SOME EXCERPTS FROM

"REDESIGNING AMERICA"

a bit of the beginning of each chapter

Chapter 1

Cultivating Two Kinds of Enterprise

This is a story about a possible American future, a win-win future for everyone. It describes a future I would like to help build – a future in which I would very much like to live. It is a story that describes how we can make it possible for all Americans to contribute meaningfully to our economy and the quality of our lives and make a decent living in the process, in spite of the COVID-19 pandemic.

Chapter 2

Where Are Most Jobs Created?

It's Not Where You Think

If we want to create more opportunities for meaningful and truly gainful employment and self-employment, we need to ask an important question: Where are most jobs being created? I suspect that most of us carry around in our heads two competing answers to this question. The trouble is each of these answers embraces a myth. Both answers are wrong. We need to debunk both myths. Unless we do that, we won't be able to think clearly and effectively about what it is we need to do to achieve our objectives.

The two myths we need to discredit are these:

1. Big businesses, and large organizations generally, have been and will continue to

   be the source of most new jobs.

2. Small businesses have been and will continue to be the source of most new jobs.

Chapter 3

An American Enterprise Loan Fund

A New Role for Microfinance in America's Future

Since the creation of enough net, new, high-quality jobs (jobs that are well paying and meaningful) can be reasonably understood to be our highest priority, let's invite everyone to help meet this challenge. Let's invite everyone to grow work in America. Let's make it possible for

most Americans to start a business of their own, if they would like to do so. We can do this by setting up a low-interest "American Enterprise Loan Fund (AELF)." We should take the microfinance idea that started in Bangladesh and spread globally, and implement it massively here in the U.S. Loans from this fund should not just be available to low-income people; they should be available to all Americans. AELF loans should make it possible for millions of us, with a decent plan for repayment, to get the seed money we need to launch a microenterprise (or comparable initiative) even if we haven't been born into a wealthy family, don't have the "right connections" and don't have substantial tangible assets we can offer as collateral.

Chapter 4

2nd Generation E-commerce Support for Startup Formation and Operation

A New Generation of E-commerce Platforms

Today, there is a new generation of e-commerce support platforms that have been designed to assist with the formation and operation of startups and microenterprises. An unexpected but impressive example, probably the best example, is China's Alibaba. Some of you may still be thinking, as an *AOL Finance* article put it in 2014, "Ali Who?..." The Alibaba Group is a collection of Chinese e-commerce platforms that have been designed primarily to support micro and smaller enterprises. It was founded in 1999, only five years after Amazon, yet it still maintains a relatively low profile in the U.S. The volume of Alibaba e-commerce activities, however, has already placed it in a league with Amazon and eBay. It has a business-to-business platform

(wholesale) and a business-to-consumer platform (retail), an electronic payments service, a microfinance operation and a wealth management service that accommodates micro wealth.

Chapter 5

Making Things Safer for Smaller Enterprises

Why Do We Need to Make Things Safer for Smaller and Younger Enterprises?

In Chapter 3 we looked at a way to attack the biggest obstacle to entrepreneurial initiative in the U.S. today, lack of access to affordable capital. While this is the biggest obstacle, it is by no means the only thing blocking substantial entrepreneurial initiative. Setting up an American Enterprise Loan Fund – or something very much like it - is critically necessary, but it won't be sufficient. The recent appearance of e-commerce storefront builders would also be helpful. And adding a full complement of more comprehensive Alibaba-like 2nd generation e-commerce support platforms to the mix would no doubt make a major difference.

But there is much more that we need to do. For example, for decades we have been hearing about the impact lobbyists for big business have been having on federal and state legislation. Likewise, we know unrestrained contributions by those with big business interests to political campaigns, accelerated by the "Citizens United" Supreme Court decision, have made it possible for such interests to wield undue influence on our lawmakers. And we have watched as the size and power of unions has diminished. But it has all somehow seemed so remote.

It hasn't been brought into sharp enough relief that with choice after choice, the interests and operation of big businesses have been favored over the interests and operation of micro and small businesses in the crafting of legislation and associated regulation. It doesn't have to be this way. One side has been putting a great deal of focused, massively funded effort into making things better for itself. The other side has either, for all intents and purposes not been represented, as in the case of microenterprises or, in the case of small businesses, it has only benefited from minor league representation with meager resources in what has actually become an unending, major league, legislative competition.

Chapter 6

Fostering Enterprise in Our Children

So let's say we can vastly expand the availability of low-cost capital, and that we can build a truly remarkable national system of microenterprise-friendly e-commerce platforms at scale, and that we are able to create an economic environment that wonderfully supports the formation and success of microenterprise startups. There will still be another significant challenge facing us. We will need to mobilize as many Americans as we possibly can to take the best possible advantage of what will be an extraordinarily renewed land of opportunity. We will want to tap people's inborn motivation and prepare them to participate enthusiastically and successfully in this dramatically altered reality. Everything we do should foster the development and exercise of initiative and resourcefulness in young Americans. In this chapter we will look at the K-12 years through this particular lens. What can we and should we actually do to aggressively foster a marked improvement in Initiative and resourcefulness in America's young people.

Chapter 7

Fostering Enterprise in College and Technical Schools

Assign Co-equal Responsibility for Their Education to Students

To begin with, we need to significantly alter what we expect from students at this level. Beyond expecting them to initiate and help shape much of their learning, as I have suggested we do consistently over the course of their K-12 years, when it comes to postsecondary education, the way everyone thinks about the enterprise, students, faculty and administrators alike, needs to change in a most significant way. What is needed is a new, shared understanding of what an institution of higher education should be about. Ultimate responsibility for the quality of one's education needs to fall much more squarely on the shoulders of each and every individual student learner.

That is, it should fall at least as much on students as it falls on the shoulders of instructional faculty and administrators. Everyone in the situation needs to be held accountable. So for students that means they need to ask themselves, "Am I working hard enough and smart enough in my role as learner? Am I learning as efficiently and effectively as my capabilities allow? Am I learning things that matter to me and that I expect will be truly useful to me as I make my way through the world with whatever goals I have in mind? Am I continually prepared to make and am I actually making interventions to improve what's going on in each and every learning experience, when and as needed? And am I finding or creating opportunities to apply and test my new learning as I go rather than "banking" what I learn for some hoped for later use or purpose?"

Chapter 8

Key Skills and Innovative Practices in an Enterprising Workplace

In this chapter we will look at three additional sets of skills. These are critical skills, though they are not often talked about. They are skills everyone will need to have in order to be able to take substantial initiatives and chalk up a strong record of success with those initiatives out there in the workplace. Throughout their lives, they will need to continuously engage in 1) self-managed professional development, 2) informal learning and 3) systematic improvement.

Then we will look at a set of modest but significant innovative practices that can be employed by enterprising organizations, on their part, to foster an enterprising workplace and keep the flames of initiative burning brightly in their respective settings. They suggest some ways to build the capacity for taking initiative, the means for taking initiative and the expectation that initiative will be taken into the fabric of the workplace.

Chapter 9

Fostering Enterprise in Health and Healthcare

Patient Self-Management

Why. So far we have looked at what it will take to foster an explosion of enterprise in work and in learning, but from time to time I've alluded to promoting a more enterprising relationship with our own health and healthcare, as well. Why might this be important? It is a matter of efficiency, cost and effectiveness.

Efficiency. When it comes to efficiency, it seems obvious that if we take significant responsibility for our own health, rather than passively expecting healthcare providers to do all the work to keep us healthy and heal us when our health is threatened or compromised, it would take less effort and fewer resources to maintain and/or restore our collective health.

Picture this. Healthcare providers are not endlessly trying to convince people to take better care of themselves. Providers are no longer obsessively and irritatingly trying to motivate patients to follow and fully implement (aka "adhere to" or "comply with") professionally devised care and treatment plans. Instead, people work collaboratively with their healthcare providers (or as I prefer to think of them, their healthcare consultants), to fashion healthy routines for themselves and to create workable treatment plans, in this critical dimension of their lives.

From the healthcare professional's point of view, when patients see themselves as passive recipients of care and expect you to fix them (i.e., to do something to them) "and be quick about it," preferably with a pill or something equally inobtrusive (and that takes as little effort as possible on the part of patients), the challenge confronting you can seem daunting. On the other hand, when a patient is willing and wanting to play the role of active partner with respect to their health and healthcare, and is willing to put as much or more work into the enterprise as the healthcare professional is, the task facing the provider is much easier. The latter situation clearly requires less effort on the part of healthcare providers and almost always leads to better results. Less effort leading to better health equals greater efficiency.

Chapter 10

Dealing with Deeper Structural and Cultural Concerns

In the preceding chapters, I have argued that failing to make it possible for just about everyone in our society to make a decent living would be the worst kind of irresponsible behavior. I have done my best to paint an inviting picture of an alternative American future, a future in which we make it possible for people to not only make a decent living but achieve a good deal more. Implementing the changes I'm recommending could have a positive impact on the quality of our lives. Questions remain, however: What obstacles are likely to confront us if we try to bring these changes about? What is most likely to get in the way? What is most likely to inhibit the flowering of American initiative and enterprise? This chapter suggests some answers to these questions and some thoughts about how we might deal with these obstacles.

Chapter 11

Implementation

Resistance to National Planning

To put into place the many recommendations made in this book will require a great deal of clear-eyed and thoughtful planning at local, state, and national levels. Trouble is, an anti-planning ideology has tended to dominate our national thinking for way too many of the last

one hundred years. This phenomenon represents a sad holdover, an overreaction to the long ago disproven and abandoned, almost exclusively top down early 20th Century approach taken by state socialism. You might think we were still fighting the cold war.

It would be possible to consider resistance to national planning to be yet another obstacle to the creation of an enterprising society, and that it belongs back in the last chapter. But an altogether fresh approach to national planning will be central to successful implementation of each of these proposals. For that reason it deserves to be placed here.

To get right to the point. Anti-planning ideology needs to be discarded. Looked at rationally, national planning has been a universal characteristic of successful nations since the beginning of recorded history. Think, for instance, of storing grain during abundant years as a defense against and in preparation for lean years.

Unfortunately, what is really at play is the residual power of an un-self-critical, grossly exaggerated pro-business, so-called "free market" ideology that has fostered profound skepticism concerning national planning. It relentlessly advocates deregulation, the tearing down of any rules and regulations that constrains powerful vested commercial interests. This has come to dominate the popular mind in the U.S.A. It loudly discourages the practice of "picking winners" when those doing the picking are concerned with what is best for the common good. Translated this actually means not wanting to risk displacement of the current crop of winners who are currently, if imperfectly, running the show.