

## *Economy of Hardships & Pursuit of Happiness*

Each day, news brings stories of hardships, and each person experiences hardships within their lives, many having more than others. Each of us strives to make our lives more pleasant, even as we toil long hours with most of us having little to show for it. Even worse, few true enjoyments are available to the many. They must toil too much for what little they gain.

Day after day, year after year, decade after decade, we press on, trying to convince ourselves we're happy with what we have. Even as we toil to have more, events, institutions and other people strive to take what they gain for themselves.

Even when young, we have hardships. Unfortunate tumbles break bones and tear ligaments. Such injuries bring us to medical professionals for care. Accidents will happen and insurances are set to cover costs. That is, if the person can afford the cost of insurances, and if those insurances provide enough coverage.

Beyond tumbles and unforeseen accidents, illnesses and ailments plague our species, especially for femellas and elderly.

Cost associated with women bearing children for our species to continue into the future, as well as families raising such children, has considerable costs attached. To make matters worse, institutions siphon capital wealth from people for that need of care and upbringing. For those of less affluency, costs create greater burdens, causing tremendous hardships on such people and families.

Then comes aging. As people grow older—and we all hope to live long enough to be older—costs of medical care compile to levels few can survive, let alone thrive with. Because of this and other hardships, passing legacies on for their posterity and generations to come, becomes impossible; and those future generations suffer more than needed.

Even in death, cost of funerals is so steep, families go into debt for years, adding more hardships to their grief. Those advancing toward death have tremendous expenses that go with growing older. With medical costs compiling—a byproduct of growing older—more capital is siphoned from people and families, often leaving nothing to pass on.

Institutions are actively draining wealth and capital from people; with insurances, churches and banks being some of the most coercive and demanding; often behaving as extortionists, presenting themselves as providers of essential services people must pay dearly for.

Having the need for insurances, people are required to surrender considerable amount of income and capital to institutions who are all

too willing to bilk what they can for a bit of security. This diverts funds from people's capital and legacies. Even worse, insurances rarely provide suitable coverage for unforeseen circumstances, driving people further into debt.

As for churches and the varied faith institutions; many strive to extract capital from people in greater and greater volume; showing considerable greed. Mega-churches have built followings in such numbers, the clergy gain considerable affluency. With such affluency, they have pressure governance to ignore their excessive wealth, allowing them to skirt responsibilities to nations and populations.

Considering the wealth faith institutions possess, there should not be poverty or rampant hardships throughout the world, let alone within each nation, since faith institutions claim to be assisting the destitute and people in hardship. They even call out for more and more contributions when derailments, natural disasters, war, famine, all sorts of mishaps occur; claiming they are going to help those in need. Even as faith institutions claim to be assisting people, journalists show how little help those in need truly get. Such faith institutions don't even provide funding for burials of the dead. They may provide comforting words to grieving persons during sermons or services, though such words do little to alleviate financial or practical hardships.

Historically to these days, faith institutions have formed and operated hospitals, gaining considerable monies received for services of healthcare, either from people directly or from governments covered by taxpayers. That becomes another means for faith institutions to extract wealth and capital from those who toil.

Hospitals, clinics and pharmaceutical companies – no matter who owns them – gain considerable revenue from hardships of others. Illnesses have become extremely lucrative for businesses. Payments for receiving healthcare and treatments build tremendous profits for healthcare institutions, and maintaining those revenues is the goal of such institutions. They even denied coverage when profits are not available. Post-Covid crisis changed many practices within healthcare industry; even finding many hospitals and clinics declining care in pediatrics because profits could not be obtained.

Many physicians have expressed how cures are not researched as they should be, especially if illnesses are not lethal on their own, or if those illnesses are not frequent enough for profits to be gained. Care and medicines primarily treat symptoms and won't cure people of ailments. Treating symptoms may provide a bit of comfort for those suffering from afflictions, though won't rectify the cause of ailments. There are no long-term profits in curing people.

Another phenomenon comes from those having illnesses, a phenomenon that benefits healthcare providers. Those suffering from ailments don't wish to suffer alone. They encourage others to have the need for medications, even competing with others about who is taking the most, attempting to invoke sympathy. In that, more people consider themselves ill, with healthcare institutions and pharmaceutical companies becoming excessively wealthier on the hardships of others. Those in healthcare industries often convince themselves they are assisting people – and to a degree, they do so.

Even care for pets have guilt-sympathy trends associated, providing considerable drain on people, with insurances ready to leach the populace.

With so much monies involved, investors and higher management extract even highest incomes for themselves, gaining greater capital in the process, stripping it from those of lower incomes. This practice does not allow the many to have means to eke out enjoyable lives.

Beyond medical institutions – whether for people or pets – companies focused on providing people from 'criminal elements' gain considerable profits from fears of assault, rape, burglary, theft and such. Every time news reports burglaries and other crimes, people have companies install higher levels of security systems into their homes, surrendering more of their privacy for a sense of security.

Legal institutions – police force and attorneys included – gain considerable revenue on the hardships of others. Instead of getting to the root of why crimes are so rampant, solving social issues that drive people to such needs, they avoid such discussions. Legal institutions—even police forces and their unions—strive to exploit and emphasize dangers within societies in order to gain higher revenues, justifying their escalating revenues by promoting dangers within societies.

Legal institutions even claim they may not be able to respond, should they not gain higher funding. Such legal institutions continue to avoid discussions concerning ways to give people opportunities, raising low esteem of the populace or provide avenues for addicts to live without escape substances. If discussions shift to allocating funding to help people before their situation escalates into higher criminal activities—such as theft, burglary and assault, even murder—legal institutions, especially law enforcement and their unions, declare those monies are being taken from them. Those institutions become upset and fight to prevent such funding allocations.

Even prisons – especially private prison companies – don't wish monies to be spent on treatment for hardships that would lead to avenues that would prevent escalating criminal activities.

Law enforcement specifically doesn't seem to wish societies to become nurturing for people, seeming to view the only solution to those problems

as incarceration, not prevention. Why would they? In such better environments and societies, there would be less need for such bloated law enforcement funding. There are many good officers on police forces, though the overall institution seems to view incarceration as the primary solution to the many problems facing people. Treatment and care before escalation does not get suitable funding, and discussions attract noisy objections.

Furthermore, those within police forces make considerably more income than military servicepersons. We have to question which service is more dangerous, or which of those services causes more hardship for those serving societies; the military or police?

The modern creation of the internet created new means to drain people of income, weakening their ability to form real capital. Cyber-attacks produced a whole new industry to protect people from hackers on the internet, with billions gained in profits by just a few. Persons gaining profits can't afford the problems of hackers, viruses, trojans and such to be resolved. They need those threats to continue, so they can apply their technical skills, and for the various companies to justify the need for higher incomes – a need generated from hardships that become considerably profitable to those providing such services.

Even vehicle collisions place substantial profits from hardships, profits gained since the earliest days after the advent of automobiles. This adds considerable economic gain for some, as a result from loss of others, though this is only gained by people in higher positions. Aside from medical fields—chiropractic clinics being one that thrives considerably from the need for care from collisions—cost of repairs on vehicles provides substantial input into economies of nations. Institutions sprang up to repair vehicle damages, as well as insurances to pay for them, with each setting rates for substantial profits. Executives and investors become extremely wealthy on the hardship of others.

When vehicles are considered totaled—finding repairs more costly than the value of vehicles—owners are pressured into purchasing newer transportation. They have little choice. In this way, older vehicles are removed from roads, with new ones being sold. Even if a person doesn't purchase a newly manufactured vehicle, they often must obtain loans; so, loan institutions gain profits on the hardships of those having become involved in collisions.

Older vehicles eventually end up being sold or donated for parts, with many charitable institutions brokering such donations, providing possible tax write-offs for donors. At the very least, it's a convenient way to get rid of junkers.

Layers of profits come from vehicles involved in collisions, with economies gaining boosts. However, this is quite lucrative for the few

ready to take advantage of others, though is not enough to truly help most people within populations, with those of lower incomes suffering more due to imbalances within societies.

As difficult as it is for many, they continue to persevere and work to build better lives, in spite of hardships put upon them. This is not easy, and most have to go deeper into debt in order to find some form of progress or pleasures in their lives. That in itself makes them servitude to banking-loan institutions. They then become servitude to employers, because they must find means to pay for their increased debt, tolerating many forms of abuse to retain employment.

Higher education rarely becomes a means of financial freedom, either. Many loan institutions gouge people who attend colleges and universities, rigging loans to escalate, make it harder for people to pay off such debt. More recently, people have been pressuring governments to intervene, often expecting their loans to be completely forgiven – even though they are making considerably more than others within populations. Unfortunately, this often results in taxpayers providing the means to pay for such debts. Taxpayers have yet to gain benefits for their contribution.

Furthermore, with the wealthy avoiding taxes through excessive deductions geared towards their applications, it becomes the burden of people with lower incomes to support societies. People in lower stations don't have the means to gain special deductions. Because of such imbalances, those of lower income have greater burdens of life and lesser means to reduce or pay off debt.

Companies providing loans that become forgiven – paid by taxpayer's monies – now have freed funds to issue to others, continuing the cycle of excessive profits at the burden of others.

People become indebted for many reasons and find hardships mounting. Each person must take responsibilities for their life, as well as their debt. However, that does not mean they should be victimized by unscrupulous, selfish, greedy institutions and people.

There are always less scrupulous persons willing to take advantage of debt systems, including those using bankruptcies for personal gain that become a burden on all societies. Many throughout populations will drive up personal debt, then regularly file bankruptcies to slip from paying such debts – leaving their economic burden to other people.

Beyond education; housing markets have taken advantage of people, with realtors and brokers gaining exceptional incomes, pushing home values higher and higher for their own gains. In doing so, values become further out of reach of more and more people; enabling the rich to become wealthier; and those of lower incomes to slip further behind, leaving many without hope of having true capital to pass on to future generations.

Rising inflation and high home values provide considerable hardship

for those below median incomes. The nature of flat-rate inflation—where non-leveling, single-percentage application establishes what is considered ‘Healthy Economic Growth’—produces broad distinctions between those of higher and lower income. Such application press more and more people into hardships and their lives become more difficult.

As a result, people in hardship are less satisfied, becoming more disenfranchised all the time, often acting out to survive – even venturing towards escalating criminal activities. This trend can be solved, and mass-incarcerations are not viable solutions for most problems.

A lot has been said about increasing minimum wages to something akin to ‘Living Wage’ in hopes to prevent further hardships within populations, but many others are restricting those increases, preventing many from having higher wages. Even the petty increases provided are nowhere close to Thriving Incomes.

To bring populations into happier, pleasant, thriving state of being has been elusive, though all politicians profess to be striving to bring people out of poverty. In practice, very few politicians act towards accomplishing their words and much, much more needs to be accomplished.

Though there is considerable capital wealth to be had by many, only a few have the means to gain such capital wealth. Furthermore, those gaining such wealth instigate legislation that protects them from the need to support nations they thrive in; even allowing the wealthy to fleece the general population even more while skirting responsibilities to societies and populations. Those with higher means have greater responsibility to societies and people.

With considerable wealth becoming acquired by so few persons – all at the expense and hardship of so many – societies suffer. This does not make for happy lives for most people and establishes a burden-laden employment environment where few prosper.

To make matters worse for everyone, unbalanced societies break down into civil discord. International wars are devastating, yet civil conflicts have been shown to be even more devastating to societies, nations and people.

How can societies avoid breakdowns?

This has been the subject of many books and articles over the centuries. Will this article help? Probably not; since people seem to gravitate to their own personal selfish greed and rarely wish to change societies for the betterment of the many unique peoples. They may even believe things could be worse if changes are implemented. Though things may become worse, there is greater probability of societies becoming better for all unique peoples, if we work carefully to do so.

With that declared, let’s move on as though people truly wish to produce better societies for the populations, as well as seek grander

futures for all unique peoples, where populations can thrive comfortably as a whole.

These concepts will invoke anger from many; especially for those holding onto extreme, bloated incomes who think they don't have responsibilities to societies and nations they are part of. Those people have guided populations into believing if more people thrive, it must be at the expense of the wealthy. This is the avenue many take by declaring that any action that would bring balance within societies is a form of dictatorial communistic socialism. Those persons feel that raising incomes of the greater population is counter to capitalism, as though those two concepts are the only views available, disregarding other cultural means.

In retaining division within societies, avoiding more balanced concepts of cultures, the wealthy whimper about the burdens of they have, claiming any balancing within populations would be at their expense; that raises incomes of lower persons within society to something akin to Thriving Incomes becomes a greater burden on society, especially if those of higher affluency and means have to contribute larger portions of their capital wealth for the support of the nation and whole of population. Those of higher means whimper about paying somewhat higher percentages levies is thievery, while at the same time discouraging Thriving Incomes by so many.

It becomes obvious that those of higher means are either ignorant of – or have little regard – the hardships endured by those below median incomes. When higher-tiered persons whimper about governance drawing levies from them, they must consider what those receiving less for their efforts are going through. However, those of means claim paying more for their status is a form of wealth redistribution, declaring such avenues is Dictatorial Communistic Socialism; more often shortened to simply 'Socialism.' The wealthy object to any balancing of societies, seeing such possibilities as a means to prop up those who don't work hard enough.

Those of lower income work plenty hard for what little they gain – and Trickle-Down Economics has failed the population throughout the decades. Those of lower income have greater hardships placed on them by institutions and high-tiered persons throughout history benefited greatly. It has also been shown; finding those in higher positions take advantage of low-tiered persons through all sorts of avenues interlaced within societies.

Let's progress beyond such limited views and function to build more balanced societies that assure those of higher means take greater responsibilities toward societies and populations for their elevated positions.

Trickle-Up Economics would provide for more Thriving Incomes. Raising incomes – enabling people to thrive without severe debt – would install decency and broaden their ability to thrive in society. Also, raising

education for the broader population will go far in bringing people into positions where they can thrive – even to pay off debt, as well as purchase homes. With more people living in homes, they themselves have purchased, especially those with homes they paid off, more monies would be in true circulation; not just to banking-loan institutions.

Bringing people up to Thriving Income levels, with fewer hours of toiling for those incomes—as well as assuring lower debt burden—will enable people to be more prosperous. Such prosperity would benefit all societies. Being more prosperous, having additional time to enjoy life, people will spend more on entertainment, adding greater prosperity for societies; much, much more than leeching on hardships has ever achieved.

Also, it has been shown allowing employment to be pleasurable enhances productivity by considerable margins, a benefit for everyone.

There are a lot of economic opportunities, though this article will discuss the benefits of advancing entertainment over leeching on hardships. High economic opportunities can be gained, though people must have the time and funds to enjoy their lives – not just survive. Shifting to 32-36 hours of toiling within each week on 52- or 60-week calendars will give people more time to go out for meals; or enjoy movies, concerts, stage production; even have a few drinks with friends; or play games, read books, and so forth, etc. This would allow them to socialize with friends and relations more, hosting parties with food and drink they purchased for such events.

They would purchase newer, reliable vehicles that are better for environments. They would be able to purchase homes, even joining resources with others to buy larger homes with more amenities and extra rooms for socializing, where expenses are shared for even greater abilities to thrive. They would be in better positions to start businesses and grow true capital for families, kithavilies and communities; enabling them to pass property on through the generations.

Companies expanding the nature of entertainment could bring people together for the benefit of communities, where they spend income more on pleasure, and not see their opportunities siphoned by those who would prey on hardships.

This will not end all hardships, but if those people who have profited from hardships of others are no longer allowed to victimize the downtrodden, then more and more people will thrive beyond just surviving; and economies will grow in more natural manners for the benefit of all unique peoples.

Even bringing universal healthcare to all peoples, steering from gouging institutions, will help you alleviate people to healthier state of beings, enabling them to be more productive and happier. Steering people from paths that become dangerous for societies, helping them to avoid paths that escalate many disenfranchised people to criminal endeavors,



will benefit everyone. In doing this, those persons will not be the cause of further hardships.

All people are connected. Harming paths of some affect all peoples – either directly or indirectly. Being separated by more degrees does not isolate any person from harms felt directly by others.

If more people thrive, then more people will use their income for entertainment, allowing creative people to thrive, as well. Creative people would provide art, literature, music, games, stage productions, etc., and so forth. More social clubs and open community centers within walking and biking distances would provide places for people to gather. Open community centers with relaxing garden areas would help people enjoy the company of others, especially if such places are not focused on commerce. Promoting only local enterprises associated with community centers would elevate regional talents, though we must keep such enterprises from dominating open areas where people gather to enjoy the company of friends and relations.

Much can happen within societies, if we give people more time, as well as higher incomes to circulate into economies, and cease leaching on the hardships of populations. Let us all be better people, so that we all prosper and thrive, enabling each of us to pass on greater prosperity to this and future generations, as well as to all unique persons.

*BCW-JZ*

*March 2023*