

American Business [landAB#102](#)

INTRODUCTION:

Virtually everything we have been taught under the Deep State Cabal organized system is false. Our secular and religious customs and mores, our educational facts and premises, our political agendas domestically and internationally, our health care based on pharmaceuticals and astronomical prices, our rules, laws, and regulations governing our careers and social interactions with our fellow Americans, and our current dependence on self-reporting technological equipment, have all been designed to degrade our fundamental humanity and our potential for creative and upward evolution of our consciousness. This intentional thwarting of our human destiny has finally been exposed for the evil that it is, and the Alliance has largely wrested our freedoms away from the demonic perverts who have controlled us all for so long. So now, we humans finally have the freedom to create new customs and mores to govern our daily interactions. But since virtually everything has been corrupted, virtually everything must be re-examined and re-created in our own image. So, where do we start?

I believe that we must all learn personal responsibility to have any chance of maintaining our new freedoms. This cannot be an academic exercise learned from books and videos, but rather must be a hands-on daily experience of learning from trial and error in an environment where success and failure have real and immediate consequences in our personal lives. For most people, raising a family is the most responsible thing they have ever undertaken. But increasingly, parents are pushing off their personal responsibilities onto overworked and underpaid teachers who are so hamstrung by the educational system that they can barely teach reading, writing and arithmetic, much less civic responsibilities, rational thought processes, or even the mundane financial and contractual basics every new householder must know to navigate modern life. Most of us have no experience at making large scale decisions or mentally foreseeing the future consequences of our present actions, so we can't teach our children. Small wonder we have been so willing to let "politicians" make all the big choices for us, mistaking their arrogance for competence. Most of us are terrified to make a decision much larger than where to eat lunch because we completely lack rational and consequential decision making experience.

So, the first thing we all must learn is to reclaim our personal responsibilities. To accomplish this requires months and years of practice in choosing between consequential alternatives which can only be possible if it is made a major part of our daily lives. So this education must come as a natural part of our daily work life, the only thing we do with enough regularity and persistence to provide the necessary learning environment. This is why I am proposing we reorganize our basic approach to business and capitalism. By creating a new business environment where workers have a vote in operational decisions and a share in the profits of their endeavors, we can create a training ground for rational personal development in which people will actually enjoy

participating. This is the overarching goal of my main humanitarian project. But, to go forward, we must first analyze what was wrong with the way we have been doing it in the past. As the old adage states: ***Continuing to do things the same way and expecting different results is insanity!***

COOPERATIVE CAPITALISM

CURRENT CAPITALISM - WHAT'S WRONG:

Capitalism as currently practiced is an incomplete form that makes few, if any, provisions for 3 of the 4 parties that also need to be included:

- Capitalists - soon to be replaced by *Beneficiaries*.
- Workers making the products or performing the services.
- The community/environment providing the raw materials.
- The consumers buying and using the products or services.

Absentee ownership allows owners to ignore the rights of workers and affected communities, and profits are separated from consequences.

COOPERATIVE CAPITALISM IS THE FIX:

The largest hurdle for any new business to overcome is raising the required start-up capital through debt funding without starving the business. To solve this problem:

- *Benefactors* form a Cooperative Capitalist Business Association which acts as the oversight board for all Cooperative Business members.
- *Benefactors* provide the start-up funding based on an agreement with the new business to perpetually operate as a Cooperative Capitalist business.
- No interest is charged and no principal repayment is due unless the business changes from a Cooperative Capitalist system.
- This eliminates the major monthly payment for capital rental, and provides much more money to share with worker/owners.
- Tenured worker/owners vote on major decisions, share in the profits generated by their efforts and get Employment Contracts to add wealth.
- *Benefactors* provide tenured employee/owners with opportunity to change career paths by switching to other Cooperative Businesses in the organization.
- *Benefactors* provide worker/owners with interest free loans for large purchases, and Association Buyer's Club gets them great prices.
- All worker/owners participate in paid weekly training sessions to develop additional skills for promotions and higher pay.
- Since worker/owners vote on sustentative decisions, irresponsible actions will be kept to a minimum out of self-respect and NIMBY.

- New ideas may be submitted for new business formations and if approved, the submitter will help manage the new business.
- All prosper from the 50% heart energy bonus unleashed by worker/owners when they realize how profitable their efforts can be.
- Cooperative Association provides each member business and employees legal counsel, patent registrations, and major medical with the use of Med-Beds.

Dedicated and proficient worker/owners end up making at least twice what they currently would make for similar jobs in addition to their RSS. Quality and quantity both improve which makes customers happy and business more profitable. Communities are not polluted, and most of the money stays in the local community economy. Best of all, tenured employees learn to make consensus decisions in a supportive environment that takes much of the stress out of forming new mental habits. These experienced people are now in training to develop self-esteem and to volunteer for public service.

We want to apply this format to the thousands of new businesses we create!

COOPERATIVE CHARTER FOR WORKER-OWNED BUSINESSES

Since the capital costs of starting and conducting a new business are the single largest debt generally incurred by a new business, Resource Development Coalition, LLC, (hereinafter *Benefactor*) agrees to be a largely silent capitalizing partner for new businesses which agree to conform to enlightened principles of Cooperative Capitalism.

ARTICLE ONE: *Benefactor's* Responsibilities

Resource Development Coalition, LLC, (hereinafter *Benefactor*) agrees to provide the following:

1. ***Benefactor*** agrees to examine, at its own cost, the feasibility of new business ideas that it deems likely to succeed in the marketplace. Once chosen to proceed, the *Benefactor* will obtain all licenses, patents, trademarks and copyrights required, and will pay all associated costs. If a third party has presented the idea to the *Benefactor*, they shall receive a negotiated share of the royalties that may result.
2. ***Benefactor*** will supply the capital expenses needed to get the business operational, and no repayment of interest or principal will be required for as long as the business operates in accordance with this Cooperative Charter and its subsequent revisions. Should the business ever stray from the Charter, and refuse to return to it, the business will be forfeit to the *Benefactor* 7 days after such refusal has been issued.
3. The Subsidiary business will be operated as a worker-owned cooperative with the ***Benefactor*** as a mostly silent partner. ***Benefactors*** will only interfere

with the operation of the subsidiary when requested by management, or when there is a marked downturn in production, sales, worker satisfaction or when the subsidiary management attempts to alter their compliance with this Cooperative Charter.

4. Each subsidiary business will become part of the ***United Worker' Cooperative, LLC***, which will provide each subsidiary and all of its employees with free legal advice and representation, health care in the form of free access to Med Beds, Worker's Compensation Insurance, property insurance and advanced business training scholarships for select candidates. Eventually, as the organization grows in membership, other benefits like buying clubs will enable all employees to get discounts on housing, appliances, vehicles, and other needful items.

5. ***Benefactor*** agrees to appoint the general manager, president or CEO of the new business venture for the first 3 years minimum, along with a small, temporary start-up team, with said appointees available to remain for as long as it is mutually desirable. At such time as this CEO wishes to step down, a successor shall be chosen from the employees of the subsidiary corporation, or from the pool of potential business leaders the ***Benefactor*** has available, with the approval of the subsidiary business' board of directors.

6. ***Benefactor*** agrees to appoint the originator of the new business idea as vice-president of the subsidiary business if he or she so desires, and is willing to undergo training to expand their management, marketing, or product development skills to earn the right to occupy such responsible positions.

ARTICLE TWO: Subsidiary Business' Responsibilities

Once the new business venture has been named, a location chosen and facility obtained, a CEO or General Manager will be appointed to take charge of developing the new opportunity, obtaining the proper equipment and raw materials, and hiring the first round of employees.

1. All ***Employees*** of the subsidiary business will be hired on a probationary basis which will last for 6 months. At the end of the six months, their tenure will be voted on by the management initially, and by the other tenured employees as soon as there is a sufficient quorum of 12 of them to do so. This vote will be conducted with secret ballots and the probationary employee will only become tenured if he or she receives a 2/3 vote of approval from the previously tenured employees. This is to help ensure that no disruptive, undependable, or dishonest employee gets hired and "sours the mix".

2. All ***Employees*** will be expected to participate in an educational opportunity every Friday from Noon to 4:30 PM each week, for which they will be paid normal wages. This education is to increase the skill level of each person so he or she is ready to move up to a higher responsibility level and higher pay. This is also an opportunity to learn a new aspect of the business that might

prepare the employee for a new line of work or even a transfer to an adjacent United Workers Cooperative subsidiary business that operates in a different field.

3. Each **Employee** is expected to grow in skill and take on more responsible duties, which is the purpose of providing the weekly training. If an employee conceives of a new product or service, he or she may make a presentation to the **Benefactor** for consideration as a new business venture. If help preparing the presentation is needed, the employee's current manager will help them at no charge during one or more of the Friday afternoon training sessions. If the **Benefactor** decides to capitalize the resulting new venture, the employee that proposed it will be invited to participate in the management level of the new resulting subsidiary business.

4. All **Employees** and directors of the subsidiary business become worker/owners and will receive quarterly profit sharing based on the wage bracket they are currently in, and current employees will have first consideration to fill any new vacancies they may be qualified for, that might arise which offer equal or better pay. It is our stated aim that no employee should stagnate in any position when their acquired skills have prepared them for opportunities that become available in the existing business or in an adjacent business that is also a member of the **United Worker' Cooperative, LLC**. Ownership rights to profit sharing and decision making cease when an employee no longer works for the business.

5. When each subsidiary business becomes a well-oiled team, the **Benefactor** will provide additional wage benefits to the **Employees** of that business as a reward for realizing their potential. This will be paid as an Employment Contract that will represent up to a doubling normal wages earned during each quarter when reasonable business goals have been met. Individual **Employees** may also receive bonuses from time to time for being most valuable employee of the month, etc.

6. The purpose of this approach is to help each tenured **Employee** to become a more skilled and higher paid member of the business team, and it is hoped, that in time, each employee will use the affluence they are earning and skills they are learning to volunteer in their communities for school boards, city councils and other organizations where their acquired skills and common-sense approach to problem solving can be put to use for the benefits of all.

SUMMARY: United Workers Cooperative Goals for Expansion

ZIM **Benefactors** will be entrusted with the financial wherewithal to create new humanitarian projects with the intent that they help reshape the lives and opportunities of all individuals to achieve financial freedoms and the expansion of consciousness to realize that we are all part of a single organism. Through learning to cooperate with one another, we can rebuild our wondrous world into a single community of individuals that want to help one another succeed in all areas of life. This will take formats that provide guidance for the practice of cooperation in the beginning. But what better place to learn

these skills than in a work environment where people will be spending their time anyway. This way they get paid to form new habits of cooperation while they learn to become more skillful and creative as individuals. With so much that will need revamping to create a New World, where better to start than helping people create the kinds of habits and personal responsibility they need to live in that New World.

And, this endeavor is self-sustaining because these new teams will be producing the goods and services we all need to live a care-free and happy life. People who are growing and feeling appreciated are happy people, and their affluence and joy will be the best advertisement for more of these cooperative businesses to form all around the world. Happy, contented people produce quality products and services which makes consumers happy too – thus spreading the good-will and love of life to everyone like a pandemic of joy. Imagine thousands of new businesses based on this Cooperative Capitalism model producing revolutionary new goods and services in hundreds of communities all over the world. Perhaps we CAN create a New Golden Age of Humanity!

RIGHT-USE CAPITALISM

INCOMPLETE CAPITALISM

Capitalism rose to its current prominence during the Industrial Revolution in the United States. Before that time, it was a much smaller and more local enterprise and not the wide-spread or well-known economic system we know today. Unfortunately, only a part of Capitalism was introduced at that time – the part where the owners of capital or the means of production owned everything, and were the only substantial profit makers in the system. This is why Capitalism has gotten a bad name for abuse of labor, environment, deteriorating quality of materials and manufacturing – all in the name of increasing profit margins. Public ownership of company stocks has only exacerbated this abuse. None of this has ever been in the best interest of the workers, the customers, the general public or the responsible stewardship of the Earth.

COMPLETE CAPITALISM

Capitalism can be an excellent system for commerce, but only when it realizes its true potential by including ALL the stakeholders in a win-win proposition, and excluding those passive investors who are unnecessary. If the typical Capitalist is replaced by a *Benefactor* using the newly acquired funds confiscated from the hoarding elites to capitalize new businesses with no requirement for repayment, then the “interest” and principal repayment charges are removed and large chunks of earnings can be invested in plant improvements, worker benefits, wage increases and profit sharing, and product

improvements. In this way, the workers who produce the products, the consumer who buys the products or services, the community in which the production takes place, and the local and general environment will also all be winners. The proper calculation of total cost of the product or service produced is the investment it takes:

- A) to create a great and lasting product or service for the customers,
- B) to fairly pay the workers who make the product or service possible,
- C) to ensure that the environment is not degraded by acquisition of raw products or disposal of waste products, or the side effects caused by use of the product.
- D) to ensure that the community that houses the enterprise is fairly compensated for its municipal services with most of the profits remaining in the local area.
- E) To ensure that the environment is not adversely affected by the acquisition of the raw materials needed to produce the products we create.

A shortcut in any of these 5 main areas of responsibility degrades the overall quality of the product or service, and destroys the validity of the Complete Capitalist system.

CO-OPERATIVE CAPITALISM

The major problem in most incomplete capitalism is absentee ownership. When individuals or stockholders own and direct a company, they are largely insulated from the consequences of bad actions on the part of the company that affect the workers or the local environment, or the environment in some foreign country of supply. The best way to avoid this dilemma is to create an international association of businesses which are formed as Co-operatives where workers have an ownership interest in their companies. This provides for local input into all decisions, and prevents the ambivalence of absenteeism from allowing destructive actions. At the local level, an employee/owner is not going to allow his company to pollute the local river or lake where he takes his kids fishing on the weekends, and on the international level, an associated Co-operative member will alert their distant affiliate company if their raw material supplier is polluting his or her local environment in that distant place so that pressure can be brought to bear on that company to change its practices or lose its raw material production contract.

Obviously, such a change in the form of business ownership would require time, and would start out quite locally. But with the passage of a few decades, such Co-operative businesses could be spread across the globe. This may seem unlikely until you understand the appeal these Cooperatives will have for worker/owners to participate.

ORGANIZATIONAL LOGISTICS

The largest hurdle for any new business to overcome is raising the required capital to fund the infrastructure and overhead costs of setting up a factory or warehouse, hiring and training employees, purchasing tools, equipment, machinery, office space, advertising, and all the ancillary requirements for operating a new business. This is normally done by borrowing money from a bank, or selling stock to partial owners, or a combination of both. Unfortunately, this results in a huge hunk of overhead that lasts for decades (or permanently) as the primary monthly expense of the business, and often results in substantial loss of directorial control. To ensure that the business can make these huge payments, management often makes faulty decisions about the quality of the products or services, shortens or eliminates proper training, uses inappropriate or inadequate machinery, and in all ways reduces safety protocols and cheapens every ingredient that goes into their production process. The result is unhappy workers, accidents, poor quality products or services, missed schedule dates, and a host of all the stressful elements that accompany these kinds of degenerations in quality and planning.

The solution to this endless cycle of ever-worsening problems is to not start the company on traditional debt. What if the required capital were provided by *Benefactors* who desired to see a new form of businesses emerge where workers were also owners and participants in the management and operational decision-making of their businesses. This capital would be provided only if the Co-operative form of business were adopted, and the standards of quality were maintained. Should the company seriously deviate from the Co-operative Association standards, and refuse to return to them after being warned of their diversion, their initial capitalization would become due and payable and their membership in the Co-operative Association, together with all the benefits that accrue with such membership, would be terminated. In this way, the *Benefactors* get what they desire which is to rapidly perpetuate Cooperatively owned and operated businesses, and the worker/participants would get what they want in the form of the opportunity to create a business where they share in the substantial profits of running a quality enterprise that is not capitalized by debt. In these Cooperative Capitalist businesses, a worker's participation equals an ownership share, but that share is not inheritable, and ceases to exist when the worker ceases his or her employment.

It should be pointed out here that this form of business ownership has a secret weapon. When a human being is treated with respect and dignity, and he or she understands that the profits that result from their efforts will be shared with them, they become supercharged with enthusiasm and willingly invest their best efforts to make the company succeed. Their self-interest produces a positive working environment where quality and quantity can be produced with very little friction. This is almost the opposite of the current work environments where people feel disrespected and unappreciated, and seldom see any boost in their incomes from excessive efforts. In this way, the

Co-operative business ownership model unleashes a 50% bonus of normally untapped energy and enthusiasm, and at no additional cost to the system of production. Their profit sharing comes from the additional level of quality production their super-charged efforts create. The more they invest themselves and take personal responsibility for their work, the more their checks grow in size. Once people understand this simple equation, they form the habit of looking for ways to become more efficient and productive. This allows the same number of individuals who willingly devote themselves to a project, to energize their efforts in a way that is simply unseen in normal current working environments. The atmosphere they create in the workplace allows no tolerance for gold-bricking, slothful work habits, or quality short-cuts on the part of their co-workers, as each person understands that such behavior robs them of additional profits.

This is the reason that all employees of these Cooperatively owned businesses are hired on a 180 day probationary system, and their final acceptance at the end of that period is decided by a secret vote of the other tenured employees. If a new employee does not demonstrate that they are willing and eager to fit in with their associates, work hard at being productive, take responsibility for learning the new skills they require, and maintain a positive and cooperative attitude, they will not be voted into a tenured employment at the end of their probationary period. It is essential to keep the workplace a positive and mutually enthusiastic environment for everyone to prosper, and self-interest will prevent the tenured employees from voting to accept someone they know is not going to help them maintain their best interests.

START-UP OF CO-OPERATIVE BUSINESSES

When a new product or service is presented to the Co-operative Association Board of Directors (*Benefactors*), they decide if they think it has merit enough to be pursued. If they decide that it has, an incubator is set up to prototype the product, determine the costs to produce and the probable market acceptance for the produced item. If the initial research produces positive expectations, then a new Co-operative Business will be set up and funded. The inventor, or person(s) who bring the idea to the Co-operative Association Board will be offered a place in management and paired with an experienced manager to guide and train their efforts. Patents will be filed, with ownership shared between the inventor(s) and the *Cooperative Association*, a factory location will be chosen, land procured, a factory designed and built, and machinery and employees will be hired to start production. Each new business has 6 months to get itself up and running efficiently once setup has been completed, and then the Co-operative Association Board will inspect the operation to certify that it is in compliance with the Association guidelines, and that their products are of responsible quality.

As each business progresses, each tenured employee is expected to progress as well. Each Friday afternoon will be dedicated to training in each Co-operative business. These training sessions will be run by the senior employee in a given area like, sales, company management, production management, and specific job skills like CAD/CAM and welding. Employees will choose which area they would like to develop in, and if their current skill level is appropriate, they will be trained in the more advanced techniques and procedures they choose. In this way, each tenured employee will be expected to progress through the ranks to the head of his or her department over time, which will also result in higher pay scales for each of them as they grow.

Tenured employees that find themselves in a business that is not that interesting to them may apply for a transfer to another Co-operative Business, where they will have to go through a 30 day probationary period to ensure they fit in with the new worker/owner associates. Tenured employees who have an invention or new idea will be helped to prepare a presentation for the Co-operative Association Board where it may be given the support to become a new Co-operative business and they can become part of the management team that brings it into production.

In this way, each business and each tenured employee is encouraged to keep growing in every possible way to become more skillful, productive and confident of success. Each tenured employee also becomes part of the Co-operative Association's Buyers Club. As the Association grows in size, everything an employee might want to buy will become available at a reduced price including appliances, vehicles, houses, vacations, and educational opportunities, especially if they can be supplied by other Co-operatives.

Med-beds will provide all the health insurance each tenured employee and his or her family will need to stay healthy, or recover from injury. In this way, the Association will be able to provide "health insurance", "workmen's compensation insurance" and by placing all tenured employees into adjacent Co-operative Businesses should their own business be shut down for some reason, "Unemployment Compensation" too.

In short, there is very little that a tenured employee of any one of the Co-operative Association businesses will need or want in the way of material things that the Association will not provide or assist in procuring. In addition, the same *Benefactors* that provide the capitalization needed to start these Co-operative businesses will also provide a range of financial services to each tenured employee. This includes the interest-free loans each employee may need to purchase large ticket items. It also includes an Employment Contract for each tenured employee which means that as time in grade increases, and the Co-operative Business grows, the employee will receive a growing percentage of his or her regular wages in the form of wage bonuses from the *Benefactors*. This will keep growing with the employee's skill progress and the success of their Co-operative Business until the tenured employee is receiving a 100%

enhancement of wages with each check. This is in addition to the normal raises, and profit sharing that he or she receives from the business earnings on an annual basis.

Now it should be becoming clearer why we feel our system of Cooperatively owned businesses will grow across this country and the world at an accelerated rate. As the Association grows in member businesses, so opportunities will grow for all our tenured employees for job growth, new business possibilities, financial stability and independence, and personal growth in self-esteem and confidence. It won't take long for each tenured employee's friends and neighbors to learn how he or she is getting ahead so rapidly, and is so happy, and they will want to participate in the Co-operative Business program too. Each tenured employee will receive a bonus for each referral they make that becomes a tenured employee of an Association business. This means that recruiting will be virtually automatic, resulting in a waiting list to get into an Association Co-operative Business, which will in turn, spur the growth of new Co-operative Businesses.

Now imagine a dozen *Benefactors* spread around the world starting up new Co-operative Business opportunities. If each *Benefactor* started an average of 12 new businesses per year, that would be 144 new Co-operative Businesses the first year. The second year, another dozen *Benefactors* would get interested in participating, and that would yield 288 new Co-operative Businesses the second year. Within a few years, there would literally be thousands of new Co-operative Businesses popping up each year. In 3 decades there could easily be 30,000 Co-operative Business members in the Association. What kind of world would they be helping to make? Happy workers make good quality products. Happy consumers make a happier world. 30,000 Co-operative Businesses might employ 250,000 happy workers making millions of high quality products to make millions of happy consumers. See how quickly joy can spread? Once the word got out, who would want to work for the old style businesses? This would cause even faster growth of the Co-operative Business model around the world.

There are currently 6,000 new technology patents promised to be released to the general population of the world. Imagine if all 6,000 were turned into Co-operative businesses by *Benefactors*, and they hired a hundred employees each – 60,000 new profit-sharing workers. Imagine that public demand for these new products doubled every year, and 6,000 new plants and 60,000 new employees had to be hired each year. At the end of 3 decades, there would be 180,000 new Co-operative Businesses with 18 million profit-sharing employees. And there are thousands of other manufacturing and service opportunities that could be expanded at the same time and in the same way.

We talk of a Golden Age of human life on this Earth. How will it come about? I believe that with the current destruction of evil empowerment from the Earth, we are being granted a new beginning. But, WE the people have to make that new and glorious age

of enlightenment by re-imagining our world and re-creating it in our own image. Why not make it a world where work is a joyful celebration of our time, our immensely creative humanity, and a gift of conscientious enhancement we give back to each other and our Mother Earth?

Those who would find joy in joining us will find the following resonates in their hearts:

THE AMERICAN'S CREED

I do not choose to be common. It is my right to be uncommon. I seek opportunity, not security. I do not wish to be a kept citizen, humbled and dulled by having the state look after me. I want to take the calculated risk, to dream and to build, to fail and succeed. I refuse to barter incentive for a dole!

I prefer the challenges of life to a guaranteed existence; the thrill of fulfillment to the stale calm of Utopia. I will not trade freedom for beneficence, nor my dignity for a handout. I will never cower before any master, nor bend to any threat.

It is my heritage to stand erect, proud and unafraid, to think and act for myself, to enjoy the benefits of my creations, and to face the world boldly and say: This I Have Done! All this is what it means to be AN AMERICAN!

This attitude will be the result of Cooperative Capitalism's influence on each worker/owner who unleashes his or her personal power and creativity in the supportive atmosphere of the successful enterprise that they will each help to build. I believe that it is the quickest and surest way to help each individual participant develop their self-esteem, and their self-awareness and as their resulting consciousness grows in understanding and power, they will each be embracing their true human potential. Such a spiritualized melding of personal growth and commerce would revolutionize the work world, and quickly help to create the high quality life we all desire! Why not dare to unleash the human spirit and see what happens?

A CAUTIONARY WORD ABOUT PUBLIC COMPANY OWNERSHIP

The world's stock markets are based on raising corporate capital by selling shares of ownership in the corporation to private and corporate investors. This approach to capitalization inevitably leads to owner-apathy and demand for profits at the expense of ethical considerations. When someone's only involvement in a corporate enterprise is how much money it makes them with no hands-on participation, bad things happen. We have all seen strip-mining, water and air pollution, ground water poisoning, and a host of other man-made calamities that result. In the Cooperative Capitalism system, the *Beneficiaries* provide the capital to start new businesses (or convert existing ones) without the need for private or corporate investors, which prevents them from introducing unnecessary greed into the financial equation. Since these *Beneficiaries* are investing recovered wealth that the elites have hoarded for centuries, wealth that

should have been owned by the Earth's people, they will not expect any repayment. In this manner, products and services can then be provided with more integrity and at cheaper, more sustainable prices without the extra layer of apathetic ownership demand.

In Commodity markets, prices are arbitrarily inflated to provide a profit to investors with no interest in the integrity or affordability of the commodities. Their greed for profits inflates the cost. If wheat goes up, so does the price of a loaf of bread for final consumers. Is it ethical for a few to make a profit at the expense of the many? What if farmers were subsidized by *Beneficiaries* with interest free loans, free insurance, and/or guaranteed sales price contracts for their commodities? Some of these funds could be distributed during the growing seasons to help pay for expenses, and a guaranteed sale at the end prevents price depressions due to investor short selling. Fair price guarantees and stable pre-sale contracts would ensure that farm productivity grew over time and food prices and availability would remain stable or expansive rather than being curtailed by financial manipulation stealing the profits out of the farming business. Organic farming techniques would become affordable when the quality of the food is considered in the pricing equation rather than just the quantity, and the soils resulting replenishments would further expand the farm production output. Once again, removing the investor's profit motive subtracts the price of illegal interest from the financial equation.

The arbitrage markets between world currency exchanges will probably be eliminated by the revaluation of the QFS and the RV, but if not, they should also be eliminated, and for the same reasons listed above. Only the people actually involved in the creation of products and services should be getting paid for their efforts, not capitalists who extract an unlawful interest charge by demanding payment for the rental of their capital. Capital, like natural resources, should belong to the general collective of Earth's people, since most of it came from mining Earth's resources like precious metals. The Alliance has currently recovered much of what the elites had hoarded over the preceding centuries, so let's now invest that wealth in establishing the means of production and giving the ownership of it to those involved in the capitalized production that results. The interest capitalists charge for the rental of their money is no different than the interest charged by the fractional banking systems for their loans. Only when these parasites are removed from our monetary system can we hope for more ethical and responsible manufacturing of goods and services and a cessation of endless price inflation. We have the wealth to supplant them now, so let's change our way of doing business and give honest Cooperative Capitalism a chance to see what it can do!

CONVERTING PUBLICLY OWNED COMPANIES INTO
COOPERATIVE CAPITALIST BUSINESSES

One way to jump-start the creation of Cooperative Capitalist businesses is to convert existing publicly owned businesses into them. This would be done by having a *Beneficiary* buy at least 51 percent of their stock, and voting in new management to accept the conversion plan. The remaining stock holders would be offered a fair price for their stock based on current market conditions before the conversion was publically announced, after which the market price would probably fall quite precipitously. Once the shareholders were all bought out, the cost of the buyout would be forgiven by the *Beneficiary* in return for the business converting to a Cooperative Capitalist business, and joining the ***United Workers Cooperative Association***. Conversion businesses would require a slightly different method of probationary approval of existing employees, but managers could be interviewed by psychic experts to establish if they are willing and able to make the transition to a worker/owner environment. Once this group of approved managers is established, they could vote on which of the existing employees they wish to offer tenure.

[The remainder of this plan has been withheld pending approval from the Alliance]