so that in 2018, "U.S. corporations reported more profit in Ireland than in Mexico, China, Germany and France combined." As a result, 24 of the biggest 25 biotech and pharmaceutical companies have their headquartered in Ireland.

"Companies have resorted to devious schemes to justify their profit shifting," observe Zacman and Wezerek. "In 2018, Facebook made \$15 billion in profit in Ireland -- the equivalent of about \$10 million for each of its employees there." ... "This is tax evasion, pure and simple." It should also be regarded a form of public corruption, replete with unacceptable misdeeds. For example, "In its quest to avoid taxes, Apple moved some of its intellectual property to Jersey, a small island in the English Channel."

It is tax avoidance schemes like these that deprive governments of something on the order of \$3 trillion every year around the world.

Another main way that huge multinational companies avoid paying taxes is by hiding hundreds of billions of dollars in profits in shell companies. The sensational story of what has become known as the Panama Papers revealed the contents of a trove of more than 11 million leaked documents from inside the Panamanian law firm Mossack Fonseca, detailing financial and attorney-client information for more than 200,000 offshore entities. The Panama Papers, disclosed beginning in April 2016, overwhelmingly exposed the dark underbelly of global finance.

An anonymous whistleblower leaked these millions of confidential documents to a German newspaper, and they were investigated by more than 100 investigative journalists before being revealed to the public. A Nobel Prize was

given to these journalists, who are a part of the *International Consortium of Investigative Journalists*, for their courageous work in following up on the leads provided. The scandal took down the Prime Minister of Iceland and the Prime Minister of Pakistan, and many government officials in Brazil, and exposed hundreds of others involved in financial misdeeds. The extraordinary story of the Panama Papers leak of secret tax havens set up by people in many countries in the world was a real eye opener, also involving drug trafficking and money laundering.

Income inequality is one of the defining issues of our time, and one reason it is getting worse is due to "massive, pervasive corruption", according to the whistleblower who leaked the Panama Papers. In a statement titled *The Revolution Will Be Digitized*, the leaker said growing global income inequality and corruption allegedly enabled by Mossack Fonseca motivated his or her actions. This anonymous "John Doe" said the papers demonstrated the "injustices" perpetrated by the industry that creates offshore companies, and blamed governments for allowing offshore havens to proliferate, causing "French Revolution levels of inequality and injustices."

Another scandal of enormous proportions has since been revealed by the Financial Crimes Enforcement Network in their FinCEN Files investigation, which revealed that trillions of tainted dollars flow freely through major banks, swamping a broken enforcement system. Huge global banks often serve oligarchs, criminals and terrorists, allowing them to avoid being held accountable. This FinCEN Files investigation was honored as a finalist for the 2021 Pulitzer Prize in International Reporting, bringing acclaim to this groundbreaking project by the International Consortium of Investigative Journalists and BuzzFeed News, along with over 100 other media partners around the world.

The FinCEN Files exposed secret U.S. government documents revealing that a number of big banks "have defied money laundering crackdowns by moving staggering sums of illicit cash for shadowy characters and criminal networks that have spread chaos and undermined democracy around the world. The records show that five global banks -- JPMorgan Chase, HSBC, Standard Chartered Bank, Deutsche Bank and Bank of New York Mellon -- kept profiting from powerful and dangerous players even after U.S. authorities fined these financial institutions for earlier failures to stem flows of dirty money."

"U.S. agencies responsible for enforcing money laundering laws rarely prosecute megabanks that break the law, and the actions authorities do take do not stop the flood of plundered money that washes through the international financial system. In some cases, banks kept moving illicit funds even after U.S. officials warned them they'd face criminal prosecutions if they didn't stop doing business with mobsters, fraudsters or corrupt regimes." ... "JPMorgan, the largest bank based in the United States, moved money for people and companies tied to the massive looting of public funds in Malaysia, Venezuela and Ukraine, the leaked documents reveal."

The Pulitzer Board at Columbia University [recognized](#) the FinCEN Files reporting team for pulling off a "massive reporting project" that produced "sweeping revelations" about the "role of some of the world's biggest banks in facilitating international money laundering and the trafficking of goods and people, corruption that continues to frustrate regulators across the world."

An Overview

Twelve score and eight years ago our forefathers declared independence from the British Empire in the year 1776, 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 angry at each other, pathologically at loggerheads, and the interests of narrowly focused groups are taking precedence over broader civic concerns. The American people are sadly divided by stoked culture war conflicts, extremely partisan politics and unreal volumes of really fake news propagated on social media platforms. With people in our society suffering growing extremes of economic insecurity, social injustices and unfairness in representation, these developments are being effected to increase the concentration of wealth in the hands of the richest 1%. This is undermining social cohesion, fair-mindedness and our democratic form of governance, and endangers the well-being of the American people and our children and grandchildren and everyone 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 is to adhere to strict principles of private enterprise, and to make government rules as favorable as possible to powerful private interest groups 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. One of the main means to accomplish this goal is by peddling influence. Another is by trying to make sure that workers are weak in their power to negotiate. By staunchly supporting such objectives, 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 ensure that the richest 1% of the people continue forevermore to own more wealth than the vast majority of the Americans below them on lower rungs of the economic ladder.

Astoundingly, the 2 richest Americans in the USA today have more wealth than the bottom half of all Americans combined, and the 400 richest families own a greater share than the bottom 60% -- or 200 million people. And many of these rich people demonstrate a brazen eagerness to utilize their accumulated riches to corrupt our representatives to get them to commit to never ever imposing any higher levels of tax on earnings, investment income, capital gains or inheritances.

One principal problem with this 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. Instead, 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 one of the most prominent economists 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 convincing reasons for this. And 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 proposal later.

A higher quality of life can cost more money, and a fairer distribution of the nation's wealth would allow a couple hundred million Americans to be able to afford more nutritious foods, enjoy greater health security, 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 enjoy 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.

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 allow our representatives to push a top national priority of continuing to help rich people gain the lion's share of money generated from business activities.

The fact that wealth in the U.S. 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 greedily acting to corruptly rig the system to 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 improve the prospects of people today, and of everyone to be born in the future. All we need to do is to take bold steps to enact sensible measures like ones outlined in *One Dozen Big*

Initiatives to Positively Transform Our Societies. To accomplish this propitious goal, we should pry the conniving 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 governments in the world.

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 few, as the years pass. These insightful understandings point the way toward needed reforms. As the destabilizing disaster caused by the coronavirus crisis recedes, we should rightly enact reforms to reverse the foolish debt-financed 2017 Republican Tax Cuts scam. Tax rates must be restructured to be more progressive, with significantly higher top marginal tax rates. In doing this, one guiding principle should win out: NOT ONE PENNY MORE should be given in lower tax rates to people in the top 1% than they enjoyed before the debt-financed Republican tax cut scam of December 2017.

Revolutionary reforms are required, so let's come together to agree on a peaceful, honest and expeditious means for achieving these changes. Otherwise, without remedial action, the proverbial pitchforks are going to come out for the power-abusing rich, as common sense billionaire Nick Hanauer made abundantly clear in his brilliant article *The Pitchforks Are Coming ... for Us Plutocrats*. Tumultuous unrest is supremely undesirable, for it destabilizes our country and threatens peaceful coexistence, with potentially cataclysmic negative consequences.

Every system requires tweaking when it gets out of kilter, and human priorities are definitely out of kilter today, due to extreme inequalities and injustices that have gotten much worse with "conservative" influence, policies, priorities, and corporate abuses of power like those being perpetrated by fossil fuel conglomerates, chemical companies, pharmaceutical drug companies, tobacco companies, gun manufacturers and many corporations involved in the military-industrial complex. Humanity is also out of kilter with nature and stable global climate conditions, perhaps more than ever before. Our leaders should face the real 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 should serve the public by responsibly honoring the will of the majority of the people and the common good. They should stop engaging in fear mongering, exploiting people's insecurities, goading antagonisms and pursuing other divide-to-conquer strategies. They should stop pushing priorities that create ever-more exaggerated extremes of inequalities, especially in healthcare. They should agree to restrictions on campaign financing so that wealthy people and big corporate entities are prevented from bribing politicians with huge political contributions. They should be restricted in their short term-oriented cost externalizing and profiteering swindles, and act with greater fiscal responsibility, instead of exploiting expediencies and financing their priorities with dangerous and rashly increasing levels of public debt.

Let's honor the outspoken voices of high school students in the aftermath of the mass shooting that took place in Parkland, Florida ("we call BS"), and courageously take steps to honestly fix the problems that affect us, including ones like gun violence, sexism in the workplace, climate disruptions and environmental degradation. All of these challenges are being made worse by inaction, opposition and wrongheaded policies pushed by "conservatives".

Ecological Economists to the Rescue!

"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 scientific and philosophical discipline called 'ecological economics' has been in the process of being articulated in recent decades. Ecological economics is guided by the need for humanity to find ways to live sustainably and to leave a fairer legacy to people in the future. 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 our aggregate 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 consistent with values that really represent the greater good.

Ecological economists emphasize the vital importance of natural capital and the incalculably valuable "ecosystem services" provided by a healthy biosphere. It makes much more sense to give serious consideration to these underpinnings of 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, or that contribute to destabilizing the global climate.

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 regenerative agricultural practices should be incentivized. We should also be honest with ourselves about ramifications of egregiously wasteful and polluting uses of fossil fuels and the huge amounts of cost externalities and subsidies being given every year to related industries in countries worldwide.

We should seek ways to give stronger protections to critically important rainforests and temperate forests, as well as wetlands, estuaries, coral reef communities and ocean fisheries. It would be sensible 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 being caused by our improvident propensities to wantonly spew tens of billions of tons of greenhouse gases into the atmosphere every year.

A group of 21 young plaintiffs between the ages of 8 and 20 sued the federal government and major energy companies in 2015 on grounds that the U.S. is failing to protect them from the harmful effects of excessive emissions of greenhouse gases. Efforts to block this climate change lawsuit have so far failed, and U.S. Magistrate Judge Thomas Coffin in Eugene, Oregon rejected motions to dismiss the lawsuit. The youths contend that the release of climate-destabilizing carbon dioxide into the atmosphere is a violation of their constitutional right to a climate that sustains life. They are demanding that the U.S. government be forced to create a plan that would cut the volume of emissions. The government has, however, "stonewalled, delayed and obstructed" the plaintiffs for more than six years, despite the validity of their claims that the government has encouraged a fossil fuel-dependent economy in the face of scientific warnings about the dire impacts of global warming. Republican politicians in particular are guilty for their role in influence peddling to fossil fuel industries, so it is their dead serious responsibility to repent and take action to help mitigate the risks and costs associated with global warming and the unfolding climate crisis.

In the 2014 Quadrennial Defense Review, climate disruptions were described as "threat multipliers", which will aggravate stressors abroad such as poverty, environmental degradation, political instability and social tensions. During the Trump reign, Republicans chose to politicize these issues and deny the need to reduce greenhouse gas emissions into the atmosphere, even though recent years have been the most costly ever for extreme weather events. In 2017 alone, powerful hurricanes and severe wildfires caused over \$300 billion in damages.

Giving consideration to climate change as a threat multiplier, it is intriguing to contemplate a report published in 2019 by the Breakthrough National Centre for Climate Restoration in Australia, which reckons probabilities for catastrophic climate developments to be much higher for extremely severe outcomes than is generally understood. The analysis in the report indicated that greenhouse gas emissions cause negative feedback loop impacts on the climate that pose an "existential threat to human civilization" within the next 30 years. The report found that the climate crisis could lead to "the breakdown of nations and the international order" as the global climate -- which we are rashly altering -- tumbles past a point of no return toward "an uninhabitable Earth."

The implications of failing to reduce greenhouse gas emissions into Earth's atmosphere are dire. The planet's 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. Sadly, in conjunction with this acidic change and 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 living habitats and sources of food to something like 25% of all marine species, and they support fish stocks that feed more than one billion people. They are made up of trillions of tiny animals, called polyps, which 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 are saying 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 a "Bee-pocalypse". In the Big Picture, humanity surely 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 all the eventualities that lead 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 numbers. The relics of their famous monumental volcanic stone statues stand in mute testament to their ancestor worship and deity-like regard of chieftains and elites -- and to the eventual folly of their ways.

Potential economic catastrophes pose risks much too serious to ignore. When our leaders pay too little heed to long-term considerations, 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. This truth was emphasized when the global pandemic outbreak began.

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 healthier and fairer plans and priorities, and in economic activities that will prove to be sustainable over the long run.

Many people want something for nothing, so they don't support rules that require us "to pay as we go". In Congress, our representatives 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. This myopic strategy consequentially threatens to make a wide variety of negative impacts worse, portending a pathetic legacy to our descendants.

Restore and Strengthen Democracy

Perhaps the best way to correct challenges like these would be to strengthen democracies. "Let's be honest. Democracies are fragile things," says Samantha Power, the administrator of the U.S. Agency for International Development. "Attacks on judges, journalists, election officials and other institutions in the United States underscored that an assault on freedoms and civil liberties could happen anywhere." That is why, Ms. Power said, "it is so important to stand up against corruption, to stand up against autocratic behavior wherever it occurs -- because these actions can quickly grow to threaten stability, to threaten democracy, to threaten prosperity."

A very small percentage of people in the world own half of all global wealth, and they tend to be malignantly loath to pay taxes on their incomes -- or even to pay taxes on the assets their heirs inherit after they die. Many of them hide their wealth in tax shelters in tax haven countries, and spend lavishly to corrupt governments to rig the system to their greater advantage. By using tax shelters, affluent individuals living on easy street are contributing to everyone else living lives on severely potholed and deteriorating rugged roads.

The huge sums of money that financial elites are hiding in various tax shelters, along with the many shenanigans that are going on with shell companies in tax havens, are causing a variety of morbid symptoms by reducing the amounts of money available to governments worldwide to finance greater good goals, thereby depriving billions of people of better living conditions and greater security.

A responsible and robust democracy is in the best interests of all. When aspects of it fail, as is revealed to have happened by the Panama Papers in the underhanded doings of a law firm in Panama, it is a warning sign that tells us far-reaching reforms must be made. The anonymous whistleblower who leaked the millions of documents from the Panamanian law firm Mossack Fonseca points out that, for the past 50 years, "executive, legislative and judicial branches of governments around the globe have utterly failed to address the metastasizing tax havens spotting Earth's surface." The courageous whistleblower made it obvious that financial regulators, banks, legal professionals, tax authorities, courts and the media have failed citizens around the globe.

It is the ethical and moral obligation for representatives of the people to honestly take strong steps against corruption that contributes to these failures. Those who politicized the pandemic, and who wage culture wars that undermine the common good -- and indulge in fear mongering and efforts to divide people to rule over them with hubris, deceit and abuses of power -- must be thrown out of positions of authority.

A main difference between the Republican Party and the Democratic Party today is that Democrats want to restore democracy, and strengthen it, while Republicans want to place more restrictions on voting and rig the political system even more radically against fair representation. And to crown a convicted felon and unhinged authoritarian as president.

Republicans would seemingly rather hype up culture wars than help the American people. In their opposition to anti-corruption measures, they betray the public trust. They are engaged in a long litany of devious distractions from important issues. This is "a scrapheap of GOP manufactured controversy", which in 2021 included "the great Dr. Seuss silencing" and Potato Head hysteria and "cancel culture", and since then, there have been bans on books and teaching 'critical race theory'. "Scapegoating people of color and white liberals for all of conservatives' perceived societal ills is the battle flag Republicans are carrying" into upcoming elections. And they are blaming immigrants and refugees and the downtrodden, in order to strengthen their power.

Columnist Jennifer Rubin observed, "Republicans are taking refuge in Kafkaesque rule-making that empowers individuals and state authorities to harass, intimidate and confuse Americans attempting to exercise their fundamental rights. The law becomes a partisan tool to wage against opponents and to further otherwise unpopular

social objectives (e.g., criminalizing abortion). It is a recipe for partisan legal administration and election nullification. If they cannot win elections and defend their policy objectives, Republicans appear willing to burn down democratic elections and 'equal justice under the law'."

Divide-and-Conquer Skullduggery

Republican Governor of Florida Rick DeSantis and his enablers in the Florida legislature have restricted voting rights of people who disagree with them, and limited academic freedom and expression, and all but banned the right to protest.

"Back in the dark ages of the last century, the right-wing culture war was often described with a reference to the three Gs: God, guns and gays." These days, the right-wing culture war is perhaps better described with three Vs: vaccine derangement, validation of white racial innocence, and valorization of insurrectionists.

The Conservative Political Action Conference in Texas in July 2021 "treated the nation to a parade of such obsessions. We were told the large percentage of Americans who remain unvaccinated against covid-19 is a cause for ecstatic celebration. We were told 'Marxist' Democrats want to indoctrinate your children to be ashamed of their whiteness."

"Republican-led State legislatures are working urgently to pass bills that will ban teachers from speaking honestly about race." Imagine telling teachers they are not even allowed to mention events like the massive Black Lives Matter protests against racial injustices and police brutality in the summer of 2020! "Banning teachers from mentioning systemic racism won't make it go away -- it will only prevent our children and future generations from purposely confronting it. Our kids deserve the truth. Politicians should stop meddling with our children's classrooms."

Tucker Carlson was notorious for spewing lies about COVID-19 and vaccines on Fox News to get higher ratings. He is a quizzical fear-exploiting right-wing demagogue who became an outspoken voice against vaccines, making more people vulnerable to getting the coronavirus and contributing to people suffering, dying and transmitting the virus, and preventing people everywhere from gaining "herd immunity" against the ravages of the pandemic.

We must find common ground instead of weaponizing differences for narrow goals and political gain.

"Republicans will do almost anything to distract from what they really absolutely don't want to talk about ever: The Capitol insurrection and the critical role Donald Trump, his cult following, and GOP lawmakers played in fomenting that attack."

"Why are Republicans so scared of this? Because if any one of them is held accountable then the vast majority of them will also be deemed equally as culpable in the court of public opinion, at the very least. That's why GOP Minority Leader Kevin McCarthy promptly killed the formation of a bipartisan Jan. 6 commission that had met every single one of his demands."

Conservatives on the Supreme Court have delayed decisions and made rulings to favor Trump, allowing him to avoid trials for his coup attempt before the November elections. This deprives voters of important information about the skullduggery, and as a result, Trump now has a chance to grab power again and let himself off the hook for having attempted to prevent the peaceful transfer of power to a fairly elected successor.

Expansive presidential immunity is proper, you say, reactionary SCOTUS Justices? It is an odd and wrong time in history to make this ruling, for the demagogic king/dictator wannabe is desperate for a get-out-of-of-jail-free pass and is monomaniacally eager to gain power and wield it nefariously over a freedom-loving, security-desiring and domestic tranquility-aspiring people. After the pathetically poor outcome of the 2022 midterm elections for Republicans and Trump supporters, one would hope that Republicans would change course, but they seem more inclined to double down on divisive culture war issues and attack Democrats than to really try to help the vast majority of the people.

Politics, Not Economics, is the True Morality Play

Many people see economics like 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 economist Paul Krugman in 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 perceptive New York Times Op-Ed 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 force ordinary workers to suffer historically high levels of unemployment and underemployment for many years after the financial crisis of 2008. He expressed a strong conviction that the economics profession should not preach sermons, but do their jobs. And the task in their important jobs is to figure out how the economy should be improved for the benefit of the majority of people and the greater good.

Robert Reich makes it clear in his books *Saving Capitalism: For the Many, Not the Few* -- and *The System: Who Rigged It, How We Fix It* -- exactly how our current system is rigged to benefit the *Citizens United*-emboldened few, and he makes excellent points and proposals that could launch us toward 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 actually can be accurately regarded as a morality play. And the judgment in this drama and farce is clear: the 1% of people who largely control the economic system are emulating bad guys, exploiting *We the People* to satisfy their greed. Despite their culpability in this offensive to impose their dictates on the masses, they almost personify evil by manifesting an absolutist Manichean black-or-white judgmentality on working people, "the lazy bums."

If you ever hear politicians or 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."

"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

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 real wages for the middle class declined for years after the 2008 financial crisis, while the top 1% of people reaped almost all 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 approaching that these inequitable trends will be reversed. The American people managed to gain a fairer bargain and broader prosperity between the Depression of the 1930s and the ascendancy of Ronald Reagan starting in 1981, 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 higher taxes be assessed on the individuals earning the highest incomes, 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 sensationally 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 strategies designed mainly to increase corporate profits, stock prices and the concentration of wealth in the hands of the few. These more propitious plans include improving our current educational system to make it more affordable and more accountable for better outcomes; creating powerful incentives for corporations to keep jobs in the U.S. rather than offshoring them to lower cost countries; increasing minimum wages so that families can make ends meet on the amount they are paid; eliminating the cap on income subject to payroll taxes to make the Social Security system more solvent; giving workers more collective bargaining power; creating a more stable and more inclusive economic system; and reducing risks and costs of bailouts by constraining the multiples of leverage allowed to banks, while mandating higher levels of equity.

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. After Lehman Brothers bank went into bankruptcy in 2008 and the subsequent international credit crisis began, economists called it "a Minsky moment". They were referring to the little-known economist Hyman Minsky, who developed a "financial instability hypothesis" in connection with his personal observations as an economist while he was 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 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 speculative and risky 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 more vulnerable to default because they may be unable to even afford payments on their loans.

Why this boom and bust cycle? A primary contributing factor is that bankers and traders engage in irresponsibly risky activities. This is why rules governing the financial industry should be changed to keep leveraging of borrowed funds within safer parameters. This is also why effective rules should be put in place to prevent systemic risks and vulnerabilities from developing that lead to credit crises and economic recessions and costly 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 real ethical and moral implications.

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 much more desirable than a boom-and-bust bubble economy, for the well-being of the majority of people over the long term.

Some say that corporations should be allowed to regulate themselves. Joel Bakan, 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." End the deregulation scam. Good governance is required!

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 20 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 and decision making. 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*.

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 environmental commons, damaging and depleting it, while all other people involved are 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 must be changed, as has been 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 diseases, financial crises, episodes of high unemployment, chronic underemployment, large numbers of people living in poverty, growing inequities, surges of refugees, a continuing rapid growth in global human numbers past 8 billion, and economic activities that deplete resources, damage ecosystems and contribute to the disruption of normal patterns of temperatures, storms and precipitation. Bad, misguided and inflexible ideas can lead to disastrous outcomes.

We should reach the conclusion together that a civilizing sense of social cohesion requires us to manage our societies more fairly and more intelligently. This is the secret! Ideas in *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!

Here's some good advice:: "Always frame policy solutions in terms of what can be gained, not so much in terms of what can be lost."

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

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

--- President Obama

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 allow entire neighborhoods to deteriorate, or whole communities, or the entire 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 probably 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 being a private commodity funded by a crushing increase in burdensome personal student debt. Back in the late 1960s, most of the budgets for public universities were publicly funded. Today, in contrast, the federal government and various state governments provide only a small fraction of needed financing. This change is a pathetic reflection of the wrongheaded nature of modern trends that abridge people's freedoms. 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, was paid exceedingly well for his maniacal diatribes, and he paid 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!

A Digression to Examine the Issue of Social Mobility

A growing concentration of income and wealth at the top might be more acceptable if social mobility were increasing, so that more people had a chance to move into the top ranks. But social mobility has been declining overall in the past few decades. This is true of individual mobility (people are worse off than they used to be), and of intergenerational mobility (people are worse off than their parents).

The facts are simple and clear. As inequality in the United States is reaching historic extremes, and social mobility is declining, the number of people living below the poverty line is at a record high. Student debt and the national debt are also at unprecedented highs, and our educational system is failing in most poor locales. And many other measures of the tarnished American dream are in decline. All of this is directly or indirectly attributable to abuses of power by the rich that allow them to grab an increasing monopoly on the nation's wealth. I exaggerate? Familiarize yourself with the scope of the problem by studying *Common Sense Revival* in all its particulars. Forgive the redundancies; and weigh in with your opinions and constructive input on how to make the case even stronger for peaceable revolutionary reform.

President Obama once provided another important perspective on income inequality and the lack of social mobility: "The gap in test scores between poor kids and wealthy kids is now nearly twice what it is between white kids and black kids. Kids with working-class parents are ten times likelier than kids with middle- or upper-class parents to go through a time when their parents have no income. So the fact is this: the opportunity gap in America is now as much about class as it is about race, and that gap is growing." --- "Indeed it is," states John Cassidy in *Rational Irrationality*. "So what does the President intend to do about it? And if he can't do very much, because the Republicans are intent on blocking his every move, what is his big idea for the future? If, as he rightly says, reducing inequality and boosting rates of social mobility is a multi-year challenge (actually, it's probably a multi-decade challenge), then it is surely best to start out with some large themes and ambitious goals. Even if they get diluted along the way, something worthwhile may remain."

John Cassidy suggests that a new emphasis is needed in Washington D.C. "Rather than simply trying to push the ball a bit farther up the Washington playing field, the President might have been better served to pick up on some of

the larger themes that often get left out of the debate in the capitol, but which commentators as far afield as Warren Buffett, Bill de Blasio, and Pope Francis have recently been addressing: a tax system which, over all, remains heavily tilted toward the very wealthy; a rampant financial sector, which is itself responsible for much of the rise in incomes at the top of the distribution; corporate-governance standards throughout the business sector that put stockholder value above everything else, and shower great rewards on CEOs who cut labor costs to boost profits; and a change in social norms more generally in a society where, to quote the Pope, issues of ethics and morality are often "treated with a scornful derision."

Is Freedom Just Another Word for Nothing Left to Lose?

Political corruption today often involves forms of legal influence peddling in addition to illegal bribery or outright fraud. People with money and power have the most influence over determining what economic rules are codified in our system, so these rules disproportionately benefit them, generally at the expense of most 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 interest groups 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 remarkably in favor of the well-to-do, and these efforts have contributed to a dangerous widening of extremes in inequality in our society.

When the establishment bailed out big Wall Street banks 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 actions, which resulted in politicians who represent us being given historically low approval ratings, these conniving politicians deceived 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 markets are generally the same people who exert the most disproportionate influence over the rules that govern markets. 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 explained 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 greater well-being of working people. Then in 2020, more than \$14 billion was spent, and in the 2022 midterms, an astonishing total of more than \$16 was spent.

Millions of Americans are justified for being bitterly angry about feeling betrayed by international trade pacts that have moved millions of jobs out of the country, and due to being left behind by elites in the increasingly unfair disparities between the fates of the stunningly well-to-do and those in the bottom 90%. It is all but a crime for egotistical self-promoting alpha-male fear-mongering politicians to hijack the pride and passions and prejudices of working folks, and their frustrated feelings and stoked resentments in order to trump their general welfare for the bald purpose of creating an even more unfair society that gives more power to giant corporations. A pathological accompaniment to this ruse is that it is led by belligerently nationalistic, racist and ethnocentric schemers who promote the continued supremacy of white males over women and people of color.

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 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 wages and environmental protection costs in the U.S., and to move production to places where workers are paid poorly and are forced to work longer 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 in a bipartisan vote in 1993.

The harsh economic and political effects of this deal with China directly contributed to the blue-collar anger that Donald Trump harnessed to challenge the GOP's pro-trade orthodoxy in 2016. Trump exploited this anger of workers who have lost good-paying factory jobs by charging that our leaders made a bad deal with China.

Another gift arrived in April 2016 from the Goddess of Coincidence and Revelation, materializing smack dab in the middle of the rancorous competition for the world's most powerful position. With millions of Americans being outraged about how politicians have "sold them a bill of goods" by championing the marvelous merits of international trade agreements, it was a surprise when the Panama Papers scandal erupted and revealed some of the myriad ways that powerful people hide their wealth. In this biggest data leak in history, an anonymous source "John Doe" tapped into a Panamanian law firm and leaked millions of documents that provided details on how global elites have used Panamanian law to shield income and information from tax authorities. Cheating us all.

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 harmed 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 often hide them abroad to avoid paying taxes on them. President Obama, like most members of the establishment in our political duopoly system, both Democratic and Republican, was 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."

Senator Bernie Sanders has commendably spoken out against provisions in establishment trade deals, as he did in 2011 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 proved that Bernie 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, director of the Financial Transparency Coalition. This has a big impact on the global economy, says Ms. McConnell, ranging from corporate tax evasion and money laundering to international criminal trafficking in drugs and people. According to the Organization for Economic Cooperation and Development, developing countries lose seven times as much as they receive in development aid, due to 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." States that notably include Delaware and Nevada have made themselves very popular for corporate entities to incorporate in, by offering lax laws governing schemes like this. End the deregulation scams!

Big corporations are increasingly using schemes in trade deals 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 agreements. Such rules are another way that good aspects of expanded international trade, which is facilitated in trade deals, are offset by nefarious provisions that run counter to the greater good.

When the rules of trade agreements and other rules of law turn out to be at odds with fairness and propriety, then the laws should be changed. And when politicians who are supposed to be representing the best interests of the people are formulating new trade deals and new laws, the people should demand greater honesty and integrity from our representatives and insist they refuse to allow big corporations to have free rein in writing provisions of 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 specific case, they should be commended to consider true fairness and propriety of the law in making their rulings.

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. "Duh."

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 or refugees.

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.

The proposals contained in the dangerous right-wing agenda set forth by Republican extremists in Project 2025 call for deporting millions of these people, which would be a calamity on many levels, including being a humanitarian nightmare. From this standpoint, the words spoken by George W. Romney, Mitt Romney's father, are evocative: "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."

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 system. We must ensure that "conservatives" cannot be so successful in dominating our economy and politics.

This is the conclusion reached by Charles Ferguson, who directed the compelling documentary film *Inside Job* about the 2008 financial crisis. Let's recall that situation. In the aftermath of this crisis, enormous bailouts were given to banks and corporations trading on Wall Street, while many tens of millions of Americans on Main Street experienced dire setbacks like home foreclosures, job losses, and general hard times. The lessons of history reveal an oscillating pattern of artificially stimulated good economic times followed by economic busts. Well-heeled smart investors find ways to benefit wildly on both the boom and the bust.

Charles Ferguson also wrote about a 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 is at the root of many of the worst problems in the world today. He says we have a political duopoly system that is "a remarkable system for remaining in power". This system has been perfected by both Republican and Democratic politicians to maintain their power, and gerrymandering has woefully exacerbated this polarized state of affairs. 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 ... 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."

Dateline July 2021

In July 2021, the pandemic was making economic inequalities drastically more extreme. The Republican Tax Cut scam enacted just before Christmas Day in 2017, which was a huge present to rich people and the highest income earners and big shareholders, was causing the national debt to be driven sky high. It is titanically stupid for *We the People* to go along with swindles like this that mortgage the future by borrowing more trillions of dollars in public debt obligations to give most of the Tax Cut embezzlement to people who don't need it -- the wealthiest 1%. The passage of the Tax Cut bill was an instance of political 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, our representatives allowed the national debt to be driven up from less than \$1 trillion in 1980 to almost \$35 trillion in July 2024 as a result 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 every year 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 moral obligation to take 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.

The Foibles of Power Abuses by Big Banks

Think about the banking industry. Senator 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 subvert its protective innovations.

Sensationally, the Consumer Financial Protection Bureau received more than 1.2 million consumer complaints between 2011 and 2017 about people's dealings with financial firms, and the Bureau succeeded in returning \$12 billion to 29 million people wronged by financial institutions. Most of the complaints were against credit card companies and banks that had engaged in activities related to debt collection and mortgages. Those institutions prefer weaker consumer protections, and Republicans generally perversely take the side of Wall Street against less influential people on Main Street.

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 Richard Eskow, offenses committed by the biggest 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 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 about \$200 billion in fraud fines and settlements that were made by banks in the years after the 2008 credit crisis. "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 Inc, which is one of the world's wealthiest pharmaceutical companies. Like many companies before it, notably Fruit of the Loom, Burger King, Seagate Technology, Transocean and Eaton Corporation, Pfizer decided to move its tax address offshore in a merger that would allow it to claim foreign citizenship -- for the main purpose of dodging U.S. taxes. Under this type of tax loophole, Pfizer claimed 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. Let's thank the giant corporation for the great vaccines it developed to combat the coronavirus, but recognize the nature of its scurrilous profiteering. The company hiked prices of seven of its top selling drugs by an average of more than 40 percent since 2014, and it charges 12 times as much for Medicare patients in the U.S. for those drugs as it charges in Ireland, where it had intended to relocate to avoid paying billions in U.S. taxes. And Pfizer continues to overcharge Americans for prescription drugs, using a variety of rationales, even though it failed to get permission to move abroad. Pfizer's profits have been at record highs right in recent years.

The biggest corporations in America also exploit tax loopholes to stash huge sums of money abroad to avoid paying hundreds of billions of dollars in taxes. Before the 2017 Tax Cuts Act, 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, rather than the existing 35% corporate tax rate at the time. Many companies promised that the repatriated funds would be used to create jobs and other things beneficial to the majority of Americans, but most of the nearly \$400 billion repatriated was used to pay dividends to investors, buy back shares, and purchase other corporations, which mostly benefitted CEOs and big shareholders. 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 also advocates for deregulation. They propound plans that mainly benefit wealthy people and narrowly-focused special interest groups. These plans and policy prescriptions are often disguised as populist initiatives, but in reality, they are an obvious ruse by rich people to get outsized benefits for themselves. To further their goals, they enlist the gullibility, insecurity, anger, frustration and relative powerlessness of the masses to get politicians elected who support goals that are a boon principally to an extremely small proportion of the populace.

Any honest analysis of the effects of regressive changes in taxation that were implemented under Ronald Reagan and George W. Bush and the Trumpster 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 "good" opportunities available to them. Since cutting taxes has led to gigantic increases in the national debt, these schemes are also decidedly negative for the prospects of all people in future generations. Hell of a job, guys!

Muckraking and Its Causes of Discontent

Think about the Progressive Era of the early 20th century. A great movement of widespread social activism and demands for political reform took place between the 1890s and the First World War. The main objectives of the Progressive movement were to address problems caused by industrialization, urbanization, immigration and corruption in government. Many muckraking writers helped expose the numerous economic and social ills of early capitalism, so they rendered crucially valuable public services to the American people in their investigative efforts. Alert -- boy, do we need another commendable round of far-reaching progressive reforms today!

Giant corporations capitalize on weak, deregulated, corrupted and divided government. Perverse incentives for allowing Big Money to corrupt our government have given corporations domineering power, which they use to further weaken the government and divide people. Corporate entities have thus become a determinative factor in formulating our laws radically in their favor, and this is having tragic impacts on the general welfare.

One of the first and most famous of the honorable muckraking writers was Frank Norris, who died of a burst appendix in San Francisco in 1902 at the young age of 32. Norris notably wrote *The Octopus*, a novel 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."

Kevin Starr, the noted historian of California, writes in his Introduction to *The Octopus*: "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 the corrupt legislative chambers of both Sacramento and Washington D.C., and in the courts.

The Octopus was a turn-of-the-century epic novel that tells a sordid story of greed and betrayal, of 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 and 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 having been improved by the farmers, but after they had invested in an irrigation system to help crops flourish, the Octopusian Railroad monopoly wanted to jack up the sales price to \$20 to \$40 an acre, in a classic case of power-abuse by big business entities.

"The Governor" is one of the characters in *The Octopus*, a man who 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 business "trusts", prized values that were markedly different. They wanted things "consolidated, organized, predicated -- and fixed. The railroad 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, there 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."

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 more than 130 gargantuan businesses like Standard Oil into smaller organizations less capable of exerting ruthlessly controlling 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. This is especially the case for businesses selling fossil fuels, petrochemicals, plastics, pharmaceutical drugs, big agriculture, banking, communications, health insurance, gun manufacturing, Big Tech, Social Media platforms and military contracting. The consequentially damaging 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, conservatives 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." As the Trump era unfolded, farmers in the USA were seriously hurt by trade tariffs imposed on goods from China, and had to be given billions of dollars to bail them out. Then the catastrophic pandemic caused damaging disruptions and a sharp economic recession. These things drastically compounded the woes of farmers and agriculture.

"We're living in a season of corruption the likes of which we haven't seen but in a banana republic," observed Steve Schmidt, a veteran GOP strategist and severe Trump critic. He said this after another particularly chaotic week in the Trump-occupied White House. "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!

It is noteworthy that Frank Norris did complete the second novel of his planned trilogy *The Epic of the Wheat*. Titled *The Pit: A Story of Chicago*, it was published in 1903, the year after he died. *The Pit* was set in the wheat speculation trading pits at the Chicago Board of Trade Building. One of its main characters, Curtis Jadwin, was smitten by the unparalleled charm and beauty of Laura Dearborn, and despite the fact that she didn't want to get married, he persisted and was eventually rewarded. For the first years of their marriage, the couple was happy together, but then her husband discovered a new passion that eclipsed everything else -- speculation in markets for wheat. Little by little, he became increasingly obsessed with speculating until the deafening murmur of "wheat-wheat-wheat, wheat-wheat-wheat" is all he could hear. And of course his speculation ended in ruin.

But first, he continued wheat trading and grew 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, Curtis 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 Curtis 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."

Judging from the epic scope and philosophic stature of *The Octopus* and *The Pit*, it would be marvelous to imagine Frank Norris' third book materializing. Titled *The Wolf: A Story of Empire*, it would no doubt have capped his compelling trilogy with extraordinary additional insights, but he never completed it. Norris enriched the imagery in his novels by employing elements of Naturalist novels, including detachment, realism, determinism, pessimism and the struggle for survival. Hmmm.

Treacherous Schemes Threaten the Republic

Extreme levels of income inequality represent a new "inconvenient truth", to borrow the phrase Al Gore used about the accelerating dangers of a warming planet. This real inconvenient truth reveals a dark side of the extreme unfairness in our economic and political systems, and its negative impacts on poor people and those in the middle class. I expressed this opinion long before the coronavirus crisis: "Harsh days of reckoning are coming, especially since Republicans rammed through their extremely regressive 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 then they tried for four years 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 gets an average tax cut in this fiscally irresponsible gambit of more than \$50,000, each and every year. Every billionaire, on average, gets a vastly larger tax reduction every year. And these tax cuts are being rashly financed by the expediency of borrowing more money on top of the already risky record-high national debt, which spiked from \$20 trillion when Trump came into office in January 2017 to almost \$28 trillion as he ignominiously left office. The debt rapidly increased due to emergency pandemic relief measures, and has continued to almost \$35 trillion in July 2024.

Understand one thing clearly. Future taxpayers are unlikely to ever pay back a penny of the additional national debt being incurred, but here is the scam, bottom line. At an average long term interest rate cost of only 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. And an increasing proportion of annual expenditures must go to pay the interest costs as a penalty for this lack of fiscal responsibility.

See clearly that this is myopic debt swindle is a short term-oriented gambit that is bequeathing to posterity a treacherously burdensome legacy. The great American patriot Thomas Paine, an immigrant from Britain, 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 they are trying to conceal this truth from us. By recklessly imposing burdens people in the future with record levels of debt, they are treating countless numbers of our progeny meanly and pitifully, and wrongly betraying our duty to leave them a healthier, fairer, safer and more fiscally sound and ecologically sane legacy. This incisive understanding is being drowned out by apologists who rationalize this scam with deceitful trickle-down propaganda. This ruse, notably, was shrewdly facilitated 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 to pander 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 bribed our representatives. Let us remember that our Founders expected our representatives to honestly represent the people. This is a swindle wherein the bank accounts of the greedy are being padded at colossal future expense. The politicians driving this outrageous outcome are unrepentant, an attitude that could condemn them to be destined for eternal punishment in the lowest levels of Dante's *Inferno*, where sinners engage in various types of fraud, hypocrisies, sowing of discord, betrayals and treachery.

Extremes of inequality in the USA today are profoundly exacerbated by this and other treacherous schemes 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, corporate CEOs and the Republican Party. And these special interests are super-empowered by Fox News and far right media outlets like Breitbart News, and by Russian meddlers in our elections, and the NRA, and "libertarian" billionaires like the greed-addled Charles Koch and his ilk. Also assisting in this subversion of the common good are many nefarious actors on social media, especially those that micro-target people with negative propaganda, fake news, lies, and a plethora of distracting outrages and misleading conspiracy theories being spread on Facebook, Twitter, etc.

The comprehensive scope and consequential implications of the ideas in this manifesto are too vital to not go viral. And the awareness conveyed and the expansiveness of the worldview envisioned could auspiciously be Good News for humanity. More details about 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*, which is available from Lulu Press. The full contents of *See Clearly* can be viewed online.

The proof, as they say, is in the pudding. The top priorities of Trump Republicans from January 2017 to January 2021 was 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 many costs and growing risks onto the public. These schemers have manifested a strong desire to cut spending on affordable healthcare programs to help pay for their regressive debt-financed tax cuts. This is a diabolical goal, considering it is done to funnel the most money possible into the bank accounts of the few.

Common sense systemic change is needed, and we should begin at once with honestly responsible and fair-minded reforms. We need to demand that Republicans 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.

Supreme Court Political Partisanship

Prior to the whole Mitch McConnell/Brett Kavanaugh power play, I observed: "It appears that God has been hardening the hearts of Republican politicians for decades, but the LORD seems to have really amped up His jealous anger in the Pharaoh-selecting Republican primaries in 2016. God even seems to be getting ironical in His advancing 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 duty to consider his replacement, and to concoct bizarrely disingenuous and dishonest McConnell rationalizations for their shrewd stubbornness.

The Senate had never taken more than 125 days to fill a Supreme Court vacancy, but then Republican Senators dragged out the process for almost a year. They preposterously claimed 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, or a more reasonable liberal. 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 have been done with it. Polls conducted on this issue consistently showed that a significant majority of the American people thought Senators should do their jobs, as specified by the Founders in the Constitution, by giving fair consideration to Obama's eminently qualified and reasonably centrist nominee.

It 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. The development cast partisan arguments about his replacement into stark relief. A top Republican goal is to stack federal courts with conservatives who will allow moneyed interests to corrupt our national decision-making and democratic processes. Their arrogant refusal to fulfill their Constitutional duty to give consideration to a replacement for Scalia faced contradictory and almost farcical headwinds, because the majority of the American people saw 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 2016 were preposterous, for that vote involved dozens of issues, not just this very important 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

There is a central irony of accusations by conservatives that liberals use "judicial activism". In actuality, they are the ones who are uncompromising 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 pointed out that the narrow 5-4 majority of conservatives on the Supreme Court before

Antonin Scalia died were responsible for the *Citizens United* ruling, which overthrew decades of precedent and a century of practice involving limits on the power of big money in politics. These partisans are also guilty of having eviscerated the Voting Rights Act of 1965. Dionne also pointed 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 concluded: "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."

Dominion-demanding conservatives have adopted my-way-or-the-highway attitudes with arrogant hubris and self-righteousness. It is hard to see how fairness can be restored in our dysfunctional democracy, other than by voters "wising up and throwing the bums out." The unprecedented stance by Republican Senators of refusing to even hold hearings on a Supreme Court Justice to fill the vacancy left after Antonin Scalia died is emblematic of the extremely oppositional positions that conservatives have taken on many issues. Things have gotten much worse than they were 30 years ago when a bruising battle took place over the nomination of Clarence Thomas for a lifetime position on the high court. Think back to those days. #MeToo, Anita Hill.

Justice Thurgood Marshall had been the first African-American Justice on the Supreme Court. He served a distinguished 24-year tenure on the Court before retiring from his position in 1991. Justice Marshall had had a remarkably honorable liberal record of jurisprudence throughout his life, and it was appropriate to choose another black man to replace him. But Republican politicians, with diabolically Machiavellian resolve, chose an ambitious black judge who would become the most conservative Justice on the high court, betraying the best interests of African-Americans and indeed the vast majority of the American people. It was unjust and coldly-calculating cynicism for conservatives to have chosen such an extreme conservative to replace Thurgood Marshall.

The ideological bent of Clarence Thomas was so far right that his confirmation was highly antithetical to almost everything Thurgood Marshall stood for. The coldly-calculated political nature of his being chosen, and the degree of political chicanery involved in his being confirmed after Professor Anita Hill courageously came forward to shed light on his character, is provocatively told in the HBO film *Confirmation*.

The words EQUAL JUSTICE UNDER LAW are etched in stone above the main entrance to the Supreme Court Building in Washington, D.C. This phrase expresses the ultimate responsibility of the Supreme Court to ensure the promise of equal justice under the law to the American people. When federal courts are stacked with conservatives, equal justice for the people is unfairly undermined.

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 a judge's own personal beliefs and political views, or the preferences of special interests. It is a cornerstone of our democracy to guarantee the right to every citizen of fair-minded rulings and civil rights protections. Without judicial independence and impartiality, such rights are compromised.

The American Bar Association created a Commission on the 21st Century Judiciary to study how to ensure fairness, impartiality and accountability in state judiciaries. The hearings focused on developments in the states where the judiciary has been excessively politicized. Members of the commission made recommendations in their report *Justice in Jeopardy* (2003), emphasizing the importance of the rule of law, judicial independence and the impartiality, integrity and qualifications of judges, along with the need for judges to demographically reflect society. The report highlighted these things as important for public faith and confidence in the judiciary.

One of the biggest dangers may be that, with conservatives wielding domineering power in our society, they are abusing their authority over the people, resulting in "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 Mitch McConnell, and his conspiring enablers. And stop Trump's malicious attempt to grab power to really abuse it this time. Also, demand that Congress pass real ethics reforms for Supreme Court Justices.

Tellingly, there were 70 percent fewer polling places during the 2016 presidential primary elections than in 2012 in

Maricopa County, Arizona, which includes the city of Phoenix. 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.

Chief Justice John Roberts has tried to assure the American public that his Supreme Court is "apolitical". But with the politically-biased Republican-favoring *Citizen's United* ruling and decisions that undermine the Voting Rights Act and the conservative biases against strong remedial action on partisan gerrymandering and women's reproductive rights and many other issues, this is proving to be a devilish hard sell, making him appear dishonest.

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 former Governor Scott Walker in Wisconsin and his Republican colleagues, and many others in Republican-dominated states like Georgia, Florida and Texas, is not to prevent voter fraud, but to prevent voters from voting who are likely to vote for Democrats.

The Brennan Center for Justice indicated that states across the country purged more than 16 million people from voter rolls between 2014 and 2016. Voter suppression is increasing at an alarming rate, leaving many eligible voters disenfranchised and incapable of participating in our democracy. And after the January 6 mob assault by Trump supporters, which Trump incited with his Big Lie about the outcome of the 2020 presidential election, Republicans in almost every state have been trying to pass laws that will disadvantage Democrats. This is wrong!

After the Supreme Court ruled in 2013 to gut crucial sections of the Voting Rights Act, many state legislatures introduced measures to restrict voting rights. But in Oregon, Governor Kate Brown signed a 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 was commendably successful in registering many more people to vote, which is a desirable goal in our representative democracy. Let's act to make it easier for every citizen to vote in each and every one of the 50 states!

The U.S. state of Oregon had established [vote-by-mail](#) as the standard mechanism for voting with a citizen's initiative in 1998, and vote-by-mail has maintained a high level of support ever since it was passed. Sudden Republican opposition to making it easier and safer to vote after the 2020 elections, during a severe stage of the pandemic, was merely a cynical ploy to deprive millions of Americans of their right to vote.

"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

The Nature of Whataboutism

Let us smile broadly, seeing that serious days of reckoning are coming and yet being aware that self-serving conservative politicians are masquerading as honest representatives of the people, even though many of them are fighting internecine battles to promote their own careers while abdicating their greater responsibilities to take smart steps to deal fairly with the challenges we face.

One way conservatives go about fooling people is by engaging in arguments involving "false equivalence". These are logical fallacies in which two completely opposing arguments appear to be logically equivalent when in fact they are not, and instead embody inconsistencies in logic and distortions in understanding. An especially disingenuous subset of logical fallacy is "whataboutism".

NPR correspondent Danielle Kurtzleben explained what this tactic is. "Whataboutism" is a rhetorical tactic that is a devious way of changing the subject. Curiously, this was a classic propaganda tactic often used by the Soviet Union, and later Russia. "As Russian political experts told NPR, it's an attractive tactic for populists in particular, allowing them to be vague but appear straight-talking at the same time." Donald Trump, of course, often employs whataboutism to deflect criticism when someone makes a valid point, and uses it as a devious tool.

"The idea behind whataboutism is simple: Party A accuses Party B of doing something bad. Party B responds by changing the subject and pointing out one of Party A's faults — 'Yeah? Well what about that bad thing you did?'

(Hence the name.)" The cunning ruse can be almost laughable, but can have highly negative consequences.

Mark Twain reckoned that against the assault of laughter, human follies can be blasted to rags, and those who abuse power and make preposterous manipulations of public persuasion can be overthrown. So let's laugh them out of office, and thereby remove the terrible threats they are posing to the overall well-being of humanity.

Public Corruption and Keynesian Insights

The harmful consequences of our corrupt political leaders are far-reaching. Public financing of education has been slashed in recent years, causing student debt to skyrocket to unconscionably burdensome record highs. We are failing to maintain the nation's infrastructure, as reflected by the pathetic "C-" grade given by the preeminent organization of knowledgeable engineers, the American Society of Civil Engineers in their 2021 Infrastructure Report Card. Trump Republicans are shamefully pandering to corporate entities to sacrifice our public lands and global climate, especially for the benefit of their benefactors in profit-maximizing industries like those exploiting fossil fuel resources. Our economic system is 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 and creating increasingly severe inequities, and undermining prospects of well-being and the stability, security and sustainable existence of all people in the future. And the social safety net is being cut to enable regressively structured Tax Cuts to be perpetuated, driving up the national debt to risky levels for the main purpose of allowing the top 1% to gain an ever-increasing monopoly on the nation's wealth.

Before the pandemic, deficit spending was being ramped up at a time in the economic cycle that we should have been balancing the budget or running surpluses to reduce the national debt. This was essentially the brilliantly simple understanding articulated by John Maynard Keynes, the most prominent economist of the 20th century.

John Maynard Keynes (pronounced 'Canes') was known for having articulated the most basic economic principle of the last century. He intently studied the causes of the boom and bust of the Roaring Twenties and the Great Depression of the 1930s, with the laudable big objective of identifying the best way to prevent a repeat of the catastrophic impacts of such a severe economic downturn. Then he came to the well-informed conclusion that in recessionary hard times, when businesses are retrenching and laying off millions of working people, governments need to make up for slack consumer demand by applying the hyper-stimulus of deficit-financed increases in government spending, preferably by making smart investments like those in needed infrastructure.

John Maynard Keynes had made it clear, in no uncertain terms, that once the economy recovered from crisis and the unemployment rate dropped to more 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 controlling the growth of the national debt. Keynes is known as "the father of macroeconomics" for his 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.

In contradiction to Keynes' wisdom, Republican politicians rammed through the incredibly irresponsible Tax Cuts Act in December 2017 that rashly violates this central Keynesian understanding. And they want to double down on renewing some of its expiring provisions in 2025, at a cost of additional trillions of dollars.

The current national debt of almost \$35 trillion in July 2024 is rashly up from less than \$1 trillion when Ronald Reagan came into office with his folksy new "conservative" strategy of promoting deficit-financed tax cuts to give rich people a bigger and bigger share of the wealth generated through exploiting natural resources and usurping the gains made by increased worker productivity. Today's federal debt is over 125% of Gross Domestic Product, an extremely risky level that has skyrocketed from a safer level of about 30% in 1981.

Following up the "win" for rich people in getting their inequitable 2017 Tax Cuts swindle passed, Republicans cooked up their budgets during the time they controlled the White House, and their proposals were real doozies. Budgets are moral documents, so the details of those budgets were a serious indictment of Republican betrayals of the common good. They proposed slashing big amounts from the main pillars of social safety: Medicare and Medicaid,

Social Security, food stamps and federal housing assistance. Advocates for reducing poverty say the proposed cuts were a radical restructuring that would make life more precarious for nearly 100 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.

John Maynard Keynes was a treasury official in the 1940s who saw government deficit financing measures as required to meet economic crises like the Great Depression. But he regarded deficit financing as a "rather desperate expedient", and pointed out that it is risky for governments to go into debt to maintain high levels of consumption. He saw wastefully profligate spending as habit-forming, and potentially damaging to countries as well as to individuals. He would have told our leaders before the advent of the sudden pandemic recession that they should balance budgets at the time while the global economy was expanding, and would have warned them against irresponsibly rash short-term plans that involve borrowing huge sums of money to stimulate economic growth in times of low unemployment, record high debt, huge projected budget deficits and hyper stimulated consumption. These understandings made it insane for Republicans to have rammed through the new round of regressively structured Tax Cuts in 2017 using Trickle Down Big Lie rationalizations. That law alone will dangerously drive up the national debt, adding to an additional \$10 trillion that the Congressional Budget Office forecasted will be incurred over the next decade, before this tax folly was enacted into law without any support from Democrats. It is time for our leaders to be more honest and responsible.

Bernie Sanders is a prominent voice continuing to vigorously criticize capitalism and its failures. "We must understand that unfettered capitalism and the greed of corporate America are destroying the moral and economic fabric of this country, deepening the very anxieties that Mr. Trump appealed to in 2016," he wrote in a 2019 Op-Ed in the New York Times. "We are the wealthiest nation in the history of the world and, according to Trump, the economy is 'booming.' Yet most Americans have little or no savings and live paycheck to paycheck. ... If we are to defeat Mr. Trump, we must do more than focus on his personality and reactionary policies." Let's focus on the wrongheadedness of the rash short-term-oriented policies pushed by MAGA Republicans.

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

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 an 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, and probably got dramatically more extreme in the throes of the global pandemic.

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 growing annual interest expense obligations. These will be heavy burdens on people in the future, and will undesirably radically increase the inequities our descendants will face by forcing them to effectively start their lives with an ever-increasing negative net worth. These trends are colossally unfair, retrogressive and ill advised, and thus misguided and socially unacceptable.

It personally irks me to see that real estate prices have inflated so much once again after 2009 lows. These increases in home costs in many places make it ever more challenging for renters and first-time home buyers, two categories of people who are disproportionately young. This mega trend has been driven by profiteering investors in recent years, who have been buying a large proportion of all homes sold, reducing the number available to people who want to buy, and driving up prices.

As a tragic collateral consequence, the terrible problem of homelessness is made much worse. The smartest plan for any society would be found in farsighted investments made in its young people -- like in their health and educations, and nutrition, living situations and overall well-being. Let's invest! Sensible investments should also be targeted to alleviate the increasingly severe problems related to homelessness in the USA today.

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 argumentative and rude talking heads like commentators on Fox News and right-leaning pundits on talk radio. Mark Twain had a humorous perspective 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 documentary film *The Brainwashing of My Dad* explores the media strategies involving right-wing ideologues and Fox News. The film tells the personal story of filmmaker Jen Senko, who had watched her father become transformed into a Fox News fanatic, even though he was a veteran of World War II and a common sense Kennedy Democrat. "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 points of view 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 started after the Fairness Doctrine in broadcasting was abolished in 1987. It delves into inside "conservative" media tools used to influence and control the national discourse. Right-wing talk radio is known to attract older conservatives who are angry and stubborn in their ways and beliefs, but one might wonder what causes some folks 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 inform and 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.

Think about this. 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, 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 (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 the fortuitous ecosystem services they provide.

Big Lie Number Two. 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 is true, in actuality.

Big Lie Number Three. Donald Trump has made numerous false claims that there was widespread fraud in the

2020 presidential election, and that he actually won despite getting 7 million fewer votes and only 232 Electoral College votes compared to Joe Biden's majority of 306. Several violent extremists were found guilty for having engaged in a seditious conspiracy to keep Trump in power, so the legal jeopardy of Trump in having incited the attack on Congress to prevent the peaceful transfer of power is becoming clearer. This big lie threatens the future of our democracy, and Supreme Court conservatives seem to be treacherously helping Trump to get away with his malfeasance.

Big Lie Number Four. Chief Justice John Roberts claims the Supreme Court "is apolitical". This is demonstrably untrue. Mitch McConnell and Senate Republicans diabolically and corruptly stacked federal district courts and the Supreme Court with Republican partisans who have made it easier for Big Money to corrupt our democracy, deprive the majority of fair representation, give excessive power to large corporations and rich people to the detriment of all others, and broadly "comfort the comfortable while afflicting the afflicted". 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 this outcome. The "conservatives" on the Supreme Court, in chorus, may mouth the words, "Not true!", but their corporate biases are so transparent as to be laughable. Most unfortunately, it is not in the least bit funny that the illegitimate and irresponsible 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 and environmental justice, and we want it NOW!

Big Lie Number Five. 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 Six. 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 be better financed through progressive reforms like increasing the maximum taxable earnings on which Social Security taxes (and Medicare) are assessed. And benefits should 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 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 resort so often to lies ... or perhaps it is merely equivocation and tergiversation and prevarication? Mitt Romney, campaigning in 2002 to become the 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?

In February 2012, the same Mitt Romney was 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 Mitt 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 is excessively cold-hearted. After having been elected as U.S. Senator from Utah in November 2018, he then adopted a few more principled stands, which created firestorm blowback from the egomaniacal Trump, who for his part "lies like a dog"!

Stop siding with Republican extremism so often, Mitt.

"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 has definite conflicts of interest when he votes to lower taxes on rich people.

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 is out of touch, especially in his ominous opposition to climate action. This is a remarkable aspect of an unbelievable list of other dishonesties that made the tone deaf Trumpster the deserving recipient of *PolitiFact* Lie of the Year for 2015.

The years since 2016 have proved to be years of "lying decadently". All the Republican candidates for the presidency act like con artists. Their biggest deceptions were the claims that they would achieve a fiscal impossibility: to slash taxes and increase defense spending and yet also miraculously reduce deficit spending.

Prohibition, Then and Now - Diabolically Worse than Dysfunctionality

Temperance movement activists early in the twentieth century were opposed to allowing people to drink hard liquor and wine and beer. For a variety of social and health and religious reasons, they opposed 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 harm-engendering result, organized crime got involved in the sale of alcohol, and rampant corruption took place among law enforcement agencies. The law proved to be extremely costly and unpopular, however, and it infringed upon and ruined many people's lives, so it was finally repealed in December 1933, when the Twenty-First Amendment was ratified.

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

Peter Hecht, a journalist noted, "Marijuana is a gateway drug for cops. They can use it to stop people they want to search." It is sensational that this harsh prohibition has lasted so much longer than laws against alcohol. It took 75 years before Colorado and Washington finally became the first two states to legalize this useful drug in the 2012 elections. Ironically, says law professor Michelle Alexander, "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 real reason for the infamous prohibition against cannabis, as explained by John Ehrlichman, a top adviser to Richard Nixon. After having been convicted for his role in the Watergate scandal, Ehrlichman revealed that a main reason for the federal government's war against drugs in the 1960s was to criminalize leftists, anti-war activists, counterculture hippies and Blacks. A friend of mine who grew up in North Carolina confirms this characterization, telling the story of police busting young unmarried people who lived together, which was against the law at the time in North Carolina, and doing so as a pretext for a hidden agenda of attacking their opponents.

John Ehrlichman admitted, "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. We could arrest their leaders, raid their homes, break up their meetings, and vilify them night after night on the evening news." This strategy for the federal government to crack down on leftist protesters and black people was grotesque!

Ponder the fact that a sprawling black market was 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 influence, wealth 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 increase in public costs for the entire infrastructure of prison-building, prison guards and prison administration is absurd in the face of urgent needs for spending money on more common sense priorities. There is an pathologically 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, dumb and counterproductive.

"The best way to tackle the problems of alcoholism and drug abuse," proclaimed my friend the underground Mole, "would be to take bold steps to actually improve reality!"

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 people, 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 from 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 propitiously used to mitigate pain associated with a variety of afflictions. Its use sometimes enhances one's pleasure and broadens perspective, but it can also cause personal and social problems. Those who overuse it with frequent indulgence over long periods of time can become a bit dopey. But marijuana prohibition laws are an overly costly anachronism of public policy. Marijuana use should be decriminalized nationwide, 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 and other drugs. Such an approach would be much more in accord with the common good than the current Prohibition-like laws in many 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, because marijuana has accepted medical uses, as do other more powerful Schedule II drugs like morphine and opium. By improperly classifying cannabis, the law absurdly implies that marijuana has a higher potential for abuse than much more addictive drugs. This erroneous classification has led to conflicts between federal and state drug laws. Marijuana's Schedule I status breeds widespread injustice and 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 and other drugs like psilocybin. The stigma of federal illegality deters some people from seeking help from drugs that can 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 and mass shooters 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, in spite of the fact that they cause widespread harm and can be 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 bad 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 this view "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. As of July 2024, even with medical marijuana movements having passed partial legalization initiatives in 38 states and Washington D.C. -- and in 24 states and D.C. the possession and personal use for recreational purposes has been legalized -- 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 preposterously "no currently accepted medical uses."

In *Cannabanomics: The Marijuana Policy Tipping Point*, 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 tells many heart-wrenching stories and shines a bright light on this harsh national policy and its unnecessarily 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 nationally for another compelling reason. The legalization of marijuana shifts cultivation of cannabis to agricultural cropland that is more suitable to growing

weed than the public and private lands where it has often been secretly and illegally grown. After all, there are many instances where illegal cultivation has caused serious environmental damages, including forest clearing, stream diversions, shoddy road construction, and excessive usages of fertilizers and herbicides. National legalization of marijuana use and cultivation would be a positive step, for it would help ensure that cultivation will be better regulated and sensibly taxed, and destructive practices will be reduced.

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 public good. Germany, Japan, Italy and other countries tried fascist rule in 1920s through the 1940s that featured terrible abusers of authority and close ties between government, financiers and industry, but this mode of governance was disastrous and reprehensible because it involved onerous 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 are not good at accurately reflecting supply and demand, so they tend to be inefficient, bureaucratic and inadequately flexible, and they constrain freedom and are poorly capable of competing with more capitalistic economies. Market-sensitive economic systems that are relatively competitive have generally demonstrated an ability to outcompete centrally planned ones. That's one reason that communist China has unleashed its billionaires and huge population on capitalist cutthroat competition.

Look here now. A contrasting view was revealed when China proved to have been more effective in preventing the calamitous spread of COVID-19 than zealous acolytes of individualism in the USA and in Europe, many of whom tend to be freedom-loving "Don't-Tread-on-Me" folks resisting edicts about social distancing and wearing masks, or dumbly refusing to get vaccinated with some of the most astonishingly effective vaccines ever invented.

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 skimmed on things like education, national infrastructure and social safety net programs. This caused the Russian people a cataclysmic variety of privations, and even worse ones when their system eventually collapsed and their union fell apart. Some Russians are really rich these days, but their fragmented country is still much worse for its costly emphasis on militarism throughout the 45-year-long Cold War -- and for its criminal war of aggression against Ukraine.

Since market economies are effective in utilizing people's selfish motives, the best plan in general involves encouraging responsible "free market" policies and 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 for products and services is artificially stimulated through aggressive advertising and promotion, so people's desires are skewed into a grotesque caricature of sensible resource usages and consumption. Resource allocations are distorted because a high priority is placed on materialistic consumerism, to the detriment of moderate resource usages and conservation and more spiritually enlightened purposes for living.

Another failure of capitalist systems is found in periodic economic slumps, recessions and depressions associated with bubble economic policies, or other kinds of calamitous happenstances. 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 distorts our national priorities. And our oligarchy has failed the people in being woefully ill-prepared for a global pandemic.

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

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

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 an exploitive 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 taking unfair advantage of others, generally 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 cooperative spirit conferred survival advantages over other groups that had more fiercely competitive or selfish individualistic members.

Human relations have unfortunately too often been dominated by win-lose gamesmanship. These zero-sum games include ruthless monopoly practices and predatory exploitation and arrogant plunder 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, the mindless extermination of wildlife, overgrazing of cattle on fragile lands, and the destruction of rainforests by logging enterprises and agricultural interests that clear vast tracts of forest.

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 extremely unfair 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. When unfairness in competition arises and becomes worse with monopoly practices, people vested in anti-social selfish advantages negatively affect many others. Social justice and the overall security of the citizens of a country are often undermined. It seems to me to be an exceedingly poor plan to put policies in 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 is intolerably unfair to allow business owners, managers and shareholders to grab most of the rewards of increasing worker productivity, since this deprives the vast majority of workers from sharing more broadly in the fruits of their contributions.

Long ago, in 1814, the Virginia politician John Taylor of Caroline made this provocative assertion: "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."

Alert, my fellow Americans. Absorb the implication of this observation made by Senator Taylor 208 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 bad plan to turn up the heat on simmering rancor that can lead to 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.

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 much competition for food and the most desirable mates, but our instincts also evolved in contexts of intense 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.

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 Freud had developed theories about repressed sexual drives in our unconscious minds, he indulged in a 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 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 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 the cultivation of empathic sensitivity and a capability 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 fairness, not merely through fear of punishment by authorities or deities. Civilizing influences include the control of appetites, the curbing of extreme emotions, and the transcending of violent compulsions. People become more civilized when they are willing to delay gratification to achieve important goals, and when they 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 dawned that it was desirable to avoid rashly unhinged inhibitions and episodes of dangerous emotional hijackings and concomitant strife and violence. In a sensibly regulated society, no one would be able to purchase assault weapons without a background check to find out about their mental health history or dangerous impulsiveness or malign intentions or possible terrorist leanings.

In his seminal work *Civilization and Its Discontents*, Sigmund Freud observed 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 excessive exploitation of common resources and harms to 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 commerce between people that has made these activities largely positive influences that 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 self-interested giant corporations abuse their influence to enact provisions of trade agreements that are contrary to the best interests 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 contribute to inequities, worker dislocations, and tragedies of the environmental commons.

One glaringly absurd example of such provisions 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. An egregious and blatantly ridiculous instance of this was TransCanada's announcement of plans to use such NAFTA rules to sue the U.S. government for \$15 billion over the rejection of the Keystone XL carbon-heavy tar sands

pipeline. It is antithetical 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.

Donald Trump made the imposition of tariffs a key component of his trade agenda. He seriously misled people by obscuring the fact that tariffs on imports basically result in American consumers paying higher prices. There is also a strong classic argument against tariffs that has received insufficient attention: they often lead to political corruption, because their application is determined by crony favoritism. For example, huge agribusinesses gained while small farmers were hurt by Trump's tariffs.

Corruption is a real cause for concern even with a well-run government. However, when we had a president who openly used his office to enrich himself and his allies, it was a bad problem. There is abundant evidence that Trump used tariffs and their application as a tool to reward friends and punish his political enemies. He did this with farmers by screwing them through the imposition of tariffs, and then tried to mollify them by giving huge subsidies to offset the harmful impacts.

When international trade agreements are insufficiently fair, they can contribute to the rise of reactive right-wing anti-immigrant movements that threaten 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 portended 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 100 million people are displaced worldwide in November 2022. This new post-World War II record number of refugees should motivate 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 once pointed out, "If you don't solve problems, problems will come to you." It is disturbing to understand that refugee problems stem not only from environmental calamities like severe droughts and resource shortages, but also by the insecurities made worse by failed states and by conflicts exacerbated by the destabilizing impacts of Russian and U.S. military interventions and offensives by terror groups. More than half of all refugees in the world in recent years have been from five countries: Syria, Afghanistan, Yemen, Somalia and now Ukraine -- and even more tragically, over half of all displaced persons are vulnerable 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 fomented hostility toward immigrants and refugees.

A Clarion Call for Reform

Journalist John Cassidy wrote a book titled *How Markets Fail: The Logic of Economic Calamities*. In it, Cassidy made clear how much we need 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. This makes 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 best 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 more and more 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, real fiscal responsibility and proper long-term priorities. We should minimize undue interferences by the government with people's personal liberties. We should deal more fairly with poor people to reduce the record number of people living in poverty. And we should give overarching consideration to the critical need for giving greater respect to our beautiful home planet's ecological commons. To solve these big problems, a sustained and passionate commitment to the greater good is required. And more honest representatives who demonstrate much greater integrity!

"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 average per capita consumption of goods. This 'plan' cannot continue indefinitely, due to natural limiting factors, 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. The human population just grew past 8 billion people in November 2022. By about 2040, current trends indicate the global population will reach NINE BILLION. By the year 2100, the United Nations estimates there will be something like ELEVEN BILLION, assuming no catastrophic ecological, climate, pandemic disease, widespread starvation or world war setbacks. These trends mean much more than terrible traffic! There will be a greater intensity of competition in the struggle to get ahead and survive. This will cause more resource exploitation, and limits will become more critical and obvious. Worse environmental problems will become increasingly apparent, and associated worsening poverty will make it likely that more people will go hungry, or desperately engage in violence. These global challenges loom before us like a tsunami gathering force, magnifying its deadly potential as it approaches 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 isn't God, it's US! And we must prove ourselves capable of fixing things.

Compelling correlations exist between the rapid growth in human population and the long litany of environmental challenges that face us, as set forth by organizations such as the Sierra Club, the Cousteau Society, Natural Resources Defense Council, and Population Connection. I strongly recommend that readers consider the ideas that Jared Diamond expresses in his insightful book, *Collapse: How Societies Choose to Fail or Succeed*. His 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.

More than 200,000 people died in a tragic earthquake in Haiti on January 12, 2010, and it is startling to realize that 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 social orders worldwide so that we are effective in reducing the growth in the human population. 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 contained in a common sense Bill of Rights for Future Generations.

The most plausible threats that could portend a collapse of our global civilizations can be found in developments that parallel collapses of earlier empires and civilizations. Let's consult with Professor Jared Diamond, who spent considerable effort evaluating what may have been the primary factors leading to the collapse of early human societies. Diamond's scholarly conclusions can be found in his compelling book, first published in 2005, *Collapse: How Societies Choose to Fail or Succeed*. In this book, Diamond reviews the causes of both historical and pre-historical instances of societal collapse, and he adduced three specific factors, including environmental changes, the adverse effects of changes in climate patterns, and hostile neighbors. While the bulk of the book is concerned with the demise of historical civilizations, Diamond also argues that humanity collectively faces many of the same issues today, with possibly catastrophic near-future consequences for billions of people.

Diamond lists twelve environmental problems that confront us. Though this list does not include global pandemics, the dangers of such outbreaks are obviously potentially cataclysmic. The first eight problems have historically contributed to the collapse of past societies:

1. Deforestation and habitat destruction
2. Soil problems (erosion, salinization and soil fertility losses)
3. Water management problems
4. Overhunting
5. Overfishing
6. Effects of introduced species on native species
7. Overpopulation
8. Increased per-capita impact people have on the ecological commons.

Further, he says four new factors may contribute to the weakening and collapse of present and future societies:

1. Anthropogenic climate change
2. Buildups of toxins in the environment
3. Energy shortages
4. Unsustainable overexploitation of the Earth's photosynthetic production, exceeding carrying capacity.

A Valuable Insight into Competing Interests

Professor Robert Reich was Secretary of Labor in Bill Clinton's administration. He discusses a conundrum of human behavior in detail in his insightful book *Supercapitalism*. As consumers, we generally want cheap prices and good deals. By providing such things, companies like Walmart, CostCo and Amazon have been extraordinarily successful. At the same time, people in their roles as investors and speculators want the highest 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 safe and healthy communities, and expanded social justice, and safeguards of our liberties. We want good quality affordable public education, and a fairer deal for workers. We want reasonable access to health care and disease prevention for all. We want a stronger social safety net, and a modicum of security in retirement, and equitable institutions, and peaceable coexistence. We want a stable economic system with credit adequately available at a fair cost, and better controls over debt-burdening swindles. And we want clean air and clean water, and protected parks, open spaces, public lands, wilderness areas, wildlife refuges, and biological diversity.

In summary, as consumers and investors we do NOT want products and services to contain all 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 bring together 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 lower return on their investments, but assurances will be made that common good goals will have a better chance of being achieved.

One thing all taxpayers have been conditioned to want is a share of the spoils of the on-going debt-financed Tax Cut scams, no matter how foolhardy it is for our leaders to borrow money from all taxpayers in every future year, and thereby mortgage the future for the primary benefit of the top dogs in our society. For the greater good, however, we need a dramatically more progressive tax structure, and better-balanced budgets.

A Big Perspective on the Failings of the Capitalist System

There are a variety of shortcomings of capitalist economic systems. Cyclical periods of irrational exuberance and rash risk-taking are followed by periods of fear-dominated aversion to risk. These characteristics of Bull and Bear markets involve episodic intervals of spiking volatility, which serve to generate bigger fees for Wall Street firms. Such schemes make 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 by excessively incentivizing 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. Rich people, giant corporations and vested interest groups manipulate our democracy to the detriment of small businesses, innovative entrepreneurs and the majority of Americans, as well as all people in the future. This is how the system works, NOT merely how it is failing.

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 must 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 hardships of the poor. Simultaneously, we could ensure that our nation provide a more 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 protected.

To accomplish these goals, much of the spin propagated by giant corporations and right-wing talk show hosts and operatives in think tanks should be rejected. In its place, we should cultivate clearer visions of the nature of human impulses and social institutions, and of the consequences of political policies, and of the real aspects of economic exigencies and ecological truths. And we should demand action that is consistent with these larger visions and more important values.

The Perspectives of Arthur Cecil Pigou

Economic arguments can be quite complex. But it is important to understand them in a comprehensive way, so that a better balance can be achieved in decision-making. Ponder, 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 burning 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 reduce the rate of increase in quantities of greenhouse gases we are spewing into the atmosphere. We should listen to these Pigou Club experts in this regard. They include a wide range of people like Alan Greenspan, Bill Gates, Paul Krugman, Joseph Stiglitz, Robert Reich, Jeffrey Sachs, Lawrence Summers, Michael Bloomberg, Gavin Newsom, Al Gore, Bernie Sanders, Thomas Friedman, and even Arthur Laffer, Grover Norquist and Elon Musk.

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 18.4 cents per gallon, and have remained fixed since 1993. Inflation diminishes the value of money over time, so the net amount of this tax has effectively gone down by more than half in the past three decades. Simultaneously, the costs of materials for highway construction, repair and maintenance have increased significantly. 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 record levels, penalizing people in the future because 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, right now uncompromising "conservatives" are 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 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 are basically 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 beneficial 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 illuminated ways of seeing true social well-being by beginning to use Gross National Happiness measures rather than value-deficient Gross Domestic Product measures in assessing the performance of our economies.

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 maladaptive when entrenched 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 vested 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!

A Vast and Rash Uncontrolled Experiment

A compelling point is contained in the treatise *Comprehensive Global Perspective: An Illuminating Worldview* in this manifesto (online, and in Book Seven of the *Earth 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 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 uncoordinated concatenation of activities. No one knows exactly what the outcome and the consequences of this risk-laden 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 grow for achieving important progress and propitious change. Among the many things we should unflinchingly reform are 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 much more in green measures designed to gain independence from fossil fuels. We should make bold commitments to avoiding hawkish nationalism and imperial aggression and risky provocations. 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 trade and governance institutions -- the International Monetary Fund, World Bank, and 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 priorities demanded by vested interest groups. This is eminently reasonable 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." The Pope is not some sort of devilish "neo-Marxist", and he makes it clear that market outcomes are not generally 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.

Let's Ratify a New Square Deal

The exuberant 'Rough Rider' Republican president Theodore Roosevelt advocated "Square Deal" policies in the early years of the 20th century, during what was the last decade of Mark Twain's life. Strong parallels exist between economic conditions back then and those prevailing today. In Roosevelt's day, corporate entities like big oil companies and railroad conglomerates abused their influence in monopoly-like manners to quash competition, exploit workers and increase profits, and get away with foisting 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 would give them valuable rights like those of due process and equal protection under the law. Corporate persons tend to be picky and choosy about what ethics they subscribe to, and they assert that they should be accorded the overarching right to maximize profits, minimize tax obligations, and receive limited legal liability for wrong-doing and harms to real people. These rights inadvertently mean that everyone else in society has their fair rights circumscribed, and their well-being diminished.

Think about Theodore Roosevelt presiding 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 excessively pronounced, so Square Deal policies were designed to curb corporate abuses of power and root out corruption, and reduce the 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 sensible 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 led by principled leaders. Occupy Movement protests in 2011 helped inspire a national conversation about extreme levels of inequality, and they focused attention on efforts to increase economic fairness, but progress is hard to come by, due to stiff resistance by prospering power-abusing elites.

The anger and hope of similar movements since then 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 forces of reaction, bigotry, polarizing divisiveness, discrimination, pigheadedness and policies that exacerbate inequality. The compelling and well-conceived documentary film *Inequality for All* advanced this vital awareness by sharing Professor Robert Reich's poignant perspectives. And French economist Thomas Piketty deals with this in his tome *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 35 million Americans live below the official poverty level, as reported by the U.S. Census Bureau for 2020.

The extremist Project 2025 agenda is drastically wrong for the USA, and the politicians who support it and its planks should be soundly rejected at the ballot box.

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 by 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 to enact stronger regulations on banks and Wall Street financial institutions, or to 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, since the national debt is getting too dangerously large, and competition for power and influence is getting more intense between conservatives and progressives, it is becoming 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 made a convincing case in her book *Why Women Should Rule the World* that 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 -- and in state governments!

A study of the status of women in the U.S. revealed that the worst states for women, in terms of average pay, under-representation in leadership and barriers to reproductive health care are West Virginia, Louisiana, Oklahoma, Kentucky and Utah. Also in the worst ten are Indiana, Texas and Alabama. An average of more than 25% of women in these states do not earn enough to lift them out of poverty. Sadly, all of 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 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."

Women are vitally important parts of families, so it makes sense that they should be treated more fairly. The *Global Gender Gap Report 2017* found that "globally, gender parity is shifting into reverse this year for the first time since the World Economic Forum started measuring it" in 2006. Sadly, in the 2020 *Global Gender Gap Index*, the U.S. ranked 53rd in gender equality in the world, far behind Iceland, Norway, Finland 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, healthcare and representation in politics.

I call for everyone to become more supportive of policies that will significantly improve the status of women in these arenas -- in the U.S., and around the world. It is unacceptable that based on current data in the *Global Gender Gap Report 2024*, "it will take 134 years to reach full parity -- roughly five generations beyond the Sustainable Development Goal target."

Part of the reason that the U.S. ranks 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 come together to make concerted efforts to induce the majority of people to do what is right. And government should be on the side of women's best interests, because traditional cultural conservatism undermines the principles of gender equity, and people are too easily swayed by stereotypes and established biases and the rigid structure of the status quo. All these ideas are consistent with rallying cries of feminists and sensible ecological economists and people involved in protest movements like the Occupy Wall Street protestors in New York City some years back, and with their philosophical kin around the world today.

Note that Donald Trump has become the man who represents the official face of Republicans, as nasty and ugly as this is for the health and general welfare of women. This is having adverse effects on efforts to improve the status of females in our society. As a conniving candidate, Trump opportunistically wants to allow states to outlaw abortion, criminalize it and punish women for making the difficult decision to terminate a pregnancy, or to punish doctors who provide this important service. After having managed to appoint three conservative judges approved by the right-wing Federal Society as new Supreme Court Justices, the constitutional right to choose to have an abortion in the first trimester of a pregnancy has been revoked, and doctors are being deprived of their ability to provide healthcare to many pregnant women. ("Males who get women pregnant? No responsibility or punishment for them -- just high fives for having scored some titillating sexual favors, or non-consensual thrills.")

This leads me to remember 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. The droll character Boris is played by Larry David, the co-creator of the TV comedy *Seinfeld*. Boris is philosophically cerebral, but after meeting an attractive young woman from Mississippi 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!" The film features a train of entertaining developments that take place before Boris concludes that each of us should seek whatever satisfactions and love we can find in our personal relationships in this dauntingly challenging world.

In addition to such wise sentiments, the film reinforces my conviction that there is a transcendent importance for us to find ways to ensure we leave a thoughtfully fairer legacy to our descendants.

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 making revolutionarily fairer alterations to 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", on top of the

pandemic cataclysm and racist police brutality, appear to be stoking revolutionary discontent and outrage over increasing inequality. This is especially the case in chaos-engendering destabilizing movements like the advent of demagogic Trumpism and the earlier so-called Arab Spring that became a nightmare for many millions of people in countries like Egypt, Libya, Yemen, Syria and others in the Middle East and northern Africa.

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. 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, 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 our Constitution. Let the rich who possess half of the world's wealth -- about 2% of people around the world -- pay for this, as a form of restitution for having gained their riches through rigged systems.

Think about the fact that Supreme Court "conservatives" ruled in the *Citizens United* case that any individual or any company may spend as much money as they want to anonymously influence our elections. The consequences have been disastrous: politicians are beholden to special interests, and voters are in the dark about who's trying to buy their vote, and representatives of the people are betraying them in order to give wealthy people what they want. And many persons who might want to run for office to make a difference and improve the world are unable to afford the skyrocketing cost of running a campaign.

The Move to Amend coalition proposes a Constitutional amendment that simply and sensibly declares: "We, the People of the United States of America, reject the U.S. Supreme Court's *Citizens United* ruling and other related cases, and move to amend our Constitution to firmly establish that money is not speech, and that human beings, not corporations, are persons entitled to constitutional rights."

In an overwrought political climate characterized by arguing partisans on cable news and devious influencers on social media, moderation and compromise seem to have fallen out of favor. But victories that are achieved without some buy-in from opposition parties are often short-lived -- and are generally followed by intense backlashes that can wipe out nearly everything that had been put in place.

The Nefarious Role of the NRA

Spokespersons for the National Rifle Association claim credit for having gotten Donald Trump elected in 2016, and they are right that their vociferous right-wing organization does deserve much of the blame for the triumph of Trump and many other Senators and Congresspersons. A very good case can be made that the dark videos produced by the NRA, which featured angry spokesperson Dana Loesch, tossed 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 public consciousness, we are unable to adequately counter anti-progressive politicians or prevent harms to public health, safety and well-being.

A horrifying 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 to reject a ban on assault rifles.

After that high school massacre, Wayne LaPierre of the NRA tried to turn the debate from school safety to fears

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 proclamations show that he was propagating devious extremist views in defense of profiteering by gun manufacturers, and the organization can be seen to have become virulently opposed to moderate and progressive policies.

A more objective understanding of history and politics, however, reveals that those who hold authoritarian right-wing Strict Father worldviews are the ones that most seriously threaten 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. Soon after the mass shooting in Florida, 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 being able to wield power, than they care about public safety and the well-being of young people. Thomas Friedman made this case forcefully in a New York Times article in February 2018 titled *Stop Tweeting and Get in the NRA's Face*.

The NRA has spent heavily on getting Republicans to oppose sensible policies on gun safety. Defying public opinion in order to pander to this far right gun organization, Republicans have consistently refused to even consider bills in Congress that would require universal background checks, or close loopholes in gun show sales, ban assault weapons, outlaw bump stocks, or 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*." ^[SEP] But Republicans exert excessive influence in Washington D.C. and in red states, and the truth is that even after many more mass murders by assailants with AR-15 assault rifles -- and even when people die every day in deliberate shootings, accidental shootings and random shootings -- "Republican politicians have blocked even the tiniest gun reform laws to protect our children and communities." Grottesque!

The Shifting Meaning behind our National Motto

Perhaps we might meditate for a moment on our national motto before 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 like 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 extreme conservatism augur poorly for the future well-being of our people and 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 a 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 and the White House to represent the greater interests of all Americans, not just moneyed interests who corrupt our politics and public policy decision-making by giving politicians Big Bucks and Dark Money 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 tend to want less public-interest regulation or oversight, and fewer requirements for accountability, and no limits on campaign 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"!

The litany of hard-fought battles for expanded rights came into existence through sometimes intense struggles by millions of workers and families against ruthless business entities that have dominated this arena of strife for so long. After the Depression began in the 1930s, the shortcomings of capitalism were starkly highlighted, and wealthy people were forced to make concessions to create a fairer society. They created a New Deal that ushered in an age of more broadly shared prosperity after World War II, and gains in the productivity of working people were shared more fairly until Ronald Reagan brought his folksy revolution along to reverse this progress.

Dr. Tiffany 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*

A Declaration of Inter-Dependence

The great naturalist John Muir, inspired by the world explorer 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 Tiffany's biographical perspectives on the 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 mind, consider that Tiffany Shlain has commendably 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."

Her 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 contained 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!

Reflections on Recent History

After the first 12 years of the 21st century had 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 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 detrimental. Devastating hurricanes, floods, droughts, wildfires, earthquakes and tsunamis wreaked serious havoc in many areas. And the population of human beings on Earth experienced a net increase of more than 800 million people."

Consider the economic meltdown that began in December 2007 and reached its worst point in late 2008. This was still distinctly impacting the global economy for a decade. Think of it! Many of us have lived 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. Bank losses and write-offs around the world cost in excess of \$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 plans.

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 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 contributes 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 were a primary cause of this disastrous outcome. Our Congressional representatives and the President and 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", as 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.

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, she 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 inherent in allowing businesses to externalize big costs onto society for the clean-up of pollution and toxic wastes -- things that big corporations should be required to include in their prices and actual bottom-line profits. These simple and entertainingly illuminating videos can be viewed online right now. *The Story of Change* is another video that Annie Leonard made, prior to becoming Executive Director of Greenpeace USA, which provides valuable perspective and ideas on how we might best head where we need to go.

"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*

With our human numbers now exceeding 8 billion, and seemingly destined to reach 9 billion before the year 2050, we are going to run up against harsh limits in the supply of food, raw materials, 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.

A Norwegian businessperson named 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."

Republican "truths" are becoming more suspicious by the minute. The Republican Party and its angry, fervently righteous, easily manipulated and simple-minded *MAGA* 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 myopic conservatives wave their <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 *MAGA* movement did 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, diminished opportunities for blue collar workers, and increasing inequalities. And Republican politicians have exploited those feelings 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!

Of all his pathological character defects, "vengefulness is the one principle that Trump has adhered to consistently." Former Republican Rep. Liz Cheney knows this. While she had voted with Trump more than 90% of the time while she served in Congress as a Representative from Wyoming, she was one of the few Republicans honest enough, principled enough and courageous enough to honor her oath of office and speak out against Trump for his role in stoking the insurrectionary attack on Congress, for she stated that he "summoned the mob, assembled the mob, and lit the flame of this attack."

In reaction, Trump has amplified posts on social media in the summer of 2024 that call for a "televised military tribunal" of Liz Cheney, and for the jailing of top elected officials, including President Joe Biden and Vice

President Kamala Harris. Cheney, the daughter of former Vice President Dick Cheney, responded after the former president promoted a meme reading "Elizabeth Lynne Cheney is guilty of treason" and calling on his sycophantic supporters to "Retruth if you want televised military tribunals." ("Retruth" is Orwellian doublespeak for propagating untruths and amplifying absurdities.)

Trump even turned on his Vice President Mike Pence, one of the most sycophantic sidekicks to a president in American history, due to the fact that Pence would not do his bidding to prevent the peaceful transfer of power on Jan. 6. "After rioters who swarmed the Capitol began chanting 'hang Mike Pence', Trump expressed support for hanging his vice president, according to three people familiar with the matter."

Trump is a very dangerous person to anyone who does not give him unqualified support, and to our democracy itself. He is a maniacally vindictive madman who threatens and is intent on prosecuting anyone critical of his actions, character, irresponsibility, criminality or general unfitness to wield the power of the presidency.

The editorial board of the Los Angeles Times wrote on July 11, 2024, that Trump is "the only candidate in the race who is patently unfit for office -- any office -- and an imminent threat to democracy." ... "Trump is the only man in the presidential race manifestly unworthy of holding a position of power," it continued, "and has no business ever returning to the White House. If the GOP had any decency left, its members would be discussing whether to dump Trump for a candidate who isn't out to bulldoze democratic institutions in favor of autocracy."

"Voters should resist viewing this contest through the politics-as-usual lens of past elections. This November is not about dueling personalities, middle-of-the-road policy differences, or as some might see it, an 81-year-old man being the lesser of two evils compared with a 78-year-old man. It's nothing short of a referendum on our 248-year democracy, and a choice between a trustworthy public servant who upholds American values and a serial liar who wants to push the country into authoritarianism."

"It's unbelievable that the nation is spending so much time on the question of Biden's verbal acuity, when the greatest concern ought to be that his challenger is a self-aggrandizing felon and twice-impeached election-denier. Trump fomented the Jan. 6 insurrection, shows contempt for the rule of law and shamelessly lies in pursuit of more power. He's an authoritarian who admires murderous despots, wants to jail his political enemies, and has publicly flirted with declaring himself a dictator on his first day back in office."

"With fervent support from the Republican Party, he peddles cruelty, racism and misogyny, demonizing immigrants as 'poisoning the blood of our country,' demeaning women's looks and intelligence, and using disgustingly fascist language to criticize his opponents as 'vermin'. He's a man who lied about his wealth for years to cheat on his taxes, whose business was convicted of [criminal tax fraud](#), and who's been [denounced by](#) many former aides and Cabinet members as a 'malignant narcissist' who recklessly puts himself before the American people."

The editorial board of the *New York Times* also said that Trump is unfit to lead the United States, and urged voters "to see the dangers of a second Trump term clearly and to reject it." This opinion was expressed almost two weeks after the editorial board called for Biden to step out of the 2024 race for the presidency due to his pathetic performance in the June debate.

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, compulsive behaviors, scattered energies, poor impulse control, profligate spending, shallow understandings, addictions to sensationalism, 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 suasive propaganda! This advertising can be perniciously manipulative, a form of subtle 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. Marketing imagery 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, TV programs for children in the U.S. are interrupted by advertising on average every 3 minutes. Every three minutes! This is crazy. Brain conditioning at a young age is especially influential because brains of youngsters are unable to 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 significantly influence people beyond the scope of the content of the messages. Repetition in advertizing can insidiously imprint commercial messages on our subconscious minds with a force that can contribute to unhealthy fixations and manic character. This may be 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, rude behaviors, rage, alienation and mental depression. Our psyches are powerfully influenced by programming 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 social media platforms) 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 mental depression makes it the leading cause of disability, and anti-depressant drugs currently are being prescribed to more than 30 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 to consumers of prescription drugs. Such advertising is becoming increasingly obnoxious and intrusive, because it is so omnipresent and repetitive, especially ads for erectile dysfunction drugs and prescriptions for dealing with awful afflictions, most of which disclose long lists of harrowing potential side effects.

"Ask your doctor!" The U.S. is one of only two countries in the world that even allows direct advertizing of prescription drugs to consumers. The American Medical Association favors a ban on such advertising of prescription drugs. Spending on direct advertising has increased drastically since lobbyists managed to get the Food and Drug Administration to make regulatory changes in 1997 to allow it, and this has contributed to unnecessary increases in the prices of prescription drugs and many other negative impacts of such advertising. Seeing that there is a paucity of positive impacts, 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. Cultivate friendships. 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. 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. Don't watch toxic Fox News. And support progressive ideas, reforms and good leadership.

Or watch some comedy by stand-up comedians or late-night entertainers like John Oliver, Stephen Colbert or Bill Maher. Humor is healthy! Think, for instance, about a "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 read:

MONDAY	ALCOHOLICS ANONYMOUS
TUESDAY	ABUSED SPOUSES
WEDNESDAY	EATING DISORDERS

THURSDAY SAY NO TO DRUGS
 FRIDAY SOUP KITCHEN

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

Ha! That struck me as a funny commentary on the bleak aspects of 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, our economic and political systems need to be restructured 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 interests 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 lessened, 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 often refer to efforts to capture monopoly privileges that stem from government regulation of markets. Rent-seeking, in general, involves getting a bigger share of existing wealth, rather than actually creating any new wealth. Economist 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, Iraq and Russia, which could 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 unequal societies because of political corruption and rent-seekers and 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. Military contractors and drug companies excel in this form of highly profitable but socially detrimental swindle.

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 scams include lobbying to get perverse government subsidies, getting laws enacted that make the marketplace less competitive, being lax in enforcing existing laws, and allowing corporate entities to take advantage of others or to foist costs onto the rest of society.

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 we better understand the details and magnitude of this cost shifting, we should be better able to make smarter determinations of how to structure incentives so that they reflect realities and mitigate adverse impacts.

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 Americans put 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 calculated to be \$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 who work to undermine the very purposes for which the agencies were established.

Many of the incentives in our economic and political systems are misguided, and thus 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.

Good Ideas

There are exceptionally stupid laws in every county and every state and every country. Let's all agree to demand that our representatives make reasonable commitments to getting rid of the worst ones! In *Happy Harbingers in Good Ideas for a Better Future*, I propose that an Office of Public Integrity should be created. 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 repealing the laws suggested as being the most stupid. These Juries should use 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 accompanying idea would be to create respectable Civil Commissions staffed with well-qualified independent thinkers and relatively objective experts who will be given the responsibility of honestly assessing what rules of law are really best for society, and how best to improve them.

If we let up on the masses a bit more by making conditions and laws less burdensome, this strategy would make everyone more secure. Let's enact universal healthcare, and a federal minimum wage law starting at \$15 per hour, indexed to inflation for periodic increases. Let's honestly debate the value of investments in people rather than in padding the bank accounts of those who get the biggest proportion of benefits in our society.

An Incisive Fusillade of Critique

The 2016 presidential primary elections unfolded in a surprisingly revealing way. The majority of Americans are revolutionarily unhappy with the political establishment, rating politicians with nearly the lowest approval level ever

in history. As a result, voters gave 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 their misbegotten "trickle down" tax cuts, and thus perpetuate the extremely inequitable 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 an astonishing litany of unethical means to achieve their overarching goal of gaining and maintaining power. They engage in trickery, gamesmanship, propagating deceitful propaganda, telling Big Lies, and using demagoguery, emotion hijacking, fear mongering and duplicitous blame-shifting. They also take advantage of the Twin Sin tactics: (1) corruptly gerrymandering hundreds of congressional districts to give undemocratic over-representation to conspiring conservatives, and (2) significantly 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.

Under cover of the pandemic, they further tried to curtail voting rights by making dangerous in-person voting mandatory, suddenly adamantly opposing voting by mail. Making matters worse, they wanted to slow deliveries by the U.S. Postal Service during the election, and to let it go bankrupt to increase opportunities for profiteering by competing services and their corporate executives and investors. Also, higher postal rates would force that dang critic of political malfeasance who owns the Washington Post to incur higher costs, punishing him for principles.

Now in July 2024, billionaire Elon Musk has committed to giving \$45 million per month to help Trump get elected, and this would be cataclysmic due to the pernicious nature of the MAGA Project 2025 agenda.

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 of these words in his *Hightower Lowdown*, "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 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 fake news 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 rashly abused the power they gained through these nefarious strategies by facilitating an illegitimate tectonic political realignment in favor of hard-right politicians. In doing so, they rudely tilted the civic playing field toward the desires of greedy elites, generally 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 blindfolded but as a female divinity carrying a sword and a set of scales, symbolizing 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, and Lady Justice looks on with disdain. To be ideologically blind in the pursuit of domineering power is contrary to the ethical administration of justice, as are commitments to far-right ideological doctrines. Our criminal justice system is deeply corrupted by racial and class injustices, and conflicts of interest. "Conservative" Justices should be shamed for their refusal to

try to rectify these wrongs. It is a real national disgrace to let Big Money unfairly rule our nation.

A Discordant Tune Rudely Interrupts the Course of this Soliloquy

Anyone who has been sucked into the lures, 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 consumption.

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 largest 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 an episode of Robin Leach portraying the glamorous *Lifestyles of the Rich and Famous*. It is rather the story of a pathetic family led by a shrewd businessman who is 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 he did so illegally. This is reason enough to bemoan Siegel's powerful influence, considering the negative impacts that the policies of the Bush administration had on the U.S. in terms of its war policies and the wantonly irresponsible tax cuts for the rich that contributed to big increases in deficit spending and the national debt. We still have not recovered from these 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 cut 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."

As it ironically turned out, Siegel was completely wrong 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." So wrote Scott Keyes, a senior reporter for the Center for American Progress, in a interesting report in early 2015.

In announcing the wage increase, Siegel said, "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." 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 by a small amount on the wealthy. In 2014 alone, Siegel and Westgate bought a hotel in Las Vegas for \$180 million, and began building a large retail center in Orlando. 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 USA once it is completed. In Sept. 2022, the mansion was hit by Hurricane Ian, causing \$10 million in damages and causing further delays.

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 in 2016. Instead, from Nov. 2012 until the start of the pandemic, the unemployment rate fell dramatically, and the stock market kept increasing to record highs. Oh, come all ye faithful, stop believing in the dark, deceitful prognostications and prescriptions made by "conservatives"!

Recognize the implications of these facts. Being imprisoned in the echo chamber of their own solipsistic extreme conservatism, most die-hard far right partisans do not have an accurate understanding of what really constitutes the greater good. Conservative billionaires like 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 Americans, but the unintended consequences of such aggression generally 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. This is a striking contrast to the trajectory of David and Jackie Siegel's eight children, who appear to have less noble and more pathetic involvements in the world. Progressive nurturant values and concerns for the greater good can be seen to be much 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 a bad plan. 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 pay for the

average American worker has been practically frozen for decades because of misguided national policies, and many jobs do not provide living wages. And the top 1% has deprived workers of an estimated \$50 trillion.

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 secure 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 unjust state, and to defend against increasing impulses toward reactive revolutionary 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: Wealthy people have pushed 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 reverse the Bush tax cuts and Trump tax cuts on the highest levels of earnings. By restoring tax rates to 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 the future.

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 exert it? 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 high levels of deficit financing.

A practical 5-year plan to dramatically reduce federal budget deficits is set forth 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 effective in reducing federal deficits because it would give the primary deciders in our country -- 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, 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 activities of depository banks and investment banks. Inadequate efforts were made to reform the Commodities Futures Modernization Act of 2000 to sensibly regulate the risks of financial derivatives, which contributed significantly to the severe credit crisis of 2008 and economic instability in many countries.

And risky cryptocurrency markets have not been adequately regulated, contributing to the sudden collapse in November 2022 of FTX, one of the world's largest cryptocurrency agencies. This allowed a multibillion dollar grift and caused countless numbers of people to lose lots of money. And, in another insane instance of the profit motive being unhinged and having a calamitous impact on the environmental commons, speculation in cryptocurrencies is causing huge amounts of greenhouse gases to be emitted because of extremely energy-intensive cryptocurrency "mining".

We also seem incapable of sensibly improving our highly unfair and costly healthcare system. Our 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 highly

profitable health insurance companies. We have been unable to rein in ludicrously profitable Big Pharma industry companies with all their predatory marketing schemes and obnoxiously aggressive advertising and powerfully influential lobbying. We are failing to take effective steps to address the lethal opioid addiction crisis. Our leaders are reluctant to seek common ground to reform our fragmented immigration policies. We have collectively been unable to invest enough money in needed infrastructure maintenance and improvements, though Democrats in Congress finally passed such legislation and Joe Biden signed it into law. And Republicans are cynically waging assaults on voting rights in every red state in the union, in the name of "election integrity".

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 practically 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, making it the best year ever for Big Insurance. 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 intent on taking actions that will force millions more Americans to do without coverage. These facts make it urgent that we make much more sincere reforms to the U.S. medical insurance system, particularly now that the pandemic has revealed gross inequities.

Look at it this way. Each and every person is born, gets older, and eventually dies. No one knows what the vicissitudes of fate have in store for them, and infinite are the variety of potential adversities 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.

Before the pandemic, an American on average lived to be almost 80 years old, according to statistics from the World Health Organization. (This declined during 2020 and 2021 due to pandemic setbacks, and is still lower than before the disease struck.) This longevity is shorter than the average lifespan of people in more than 30 other nations, as listed in 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: inequitable public policies. Since our healthcare system has a primary focus on generating big profits for insurance companies and drug companies, it fails to fairly provide for the health of all Americans. Something like 45,000 people die each year as a result of things like medical coverage denials and high costs for health insurance, according to researchers at the Harvard Medical School. Why do they die? "In large part because they lack health insurance and can not get good care."

People in fairer societies tend to have longer average life spans because more people have better access to preventative care and affordable care. We should give this knowledge greater consideration in national debates 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 much, so a person was wise to comply with such an imperious command, no matter how criminal it may have been.

I'm not a big fan of the use of force, or of 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 -->
 --> A less sustainable future --> More species extinctions -->
 --> 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 risks that are heightened. 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 that arise during times of crisis for their own narrowly selfish 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 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 so far in the 21st century -- the 2001-2002 bursting of the dot-com bubble and the 2008 financial crisis and then the coronavirus. After the 2008 crisis, the cozy partnership of government with business created an economic recovery, yet most of our conservative political and business leaders seemed hell-bent on obstructing far-reaching reforms that would wisely prevent a new economic crisis and reduce vulnerabilities. Greedy advantage seeking, political partisanship, gimmickry, and struggles for domineering power by ambitious ego-driven individuals prevent us from having responded to the pandemic crisis in ways that would have been fairer and more intelligent.

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

After 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, and both government regulation and labor relations reforms were instituted to help offset monopoly power. A protective wall was created between depository banks and investments banks to minimize the conflicts of interest between the goals of safeguarding depositors' money and risking it to make potentially bigger profits. These actions helped set the stage for the United States to become more broadly prosperous for decades.

Keynesian economics became fashionable in the wake of the Depression. In the 40 years after the outbreak of World War II, 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, we will have 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 using up 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 and 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 restructure our economic and political systems so that every person becomes more responsible for their actions toward others, and toward those in the future. 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, healthier, safer 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 sharply with our current tendencies to stimulate opportunities for a small group of hyper-privileged people to gain and maintain significant advantages -- and the benefits of graft -- at the expense of everyone else, over an overly short-term time horizon!

Moving in Positive Directions

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 growing risks to be socialized, but that is a rationalization, not a smart plan. Some of the costs of doing business are socialized when big corporations are allowed to evade costs of pollution mitigation and clean up, and to foist them upon taxpayers and people tomorrow. 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.

Bailouts are a mechanism by which corporate entities gain money or low-cost loans from the public treasury, and that bad speculative risks are saddled on the citizenry. 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 interests are allowed to control policy-making. We should counter pernicious influences like this by choosing more honest, trustworthy and responsible leaders. By inadequately funding government, we fail to set aside "rainy day funds" that would provide financing to deal with cataclysmic future costs -- which are being made more likely by resource depletion, natural disasters, population growth, and climate-disrupting global warming, species extinctions and heightening potentials 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. Parenthetically, it is important to accurately see and 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 2003 Medicare Drug benefit with its generous provisions for big drug companies to profit from the law, 10% more. Only 7% was the result of all nonmilitary spending, so it was actually only a trivial source of 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 for the first time in 2009, and every year for four years in a row through 2012. Deficit exceeding \$1 trillion began again with the pandemic and were over \$3 trillion in 2020 and \$2.7trillion in 2021. 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 the interests of the segments of society that have the most power are allied against good citizen goals. Professor Robert Reich makes this concept clear 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 lower priority. 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 varying goals we all have as consumers and as investors, along with the contrasting goals we have as good citizens who want things 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 the folly of 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 developments 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 growing quantities of greenhouse gas emissions into the atmosphere that destabilize the global climate and cause severe weather extremes in locales around the planet. These activities are driving many species of life toward eternal extinction and reducing the biological diversity on Earth by altering habitats, polluting the commons, spewing many toxic wastes into the environment and diverting or degrading 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 highly graduated ("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 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.

Here are seven 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 those in 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 inequitable affect. The fairest and easiest way to do this would be by increasing the Standard Deduction exclusion of income from taxes on every 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 such healthcare costs. The influence of Big Money prevents such an initiative from being implemented. 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 support 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 hard liquor, wine and beer. Higher taxes on alcohol should be imposed to raise money to cover these costs. These increased duties would have the salubrious effect of reducing 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, refined sugars, chemical preservatives and salt contained in fast foods. A surcharge on all sales of fast foods should be put in place 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 U.S. 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 3 trillion miles each year, in total, using more than 120 billion gallons of gasoline, so an increase in gasoline taxes of \$.40 per gallon would just about 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 and natural gas. Again, costs should be included in the processes 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 allocated to everyone.

Fifth, the costs of natural disasters in the past decade have averaged something like \$150 billion annually. 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 the necessary 'green transition' to a cleaner energy future, and to contribute Loss and Damage compensation to developing countries harmed by climate disasters, as established at the COP27 climate summit in Egypt.

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 mainly 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, including arms manufacturers and Big Oil companies, instead of allowing these costs to be imposed on all Americans and all people in the future. 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. 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 20 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 Trump Republicans in Congress have given to wealthy people and large corporations over the past 40+ 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 economic stimulus measures and education and physical 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, due to the fact that our tax system generously allows them to defer taxes and pay much lower tax rates on gains than working people pay on their incomes.

Tax policy should provide 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 unhappy about having to pay them. This disinclination 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 all taxpayers in the future. This is pure scheming genius by persons in the ruling class. In the long run, however, it is a form of intergenerational and class betrayal that undermines the prospects, health and well-being of all Americans.

The era of taxing capital at lower rates than labor should now end, says billionaire financial manager Bill Gross. He recommends that even rich people should support taxes on capital gains and "carried interest" earnings on hedge fund managers that are as high as existing top marginal income tax rates. This would mean that taxes on hedge fund profits and capital gains should be almost 40%, not just a mere 15%. Higher marginal tax rates would help cut deficits, and reduce wealth inequality, and 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 functions rationally and properly. But those with the most money control our political system and the bullhorns of ideological spin, and they have the loyalties of the politicians they buy, 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 introduced in the House and Senate in 2021, in order to counter money laundering schemes and control "offshore secrecy jurisdictions". This could 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 paying 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 at the time to total about \$70 trillion around the world. (In 2024, it's probably well over \$100 trillion.) 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 worried about 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 did well in subsequent years due to low interest rates, but in 2022, rapid increases in interest rates resulted in the

worst returns on bonds in history. Investors realize that nations worldwide have been pursuing monetary policies that are fiscally irresponsible and contribute 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. Remember that in 1981, federal debt was about 32% of GDP, but by 2024 it has increased to about 125%. 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 also extremely irresponsible tactic of mortgaging the future for short-term benefits that mainly favor the few.

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 of course (as history has proven) 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 healthier 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 increasing burdens on taxpayers in every future year by compromising amongst themselves to continue the highly regressive Bush tax cuts for two more years until the end of 2012. These tax breaks mainly 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 were 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 compromise was made behind closed doors between President Obama and Mitch McConnell, and it violated one of the idealistic visions 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 seeds of another possibly even more severe economic crisis than the one our leaders helped create in 2008. This is 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 the American people, and it is weakening 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.

After Donald Trump came to power in 2016, Republicans doubled down on their devious trickle-down tax cutting ideology, and thereby further heightened the risks and probable severity of future economic crises.

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 good 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 similar initiatives should be put in effect in countries 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 public debt-financed regressive taxation swindles and 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

Theodore Roosevelt indicated in a remarkable speech a century 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 taxed inheritances at a rate of only 35% on amounts in excess of these high exclusions. By 2024, the exemption is \$13.6 million each!

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 steeply structured, and we need greater social fairness and smarter national planning!

It is crazy to have allowed the tiny two-tenths of 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 and national debt are too big to allow rich people to continue to pay historically low tax rates on their estates after they die. Our political 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 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 stubbornly obstructed almost every effort made to solve the serious challenges we faced after Barack Obama was elected. Their overarching goal was to prevent President Obama from succeeding, no matter how adversely such efforts affected the majority of Americans. Republican politicians gained traction

and political power in the national elections of November 2010 and 2014 and 2016, even though their overreach and economic sabotage was disadvantageous to the country. The perversely single-minded Republican obsession with gaining power and domination has come at a terrible cost to tens of millions of Americans, and to all people in generations to come. This is unacceptable. And in 2024, they are fighting to make an odious comeback, with an authoritarian Project 2025 Christian nationalist and right wing effort to run roughshod over the common good.

Paul Ryan, Speaker of the House from October 2015 through January 2019 (Good riddance!), once warned that we need to prevent the social safety net from becoming "a hammock that lulls able-bodied people to lives of dependency and complacency." It seems like a ludicrous plan to borrow trillions more dollars from the public to give it in bigger tax breaks to wealthy people, and to then slash spending on the tattered social safety net. Yet that is the swindling short-term-oriented power-abusing ideological bent of today's "conservative" politicians.

Paul Krugman set a vivid scene in an Opinion piece in March 2016 titled *Republican Elite's Reign of Disdain*. He analyzed why the angry base of the Republican Party rejected establishment candidates in favor of far right candidates like Donald Trump and Ted Cruz, and pointed out that party elites blame moral and character failings of the voters themselves -- instead of admitting their role in contributing to unnecessarily dire circumstances of millions of blue-collar Republicans (and Democrats). This hard-times swindle is a facet of the primary strategy Republican politicians use to gain power by catering to rich people, using the crass tactic of adopting backwards ideological stances and obstructing progressive steps that would serve to ameliorate adverse conditions.

"Stripped down to its essence, the G.O.P. elite view is that working-class America faces a crisis, not of opportunity, but of values. That is, for some mysterious reason many of our citizens have, as Mr. Ryan puts it, lost 'their will and their incentive to make the most of their lives.' And this crisis of values, they suggest, has been aided and abetted by social programs that make life too easy on slackers."

"The problems with this diagnosis should be obvious. Tens of millions of people don't suffer a collapse in values for no reason. Remember, several decades ago the sociologist William Julius Wilson argued that the social ills of America's black community didn't come out of thin air, but were the result of disappearing economic opportunity. If he was right, you would have expected declining opportunity to have the same effect on whites, and sure enough, that's exactly what we're seeing."

"Meanwhile, the argument that the social safety net causes social decay by coddling slackers runs up against the hard truth that every other advanced country has a more generous social safety net than we do, and yet they are not experiencing the same morbid symptoms as middle-aged whites are feeling in the U.S."

"But the Republican elite can't handle the truth. It's too committed to an Ayn Rand story line about heroic job creators versus moochers to admit either that trickle-down economics can fail to deliver good jobs, or that sometimes government aid is a crucial lifeline. So it ends up lashing out at its own voters when they refuse to buy into that story line."

Paul Krugman viscerally concluded: "Just to be clear, I'm not suggesting that Donald Trump has any better idea about what the country needs; he's just peddling another fantasy, this one involving the supposed power of belligerence. But at least he's acknowledging the real problems ordinary Americans face, not lecturing them on their moral failings. And that's an important reason he's winning."

Another aspect of growing inequality in America is the relegating of many black people to inner city ghettos and the failure to provide good schools and fair opportunities to the underprivileged.

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 economic turbulence in the wake of the 2008 financial crisis, the Federal Reserve reduced interest rates to the lowest levels in decades. 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 was one 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 cause savers and retired people to, in effect, be penalized. 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 costs of funds and the rates they charge for loaned money, so banks are main 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

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 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 high levels of unemployment, yet they 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: under a photo of George W. Bush, a caption read: "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 and then anti-Biden sentiment in conservative circles. History is proving that Bill Clinton was a good president who actually succeeded in running federal budget surpluses in the fiscal years 1998 through 2001, yet the attitude of the right toward him was veritably supercharged with animosity, as evidenced by the drawn-out attempts to impeach him and cripple his presidency using the pretext of his sexual improprieties with Monica Lewinski. This casts a despicable light on their generous leniency toward Donald Trump for his much more serious impeachable offenses.

The shrill anger of far right conservatives toward anything liberal has been hyped up using propaganda that manipulates public opinion and agitates people to the point that millions of poor people are deluded into opposing their own economic self-interest and the common good. This motivates them to 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 was ratcheted up by Republican candidates during the extreme far-right dominated campaign for the presidential nomination. A big factor in this political ugliness was Donald Trump's racially charged rhetoric and a conservative consensus that "political correctness" is too restrictive with regard to talking about minorities and immigrants. Trump's violence-tinged rallies have given an angry strain of white males a "license to hate out loud". This has resulted in profoundly offensive outcomes -- and a spike in hate crimes, domestic extremism and anti-government violence.

It is easy to see why conservative Americans 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 subsidized healthcare insurance, Medicaid, food stamps or unemployment benefits. It is a matter of befuddling wonderment to see social conservatives manipulated and tricked into actually supporting leaders whose top priority is to give big rewards to fat cat donors, who have bought their anti-social influence. For, sure enough, these 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 tax avoidance schemes. 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 that is subsidized by allowing corporations to treat it as tax deductible. And then there are all those allowances like the one that lets hedge fund managers "get away with murder" by paying scandalously low taxes on "carried interest" incomes.

Anyway, one of the biggest downsides for Republicans for repeatedly choosing 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 and political consultant Whit Ayres. "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 the Trump administration's corrupt rule and the negative impacts that MAGA Republicans have had on public discourse and the future of our democratic republic.

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, not conservation, and not smart and efficient uses or optimum 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 1930s Dust Bowl. 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 thrown to the most vulnerable people in our society almost always eventually end up being grabbed by those who are best connected and the most affluent. 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 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 screwed-up political system, powerful special interests have taken advantage of the Farm Bill every five years to pervert it into making misguided misallocations of taxpayer funds.

One 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 agribusinesses. 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 become an exceedingly unhealthy and costly national epidemic.

We should 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 and Freedom Caucus 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 spending 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.

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 the "socialism" of entitlements, which 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 common good. Some people, like the philosopher/novelist Ayn Rand, propagated spin about the nobility of heroic industrialists. But a simple fact stands out: whether or not one 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 never 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 is now nearly \$35 trillion in July 2024, this creates a national vulnerability to another episode of financial crisis. We should face this fact and remedy the insidious risks that are created by such profligate fiscal negligence.

Anti-tax proponents have crimped the budgets of federal, 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 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 alleviated the danger that would otherwise have prevailed if severe cutbacks in government spending and employment had been made after 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.

Reducing the size of government until it can be drowned in a bathtub, as advocated by strict anti-tax ideologues like Grover Norquist and his fat cat supporters, may appeal to some people, but it can be seen that in dismantling 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 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 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 slowdowns, cyclical levels of high unemployment and high rates of inflation, 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 severely minimize wages and benefits for workers.

Deregulation also opens doors to such things as bank fraud and a variety of ways for corporations to abuse power. Consider Enron Corporation, a conglomerate based in Houston, Texas that went bankrupt at the end of 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 fraud. 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 supposedly "relieving congestion." According to Enron's own memo, they were paid "for moving energy to relieve congestion, without actually moving any energy or relieving any congestion." Heck of a job, guys!

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 at Enron. This confirms the suspicion that probity and integrity often go out the window in the interests of making money.

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 uncommon clarity, when the very same unethical but highly-compensated lawyers who helped Big Tobacco deceive people about the deadly health risks of smoking tobacco 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.

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, 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 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. Perverse 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 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, today and in the future.

Journalist Robert Kuttner made 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. Stubborn intransigence and rash obstructionism are too counterproductive. Step forward, responsible Republicans. Your dishonest spin and knee-jerk opposition are often drastically opposed to being constructive, and in many ways are sabotaging our nation. This is not something about which to be proud. Good governance is a better option!

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 private 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, allegedly cheat workers out of overtime pay, exploit illegal immigrants, provide inadequate healthcare benefits to employees, and foist big costs onto taxpayers. Wal-Mart is one of the main drivers in a 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 give it to struggling and hungry Walmart employees. "That's right. Walmart raked in \$15.7 billion in profits last year alone (2012), 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, huge corporations force taxpayers to pay for these socialized costs.

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 Daniel 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 greenhouse gas emissions, 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 climate-destabilizing emissions. Such a development, however, would create an obvious paradox. All national economies are more or less predicated upon growth in consumption of goods and services -- and jobs -- 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. 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 -- and collaboratively! (*Divide-to-Conquer Roguery* is antithetical to this value.)

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 can thus 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 need not 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 on roads, dams, bridges, waterworks, firehouses, 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".

In November 2021, President Biden finally succeeded in getting a needed big infrastructure improvement law passed, despite most Republicans trying to prevent it from passing. A few months earlier, Republican Rep. Chip Roy of Texas revealed in a video that circulated online that he wanted to prevent Democrats from achieving their legislative goals so that Republicans could win more seats in Congress in the 2022 midterm elections. "I actually say, thank the Lord. Eighteen more months of chaos and the inability to get stuff done. That's what we want." NOTE: Chaos and getting nothing done in the face of pressing needs -- and existential challenges like climate change -- are not acceptable.

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 under President Obama, but then once they seized power, this opposition 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 fiscally irresponsible. Here is one. The Nobel Prize-winning economist Paul Samuelson proposed an 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. We have given "supply-side economics" and the trickle-down theory credence for 40 years without any signs it works. 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. Donald Trump loves this outcome so much that he gave Arthur Laffer, one of its initial proponents, a Medal of Freedom.

Congress passed an Inflation Reduction Act in August 2022, and followed such a plan. The bill will raise about \$800 billion in revenues and spend them on climate change mitigation, deficit reduction, IRS funding and other priorities. We shall see how that turns out.

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 one of the main claims 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 someday soon this top national priority surely will prove to be positive for the people.

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. A vast majority, finding out about Project 2025, will oppose it.

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 times in economic cycles, and a continuous growth in population. This profligacy, however, will eventually 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 and heedless 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 each and every person 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 and a long climate emergency. This is an increasingly likely outcome, not merely some doom-and-gloom expectation like a mythological End Times prophecy 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, doctrines and false conspiracy theories. 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 make more accurate assessments of consequences of all public policies. Unintended consequences abound in every national policy decision. Consider, for instance, the North American Free Trade Agreement that was signed in 1992 by Canada, Mexico and the United States. This NAFTA agreement resulted in a substantial increase in exports of corn to Mexico, a commodity produced cheaply by subsidized mechanized American agribusiness corporations. One outcome was that 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 may 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 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 sensible redistributions 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 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 French economist Thomas Piketty concludes in *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 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 repetitively and eagerly encouraged people to take out loans against their increasing home equity. As a direct result, 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 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.

Real estate bubbles have 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, with many collateral negative impacts, and it also forced more people into homelessness, and caused 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. And when people defer maintenance to avoid such costs, as was done in the years leading to the collapse of the Miami-area high-rise condominium collapse in June 2021, it can have deadly consequences.

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. Real estate bubble economic policies trapped people into this position, and this had highly adverse impacts on the lives of millions of people. As subsequent years have unfolded, real estate appreciation boomed again in most locales, being strongly stimulated by low interest rates until 2022, so this volatile cycle continues. And something like 25% of homes sold each year in the last few years have been purchased by investors and speculators, undesirably driving up home prices.

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 1,600 sq. ft. by 1980, and then to 2,500 sq. ft. in 2022. At the same time, the average number of people living in homes decreased. 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 can be 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 under .30%, while the state of Texas has nearly the highest rates, assessed by individual counties, at an average of 1.60% or so. 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 fairer plan to assess property taxes on a graduated basis that rewards owners of smaller homes for their ecological integrity, and to simultaneously charge 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 and fresh water and materials consumed in the construction and 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 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 and regional and state parks.

Some communities have given 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 large homes, but sensibly require them to pay much more for the profligacy of that privilege and their lavish use of Earth's resources.

Another Angle in the Dysfunctionality of Political Problem-Solving

Many states in the USA often face budget shortfalls due to 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 cuts to education, social programs and law enforcement. By stubbornly refusing to find ways to responsibly raise revenues, conservatives cause spending to be cut 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, more than 45 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 requiring 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 more difficult to govern the state. The impacts on cities and localities have been negative. The devil being always in the details, what made sense in many respects in 1978 has become dysfunctional and unfair for millions of Californians today. It has also contributed to the inability of politicians in the state to sensibly deal with challenges. If conservatives have their way, demanding tax cuts in response to almost every issue, California's experience will become the norm for all states.

On Economics and the Government

Economics is a field of speculation about people's aggregate behaviors, as reflected in markets, prices, and the production and consumption of goods and services. It deals with issues like supply and demand, employment, resource allocation, monetary policies, theories of value, incentives and disincentives, opportunity costs among

alternatives, and rational choices. Microeconomics examines economic behaviors of individuals and businesses, while larger picture macroeconomics addresses big issues of unemployment, inflation, and monetary/fiscal policy.

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 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 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 expressed the conviction 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 the 2008 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 systemic failures and resource depletion and rapid population growth, as well as the anti-social nature of monopoly power, unfair competition, ruthless exploitation, overly 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 counter the dominating power of capitalists. They predicted that capitalism would inevitably collapse due to its 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.

Advances in economic understandings and governance took place as a result of the cataclysmic 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. His doctrines unfortunately involved union busting, risky deregulation of

banking, and large increases in deficit financing. Since then, conflicts of ideas and the strife between powerful 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.

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 John Maynard Keynes recommended: as a needed stimulus during economic contractions to mitigate the economic and social harm of recessions, and NOT as acceptable policy 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 during the Depression in 1936. 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 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 Depression of the 1930s. Such government interventions continue to work reasonably well today; the Fed still raises and lowers interest rates to moderate the rate of inflation and to balance growth.

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 years of stagflation that followed oil price shocks in 1973 and 1979. 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 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 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 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 entering a burning building, and we should simultaneously think like a 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 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 some sort of central banking institution 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 destabilized and 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 better understand the trade-offs 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 eventually cause destabilizing volatility in the value of 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 improve our understanding of just how our system has been rigged by financial elites and politicians, 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 risk-laden upshot was that these types of financial instruments were poorly 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, inadequate changes have 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 poorly constrained leverage. An accompanying lack of good transparency increased systemic risks. Requirements for collateral on loans were too low, 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 those who think big and rip off the nation for huge sums of money are often not 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!

Observations Concerning Economic Doldrums

Ben Bernanke, Chairman of the Federal Reserve from 2006 to 2014, once said that the search for root causes of the Great Depression is an intellectual and practical challenge that is "the holy grail of macroeconomics." He was a scholar of the Depression and of mistakes made at the time by the Federal Reserve 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 flexible and creative, and improvisational, in the actions he took 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 exacerbate economic downturns.

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 contribute to future economic turmoil. It is a risky high-wire act to remove such 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 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 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, 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 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 had used this crisis to honestly address the problems that underlie our short-term oriented plans, it would have been smarter. Our economy should be restructured to bring into better balance the gains from productivity and the rewards of 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 destabilized the international economy, with extremely harmful consequences.

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 earnings and savings, and acts as a hidden tax on everyone in the future. This is why \$100 in 2024 is worth the equivalent of about \$26 in 1980 dollars. The value of our currency has been deflated by this national policy, as set by the Federal Reserve. 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 correlations between levels of deficit spending and the long-term average rate of inflation, they would likely be rather more supportive of 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 every year.

Some years ago, a national newspaper presented opposing perspectives concerning the question of the risks of a rapidly growing national debt. Respectable economist James Galbraith argued that deficit spending is not anything to worry about. In fact, he oddly contended that the fear of deficits itself poses a bigger 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 meant 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 said. 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 debt because of obligations like Treasury bonds and huge underfunded commitments by the government to provide benefits like Medicare and Medicaid 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.

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 few decades. 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, subsidies and swindles, and the 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 of the American people. 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 operates within a complex constellation of competing objectives and powerful economic, social and political forces. Fed 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 Nobel Prize winner in economics in 1974, 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 Federal Reserve's monetary policies. 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 guaranteed that the economy would be whiplashed when the extremely low interest rates have had their stimulative effect of encouraging people to once again make unwise spending decisions and engaged in unsound speculation. 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 effectively discourages savings and penalizes 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.

In *Agenda for a New Economy*, David C. Korten wrote, "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."

Insightful journalist John Cassidy made a similar argument in the well-considered ideas he presented in *How Markets Fail - The Logic of Economic Calamities*. He analyzed all the ideological arguments of 'Utopian Economics' in Part One of this book, and then in Part Two he examined 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, Treasury Department and Securities and Exchange Commission should be given more 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 to give favoritism to bankers and insiders, and less than fair treatment to 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. The regulatory agency opposed regulation! The Fed seems to oppose any form of central planning -- other than its own. Even market fundamentalist Milton Friedman favored 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.

Not only was Alan Greenspan regarded as the wily apostle of economic brilliance and integrity during his tenure as Fed chief, but Wall Street investors lionized him, 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 stimulated housing bubble revealed that his leadership and deregulatory enthusiasm had been contributory factors in rash risk-taking and the excessive growth in this bubble. In retrospect people came to regard Greenspan's policy-making as less smart or salubrious.

"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."

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. As a result, costs were 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.

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 too 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 the opposite: 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, employees of financial firms 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 good reason that our system of taxation should be reformed and made more steeply graduated, and that the outsized beneficiaries of our economy should be required to contribute a bigger share of their incomes to the enormous needs of running our country. 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 corporations should be better 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 giving the rich 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. And with the nefarious Project 2025, they vow to go even more rogue instead.

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 and the Northern Securities Company, a railroad conglomerate. Big corporate trusts like Standard Oil became the target of antitrust lawsuits not just because they crushed competitors and raised consumer prices, but also because they corrupted politics and exploited their employees.

Corporate lawyers and sycophantic politicians since then have made it harder to prevent business conglomerates from growing in size and power. This has allowed corporate influence to dominate our economy, and economies around 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 government entities as a consequence often betray the public's trust. The system itself must be extensively 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 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 such monopoly practices. The associated lack of competition is disadvantageous to the 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 20 years. 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 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, for instance, increased more than 400% 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. Treatment of persons with "pre-existing conditions" is likewise immorally onerous.

The health insurance industry has prevented reform of its practices for too long, costing Americans hundreds of billions of dollars and contributing to thousands of people dying every year who can't afford health insurance. The costs of healthcare increased so much that they accounted for about 18% of all economic activity in the U.S. each year -- before the pandemic. This system cries out for reform! Unfortunately, our corporate-dominated system prevents smart reforms from being enacted that would generally be in the best interests of the 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 promoted by Sarah Palin that there would be "death panels in Obamacare". Actually, if any entity wanted to create real death panels, it would not be the government, which gives extra weight to the needs of old people who vote. The main persons 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 greedy billionaires like Charles Koch, 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.

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." If 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 be responsible for achieving this crucial priority. Unfortunately, the people in these positions are too self-interested and beholden to entrenched interests to significantly change our national priorities and policies.

The Golden Rule fairness principle is at the heart of our democratic republic, and increasing extremes of inequality are fundamentally contrary to this principle. There are especially 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 ethical, 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 should be a core principle of our American democracy. This principle is sadly being subverted by the nature of our current economic and political institutions, which deprive ordinary people of fair representation.

Economic pressures often lead to political expediencies that are similar to people's personal 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.

Individuals tend to expediently follow the easiest path. We eat fast food, for instance, because it is quick, cheap and easy, and provides a burst of flavor and satisfies hunger. But fast food is filled with inordinately large quantities of salt and saturated fat and sugar, so in the longer term it causes weight gain, health problems and other negative outcomes, and fast food is thus a kind of foolishly unhealthy 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 environmental commons, and to the detriment of 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 economic stimulus than to rigorously balance revenues with spending. 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 politicians in the thrall of ego, ambition and avarice.

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 contributed to causing the financial debacle of 2008 should have paid the price for the 'moral hazard' of having taken big risks to make enormous profits and bonuses. But our leaders bailed them out using taxpayers' money and borrowed funds, and then once again allowed them to make outsized earnings. Banks are allowed to

become too big to fail, and then in recessionary times 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 a fair way. 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 get subsidies and unfair advantages. Legislation enacted under these circumstances is generally regressive in its impacts. This isn't good!

Recognizing that human beings are motivated by impulses like envy, jealousy, avarice, pride and the hunger for power, 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'. The Comte 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!

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

Not long after primitive barter economies evolved in the prehistory of humankind, trade became increasingly complicated. 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 tariffs 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 erroneous! 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 fervent tenets of promoting growth and justifying actions and policies that may be contrary to the greater good in the long run. Misguided drives for growth in consumption are 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 rely so exclusively on activities that wastefully deplete resources and damage 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 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, academic study or speculative metaphysics that seeks to understand basic concepts and truths. Ideologies tend to be focused much less broadly. They can be characterized by positive aspects like passionate conviction and vigorous energy, but they also can have negative aspects like stubborn rigidity, excessive and unwarranted certitude, and misguided attitudes of domineering and oppressive 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.

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 important values that are meaningful in our lives and work. Comprehensive understandings can lead to better decision-making, wiser approaches, more optimal practices, and outcomes that are more positive for all. 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 Green Bay Packers, replacement referees ignored a blatant foul and ruled that, on the final play of the game, a pass receiver for the Seahawks 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 lovers of football 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 that collective bargaining rights should be curtailed. But after replacement "scab" referees had made 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 agree to a fairer agreement to end the three-week-long lockout.

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 sprung into existence because of the glaring inequities involved in this strife between moneyed interests and working people. The Gilded Age of the late nineteenth century witnessed many colossal conflicts between ruthless business owners and organizations of workers, and a surge of labor activism served to ameliorate terrible working conditions and the harsh policies of corporate conglomerates, captains of industry and assorted robber barons of the times.

There was a clear need to deal more fairly with the many ills associated with industrialization and urbanization.. Our economic system needed to be made fairer to improve American society. Great progress was made during the Progressive Era from the 1890s until the first World War. Important reforms were made, including breaking up giant monopoly corporate trusts into less powerful organizations to ensure fairer competition. Valiant efforts were also made to reduce the political corruption that existed in those days. New laws were enacted to make workplaces and products safer, and to shorten work weeks and restrict child labor. Later, minimum wages were introduced, and stronger collective bargaining rights, and 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 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 laws that would be fairer to the people. Seeing all of this, it again becomes clearer that many more sensible reforms are needed today.

Praises of 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. Senator 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 "conservative" politicians, free-market fundamentalists, scheming demagogues, big lie believing insurrectionists, religious fanatics, domestic extremists and far right schemers who are pushing Trump's candidacy and Project 2025.

Professor Alan Wolfe made 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 followers, like Thomas Jefferson, a principal author of the Declaration of Independence. 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 vote and thereby exert more control over their own lives.

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

Jesus was clearly a liberal in preaching greater fairness for 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 often support abusers of authority, and harbor discriminatory biases against various groups of people like LGBTQ folks.

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 by Sarah Palin of 'death panels' during the national healthcare debates. And they repetitively make twisted accusations of opponents as being "socialists."

The fact of the matter is that the United States was founded on liberal ideas such as concepts of fair dealings between citizens through representative democracy governed by a constitution and rules of law. It also reasonably promoted rigorous protections against tyranny and authoritarianism. Because the U.S. Constitution was based on Enlightenment Era ideals, it is laughably absurd to have reactionary conservatives spinning it into retrogressive ideologies, dogmatic crusades against egalitarian initiatives, and judicial strict constructionism.

Philosopher Immanuel Kant observed, "Out of the crooked timber of humanity, no straight thing was ever made."

Rabbi Michael Lerner has called for the revival of the American liberal movement. He provocatively said 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, they seem to be galvanized into an extraordinary bullheadedness, as was demonstrated by the reaction of politicians in the South to the freeing of the slaves during the Civil War, and later to the passage of the Civil Rights Act in 1965, and most recently to 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?

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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