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TOP SECRET

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Introduction

After much research into monetary construction, I believe there is a way to create an honorable money that serves it's people without enslaving them to an unpayable debt.

My conclusion is a simple one. We can create a better world by allowing every human being to chase their dreams and peacefully exist. If our money becomes a utilitarian tool without usury we all can carve out an honorable existence with valueable contributions.

This new idea will help many escape the current paradigm where we pay to simply exist. We are compelled to protect each individual from coercive power which threatens the universal first property which itself is the human body and mind.

Construction

What is money? What is currency?
The two are not the same. Both are fungible mediums of exchange with one difference. Currency is debt based with an unlimited supply while Money is finite.

This difference causes currencies to be constantly growing in supply causing rises in prices. Money holds it's purchasing power creating price stability. Predictable prices benefit the aggregate population causing tranquility.

Currency can become money if it's regulator is successful at properly managing the supply of available units. Slight deflation or inflation are acceptable when prices don't fluctuate more than a percent either way.

Trust Dollar

The single currency unit should be first tied to a basic hour of entry level labor output value. This value is then pegged at a compared value of elements of energy and commodity. The basic kilowatt hour, data-megabyte storage, ounce of silver, bushel of wheat, acre of land and barrel of crude oil are within a ratio comparison of historic value. This is the float value peg which establishes the reasonable unit value of currency.

The supply of units within the open vibrant active market is to be managed by the governing body known as the Treasury. This supply is maintained by the oversight of the House of Representatives.

The Trust Dollar is reliant on the balance of supply and availability of currency servicing the public's interests.

The government infrastructure is to be independently funded by issue directly by the House of Representatives. No debt or Federal taxation is needed.

Government issued currency requires no debt be created. The currency created for government projects leaches into the market adding to the free market supply of currency.

The people borrow new currency with contracted profit.

Compounding interest is outlawed. All loan principal is surrendered to Treasury while profits are split between commercial bank and their depositors.

Both bank and depositor profit awards are then split between accounts and Sovereign Wealth Bonds which pays the social contract obligation. The current social contract is an unfunded liability.

Commercial loan surrendered principal funds state Banks which provide profit free loans for personal infrastructure. Every national's infrastructure includes education tuition, personal transportation and home property.

States and Counties can levy transaction or sales taxes to pay for infrastructure and government service. All taxation on property and or personal income are permanently abolished and outlawed.

Merit Qualification

The Trust Dollar system of money creation recycles units through the Helios Mechanism. Money is borrowed with an agreed to profit and payed back within a series of payments to be the supply for future infrastructure loans. Excess currency can supliment the social contract or simply be destroyed by Treasury.

Added loan profit is capped at fifty percent. Individuals with zero history or high risk exposure pay the highest added profit. The limit to new loans is seventy five percent leverage of monthly income.

Deposit and loan service history determines an individual's risk profile. Perfect credit is a five while high risk is fifty. All credit issue is contracted with times as a factor.

Instead of credit the Proprietarian answer is Merit. When a young individual just starting out has zero credit they'll be able to open a commercial bank account with a merit platform which includes a two sided access to units of currency.

The card has the debit side with access to the personal account. Their card also has access to the merit side which loans money for purchases with contracted profit added.

A score determines credit limits. Entry level or bank profit is capped at fifty. This means the most bank profit anyone will pay above loaned credit is fifty percent added to any advanced issue of future earnings borrowed. A maximum credit payments per month is seventy five percent of income.

This is an ethical restriction preventing predatory banking.

The Merit Score allows individuals to establish an earned track record in order to build a life and earn property and possessions.

All new currency created is payed back in a term of predetermined time based on the amount loaned. Small amounts of credit are serviced at a minimum of ninety days.

Profits payed to commercial banks also pay depositor accounts half of the profit awards. Half of the profit awards are mandated purchases of Sovereign Trust Bonds which funds the social contract complex.

A thousand dollar credit purchase buy an entry level individual with zero credit history would pay back one thousand five hundred dollars. The principal thousand dollars is returned to Treasury while the five hundred profit is split with the bank and their depositors.

Both the bank and depositors must purchase one hundred twenty five dollars of Sovereign Bonds finding necessary health care for every American National as well as their Solvent Retirement Funds.

Both of these entities are currently unfunded liabilities slated to increase the nation's debt exponentially. The Proprietarian solution is to not create debt.

The truth about the current paradigm is debt compelling the public to enrich the owners of the banking system at the expense of the general public. This is a scheme to fleece the future population of any chance at self determination.

By creating a merit based foundation void of Usurus compounding interest the Proprietarian answer is to allow the population to accrue familial wealth in a multi-generational manor.

The American Family will build strong lasting wealth in solid earned property of intrinsic value. This will also rebuild a lost manufacturing base that will create a wealth backed society.

The Merit Score lowers with every payed off credit advance. Individuals earn their way to a minimum risk of a Five Merit Score. This system allows individuals who have adverse histories to rebuild merit.

The Merit Score system doesn't allow for systemic defaults built in to our current paradigm. The Merit Score paradigm eliminates the predatory nature of debt based currency.

The debt within the Trust Dollar system is short term and non usury. The currency remains strong while allowing the Treasury to manage the market currency supply efficiently.

The House of Representatives can oversee the Treasury and impliment positive reform cleaning out current ethically void corrupt forms of bribery branded as lobbying.

Conclusion

The way we create currency and pay our debts can be a beneficial system. We currently serve our money. It's time our money serves us.

Similar models have existed in the past. Men like Edmund Taylor and Hjalmar Schacht designed systems which transformed their eras. No system is immune from infiltration and undermining. Ours must have the transparency required to view manipulation and corruption.

Our laws must protect the public's private property and autonomy. This Paradigm employs ethical capitalism with contained Socialist safeguards breaking the Marxist cycle. The free market governs itself through public scrutiny while we safeguard our vulnerable and elderly with solvent sound solutions.

Sovereign Trust Complex

Within the Trust Dollar monetary paradigm is the domestic wealth trust fund complex. The government operations and infrastructure requires zero debt and therefore zero taxation.

The retirement and emergent health care does require futures borrowing with a bond yield. This is the feedback loop of the Helios Mechanism.

When a loan or credit future is attained without compounding interest the fixed profit payed is awarded to the commercial charter banks and their depositors. The awards are split a second time wherein half credit profits must purchase the bonds which funds the Trust Complex.

Social Security and Medicare are rebranded because they'll no longer be unfunded liabilities. The economic activity fuels the protections of the public at large.

The Health Assisted Life Obligation Fund fully pays for every American's emergent necessary medical procedures.

The Solvent Supplemental Retirement Fund pays current retirees from the bonds purchased from loan payment profits awarded to depositors.

The Sovereign Trust Fund complex ensures the people don't lose their property from a catastrophic health event. This domestic feedback loop funds the social safety network complex.

Proprietarianism is a fundamental shift in thinking. For far too long left and right philosophy were at odds. What if there is a way for left and right to unite, coexist and truly partner in the creation of a paradigm that really works for the population?

The fundamental aim of our new way is to make people the owners of their destiny. Property must be the cornerstone of human autonomy. Without self ownership and opportunity to expand to personal property the human condition erodes into a subjugation of despotism.

Each wing of plural liberal thought must give confessions to achieve individual self determination. The imposition of ideologies is where tyranny hides.

Wanting strong restrictions of behaviour is noble but not practical. In the same spirit denying private property in the name of everyone succeeding is also calamitous.

The concession in order to build a universally strong foundation of individual reasonable freedoms will yield fruits of powerful consequences if we resist the temptation of covetous control.

Self ownership is first. Familial wealth will follow. This document was meant to cultivate good thoughts, good words and good deeds. Do no harm.

