

Everyone wants to get to financial freedom. However there's a low grade of the direction given to people who are able, ready and willing to make it there.

You have to have a set of things working together, like parts of a machine or an interconnecting network. A system.

We believe, to build most systems, you have to get there intentionally, as in, by doing things liable to happen as a consequence of something else. And every action has a consequence, so intentions make up the reality of every situation.

Think of the system as a vehicle to get where you want to go. You don't walk if it's a long journey, which we all hope life is.

The country functions as a system with formal and informal institutionally connected formulas serving the purpose of translating informal preferences into formal policies

Policies are formulas. Policy is a course or principle of action adopted or proposed by a government, party, business, or individual. It's an instruction.

With that said, the country has a long history of promoting ownership- as represented by existing policies- to promote ownership, investment, and saving.

Nevertheless, the country also has an elephant in the room. According to USA Facts, in 2019 the average net worth per person among white Americans is roughly \$437,000 per person, whereas this value is \$105,000 among Black people and \$53,000 among Hispanic people.

We believe this reflects a cultural disconnect between individual and institutional constructs. Specifically the lack of access to justice, based on socioeconomic status.

Access to justice can be defined as the ability of people to seek and obtain a remedy through formal or informal institutions of justice for grievances. Or it can also mean being treated fairly according to the law and if you are not treated fairly, being able to get a relevant remedy.

It's estimated, on average, that without access to justice, people are unable to have their voice heard, exercise their rights, challenge discrimination or hold decision-makers accountable.

The incomprehension of resolving legal problems damages economic opportunity, perpetuates the poverty trap and undermines human capital and general economic inclusion.

Unsettled legal needs can have a negative incidental effect for businesses as well. On average, common negative impacts include:

- shortage of income,
- the liability of additional costs,
- damage to business relationships,
- loss of reputation,
- damage to employee relations,
- ending of business.

Our intent is to focus on the public law library industry. Public law libraries provide primary access to primary legal sources (legislation, case law, patents, treaties) and secondary sources (text books, loose-leaf material, journals, legal dictionaries, directories encyclopedias and self-help books) used in legal matters.

There's also a number of legal citations, digests and indexes, which assist in the legal research process.

**Legal research** is the process of identifying and retrieving information necessary to support legal decision-making. Legal research includes each step of a course of action that begins with an analysis of the facts of a problem and concludes with the application and communication of the results of the investigation.

Public law libraries, serve mostly non-attorneys handling their own legal matters, in a situation called *pro se*. In court, *pro se* are a growing percentage of litigants, particularly in family law. Other non-attorney library clients include entrepreneurs; people recording personal loans, sales of goods and services, and real estate transfers; and people settling the affairs of family members who have died.

In most of the U.S., public law libraries are part of the trial court system, a department of the state or county government, or an independent local government agency managed by a board of trustees.

Many clients mistrust lawyers or find self-help to be more convenient than finding, evaluating, and hiring an attorney. And although the Court consist of Clerk's offices, there to assist with recording, it is important to note that, by law, Clerk's offices staff are prohibited from giving legal advice:

28 U.S. Code §955. Practice of law restricted

The clerk of each court and his deputies and assistants shall not practice law in any court of the United States.

As a solution, we seek to establish a thematic free law library as a non-government organization or NGO, formed independent from government, that will have trusted lawyers, that are found, evaluated and hired by the members and the general public.

Additionally, for many of the *pro se* clients, attorneys' services are unaffordable. Technology is often a great connector, and combined with traditional approaches, we can contribute to removing the barriers to justice, by:

1. researching, developing and deploying legal needs assessments;
2. improving the legal capability of individuals and start-ups, through improved access to information;
3. enhancing participation in the civil justice system by strengthening access to and quality of legal help;
4. strengthening forums and processes used to resolve civil justice problems; and
5. improving outcomes and reducing hardship for those with legal need.

With high and unpredictable lawyer fees as one of the most prevalent barriers of access to justice, we'd like to focus on asset accumulation, thereby aiding access to justice and economic inclusion.

Asset accumulation is building wealth over time by earning, saving, and investing money. It can be measured by the total dollar value of all assets, by the amount of income that is derived from the assets, or by the change in the total value of the assets over a period of time.

The reasons to focus on assets is because they're #stocks of #resources. They're what people accumulate and hold over time. Assets provide for future use and are a source of security against emergencies. As investments, they also create returns that usually includes availability to meet debts, commitments, or #legacies and improve a household's well-being over an extended time period.

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If we want to build a system, to help people that are able, ready and willing to, usually the first step is always research and development. What we've discovered in our research is, every scenario has four elements in common: parties, intent, purpose and subject matter.

Parties- In legalese, a party is a person or entity who takes part in a legal transaction.

Now we're always going to keep it legal or lawful because the law is spiritual, like a higher power, who has wrote the good book and we'll be protected by it, as long as we stay in bounds.

Intent- Generally refers to the mental aspect behind an action, and therefore it cannot usually be directly proved but must be concluded from surrounding facts and circumstances.

The legal importance of what an individual intended depends on the particular area of law. In contract law, for example, the intention of the parties to a written contract is fixed by the language used in the contract document itself.

Purpose- The reason for which some thing is done or created or for which some thing exists. An agreement that is lawful and enforceable if it complies with the law of the land and public policy. Basically anything not unlawful. The essential element of an agreement in contract law.

Subject Matter- The topic dealt with or the subject represented in a debate, exposition, or work of art.

The cause, the object, the thing in dispute (conflict or controversy; a conflict of claims or rights; an assertion of a right, claim, or demand on one side, met by contrary claims or allegations on the other).

Now these four elements, happen to be the four pillars required for trusts. Maybe coincidentally, or maybe not, all of our money and courts of law, states "In God We Trust," which is the official motto of the United States and of the U.S. state of Florida.

We don't believe it's a coincidence. We believe the purposes and intents are "order," in every sense, but we'll settle on a few definitions:

"The arrangement of people or things in relation to each other, according to a particular pattern or method."

"The insignia worn by members of an order of honor or merit."

"A state in which laws and rules regulating the members of a community is observed."

"The prescribed or established procedure followed by a meeting, debate, legislative authority or court of law."

All orders are trusts. A **trust** is a legal relationship in which the owner of property gives the property to another person or entity who must keep and use it solely for another's (the beneficiary/) benefit.

Also 2 nonlegal definitions of trust are

1. firm belief in the reliability, truth, ability, or strength of someone or something.
2. allow credit to (a member).

There's also **public trust** which means as a member of our country, we give our confidence, i.e. our trust, to the government, by public service which is a public trust, requiring you to place loyalty to the Constitution, the laws, and ethical principles above private gain. We trust our government as long as we aren't breaking the rules. We pay our taxes, we vote, we follow the order. We follow the rules.

The plan is to sort of replicate the order of the government. Specifically in the sense of the order or administration. Every successful institution and individual has an order that essentially follows the country.

Reason being, we believe, is to build public trust. So what we chose to do with Vel Xenon, Inc., was build a NGO that functions on behalf of individual members for purposes of advancing access to justice which is incidental economic inclusion.

Vel Xenon, Inc., is a 501(c)(3) public charity corporation and according to the IRS Exempt Purposes - Internal Revenue Code Section 501(c)(3) "501(c)(3) can, if it desires, establish a fund, separate and apart from its other funds, exclusively for religious, charitable, scientific, literary, or educational purposes, fostering national or international amateur sports competition, or for the prevention of cruelty to children or animals."

VX is specifically categorized as a library and libraries have memberships. The library and membership organization, have a trust membership relationship.

A trust relationship in a way is a 'service' organization. The trust looks after the needs of members, members look after the needs of the trust.

As a membership trust, it has more weight than the individuals it represents, for instance the federal government being made up of each of the states, respectively.

Most formal trust membership organizations have a 501(c)(6) or 501(c)(4) status, which allows them to finance without limit. Organizations serving the general public tend to be 501(c)(3) public charities with a limited financing allowance but the ability to accept deductible donations.

VX currently has an informal trust membership program or scheme as a practical way to integrate supporters and subscribers into our organization, which provides legal information online currently, in hopes of that the general public may have an alternative legal information source, for cultural purpose in order to achieve economic success. For a fee, members receive benefits such as newsletters, resources, priority registration for trainings, etc.

As a public charity, our intent is to form a #formal trust membership organization, that grants our members specific #rights to participate in its "internal affairs." These rights are established in the constitution and defined in more detail in the bylaws.

The board of trustees would be likened to the whole government, which includes three branches:

1. the Governing Body (general members, as in those not part of the executive branch or judicial branch) is likened to Congress which we will organize in two chambers like Senate and House of Representatives.
2. the President (or whatever title chosen for the executive officer) is likened to the President of the United States, who is the head of the executive branch - the commander in Chief.
3. the Ethics Committee which plays the role of judicial branch, i.e. the 12 Justices (or whatever term chosen for the judiciary).

Our general members will elect the officers; approve changes in the bylaws; and authorize major transactions such as mergers, acquisitions and dissolution of the organization. Basically, members have interest and voice in the future of the organization, not just intangible and tangible benefits that they receive in the current, as members.

The company through membership organizations, established by trusts- or more commonly known as committees- intends for members to rely on the organization to advocate for better business, culture, information and investment opportunities for our line of business.

We first need a constitution- a body of fundamental principles or established precedents according to which a state or other organization is acknowledged to be governed.

The constitution, is the contract that establishes the details of the order of the trust. So let's go back to our four pillars.

- Parties. This may be the most important. Of course we need trustworthy people. We need they're contributions of social capital, both intangible and tangible. Specifically contributions of subject matter and membership fees.
- Intent. Well the intention would be to create an invest trust aka an investment club for whatever the the purpose is. The intent of Vel Xenon. Inc. is to provide legal information (which happens to be a nonprofit qualification) in hopes of the communities we serve, will utilize the same information to make economic development. One of the ways to do that, is to establish law libraries. Law libraries provide a place for information exchange and cultural center. The more people that invest together the better the economies-of-scale. So, to invest together with friends, and over long term. Reason for long term, is because while the economies-of-scale is doing it's job, time is also working for us. Time is money. Preferably a lifetime. Investment Friends til the end.
- Purpose. Generally, estate planning, which means the preparation of tasks that serve to manage an individual's asset base in the event of their incarceration or death. So investment, business, charity, maximizing the value of the estate by reducing taxes, last wills and testaments and other expenses. The ultimate goal of estate planning can only be determined by the specific goals of the estate owner and may be as simple or complex as the owner's wishes and needs directs. Nevertheless by being a member, where the purpose is finding long-term solutions to chronic lack of civil legal assistance for people of low income and modest means, including finding a permanent public funding stream for civil legal services, via law libraries, you are already tied to charitable purposes.
- Subject Matter. This is basically contributions of attributes of members such as, knowledge, skills, prudence, good faith, and experience to name a few or to quote the late great economist Adam Smith "the acquired and useful abilities of all the inhabitants or members of the society." So the members should at least be highly interested in making it

they're voluntary business, to invest time and money into the trust. Or think of it as making trust deposits.

Trust deposit - For the purpose of the depositor to make a payment for an obligation or a debt, or some other purpose.

The trust deposits are the membership fees which act like voluntary taxes for our trust.

Whatever the members really wants to do we can, by majority vote, as long as it's for lawful purposes. We could use the deposits to pay a debt or obligation. Maybe give a specific "#call to order" to do a #conversion and convert the assets into money to get a bigger property with a down payment(debt) we accumulate.

The remedy to bad economic practices is to create a **body politic** - people of a nation, state, or **society** considered collectively as an organized group of citizens- via membership, under trust instruments. That's they let we believe is needed.

No #scheme system can work without trust. We're really moving #titles in trusts with votes in our membership first and then functioning as commerce second.

Word is bond, i.e. a trust, a pledge, a duty, an obligation for a party called the trustee to do whatever the purpose or will of the trust.

The Trustee is the third party. The third party could be another party or it could even be the beneficiary or creator themselves.

So for this particular scenerio, the investment trust (like the country), is whom we're giving our trust to. The association would be the trustee, which is managed by the organization's membership, (like congress, executive branch and judicial branch), which is everyone interested in the intent and purposes of the organization.

The members, attend meetings, makes votes, contributes ideas/information (subject matter), pays membership fees (like a voluntary tax) and generally abides by the constitution and bylaws. Each member is a creator and also a beneficiary of the the trust as a member.

You're representing yourself and another beneficiary, who could be your child/ren, spouse, pet or anyone you want it to be including an organization, in this case Vel Xenon, Inc., which will establish and maintain the library and programs.

Note with the analogy of body politic, which is the organization seen as a person (e.g. strong arm of the law), it's important to note that, all trusts have two sides of the parties naturally. The equitable owner which is the beneficiary and the legal owner which is the trustee.

Think of it as a person that has two different names for two different social settings. Two different names, two different personalities, maybe even maybe uses two different vernaculars.. the same person in two different capacities. For lack of a better term, think of it as "bipolar."

In this scenerio because the membership is connected with Vel Xenon, Inc., which is a nonprofit, the membership fees of \$100 is fully tax deductible.

Ex Libris Vel Xenon(ELVX), the library division of Vel Xenon, Inc. is a #subscription library, currently only available online, will grant access to the general public, when we do establish the physical space. Therefore, we'll be able to give back to the communities we're established in, while having a clubhouse to do our club's business. The membership also includes:

- Voice in the Governance. One vote per member or organization.
- A personalized legal insurance plan
  - 50% dividend at the Library Shop, in-store and online
  - 50% dividend at the Library's café at the Vel Xenon Building that is being planned
  - A year's subscription to ELVX News, a monthly E-Newsletter
  - *Inside Ex Libris Vel Xenon*, your guide to what's happening at ELVX
  - Two tickets to the Library's planned annual Kwanza Open House—the most festive event of the year
  - Invitation for two to the annual Book Exchange, where members swap favorite books and get reading recommendations from ELVX librarians
  - Special 20% discount on LIVE from ELVX general admission tickets and access to the presale
  - Invitation for two to the annual Xenodochy Lecture Luncheon, featuring today's most exciting influencers and thinkers
  - Invitations to behind-the-scenes tours of the Library's exhibitions
  - Curator-led tour of ELVX treasures
  - Invitations to exclusive Conservator Salons featuring prominent writers, thinkers, and cultural influencers
  - Access to business and investment portals

The voice feature of the membership is the power. As discussed, it's the subject matter or the human capital of our members who will be the secret sauce, along with the advisors we may have such as lawyers and technologies we use.

Knowing you're voice counts is a huge part of access, and in feeling appreciated in life in general.

We need 100 voices, that is, one hundred members committed to helping each other invest, through order, i.e. trust, thereby, effectively establishing a real estate investment trust. Reason being is because:

26 U.S. code § 856 - Definition of real estate investment trust

(a) In General

For purposes of this title, the term "real estate investment trust" means corporation, trust or association.

- (1) which is managed by one or more trustees or directors;
- (2) the beneficial ownership of which is evidenced by transferable shares, or by transferable certificates of beneficial interest;
- (3) which (but for the provisions of this part) would be taxable as a domestic corporation;
- (4) which is neither (A) a financial institution referred to in section 582(c)(2), nor (B) an insurance company to which subchapter L applies;
- (5) the beneficial ownership of which is held by 100 or more persons;
- (6) subject to the provisions of subsection (k), which is not closely held (as determined under subsection (h)); and
- (7) which meets the requirements of subsection (c).

We initiate the real estate investment trust by recruiting trustworthy pledges. Pledges are people who give their word that they will participate in membership, with full faith and credit, once we do get 100 pledges.

Real estate is what most successful entities need for business, and that's where the the trust and membership help each other.

The library needs a place and a library is the institution that holds the legal information to assist to getting by financial freedom.

The membership like all people need a cultural place to meet, exchange information, and do business.

By the signing of the promise or the pledge, which is a contract, we're hoping to bind members for life once we do indeed get the 100 pledges. The 100 members signed on and investing together is the goal.

Reason we sign on for life as mentioned earlier is because time is money. If we contract \$100 a month for life through our investment club trust account at a bank, after a few months, we'd have \$30,000 saved up in the trust account, while also having built a trust relationship, i.e. credibility, with the bank.

With the building of trust represented by the pledges, turned active members, evidenced by membership contracts stipulating they they are investing together indefinitely, combined with the membership contributions of \$100 a month, the bank would be probably 10x more likely to approve say a #mortgage for \$1,000,000, for us to acquire an investment property.

So one one side of the membership our goal will be to invest in a club house to do business, which on the other side is a law library open to the general public.

That's how we move titles through trust. Word is bond. A bond is an agreement with legal force or a deed by which a person is committed to do something for another. So by us giving our word, and doing as we say we will, we talk words into existence, which is where the term "abracadabra" comes from, meaning, "I will create as I speak" or "I create like the word." So see this is a very magical potion if administered correctly.

With the system set up with a charitable cause, we can seek financing from public institutions as well, such as DASNY, the New York State's public finance and construction authority.

DASNY finances, designs, and builds health and education infrastructure that is the foundation of inclusive, sustainable communities.

VX's purpose and intent to build a free law library qualifies as education infrastructure, but like most things, it requires that our voices be heard, exercising our rights, challenging discrimination and holding decision-makers accountable.

Now with the investment property, that we would inevitably buy- as soon as we buy it, it would be profitable, which is why we would buy it of course. Say 10% was the gross profit. We'd be making \$10 a month, instead of paying \$100 a month for it! We'd let the \$10 a month accumulate in our accounts, which is \$1,000 a month when combined. Then we could focus on the next property. Or business, or art or whatever we vote on.

Keep in mind accumulating \$1,000 a month, which is \$12,000 a year, would help our terms of a mortgage and we definitely would intend to refinance it at some point, when we gain more equity, or possibly sell it to get bigger properties. Either way we believe that, with that one acquisition and the other endeavors we enter, we would grow our portfolio to \$100 million, thereby making all 100 of us millionaires, over time. Mind you, we'd still have \$10,000 coming in every month.

We must work together to make decisions, but in course of meetings, especially with 100 people, conversation may go off topic, making moot points, or even lose sight of the proper subject in total. So if things aren't managed precisely, we may come out the meeting with different understandings of what was or what was agreed to.

In order to obviate chaos, our first vote should be to pick a chairperson- to designate who speaks at any given time and to see to it that the discussion narrows down to specific, precise words in the proposal to be voted on, or subject matter otherwise presented to be voted on. All proposals or other subject matter presented should be receded and voted in unless there's an obvious total agreement.

As stated we want to create a formal membership, therefore the trust has to be a carefully developed plan. This creates a definite paradox. Meaning in order to preserve our freedom to act, our club must impose regulations.

The control that's needed shouldn't only "keep order," but it should be geared to getting the business done and resolving any issues that might come up along the way. But still, even more important, we should do these things in a way that's equitable to every member taking part in the process, because everyone must be able to trust the process.

This control we speak of, is imposed by the person who conducts the meeting- the chairman/ chairwoman. There's a lot of details determined through the chair. Who speaks and when? How is the meeting to be kept on track? What if the discussions are prolonging? How do intense disagreements get handled? And in a group like our club that has a continuing existence, how is business to be carried on from one meeting to the next? All these things and many more are the barriers of getting a large amount of people involved. And getting the right people involved is the name of the game.

It's virtually impossible for anyone to perform the function of chairperson fairly under all situations that might come up. Without a definite body of established bylaws to go by. No one just knows these kinds of things off the top of the head.

There's traditions of rules and customs for dealing with such problems which goes as far back as the Greeks and further formed by English Parliament, called "parliamentary procedure."

The organization mostly is essentially similar to legislative assemblies in an important way, which is why we liken our organization to Congress. We all meet to consider and decide on actions to be taken (which is what we often refer to as "subject matter"). These types of assemblies are called deliberate assemblies.

Lawmaking bodies usually develop their own special rules, like each court of law, for example. But still, things work best if most of the rules for making decisions in meetings are the same from group to group.

So as we meet to invest, we'll also be learning the structure or order used in business and politics, furthering our education, and distinguishing us from others who haven't organized, as mentioned in the beginning of this book.

The value of parliamentary procedure is that it provides processes through which we can work out satisfactory solutions to the greatest number of questions in the least amount of time, no matter the details or complexities.

Meetings go smooth, when everyone is in agreement and parliamentary procedure allows the group to come to decisions equitably when subject matter is bitterly contested.

The chairperson shouldn't ever be stricter than is necessary for the good of the meeting. Parliamentary procedure should normally be followed as a matter of course if it works as intended and not simply when we run into trouble. It's our law.