Subsistencism: Social and Environmental Capitalism

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1: The Successes and Failures of Past Governments

The economy exists for the person, not the person for the economy. - Santelli, Sikkenga, Sirico, Yates, and Zuniga¹

The existing and prior forms of government have succeeded in bringing humanity to where we are today. The population of humanity has never been higher. We have created amazing technology that gets better every year. We have the capability to produce far more goods and services than ever before.

Machines and computers we have created, built on the backs, technology, and ideas of past generations, can produce more than ever, with less and less human interaction and labor. Automation and machinery have reduced the work, overall, that humans need to do in order to survive.

It is unprecedented in history that the masses have been fed by the labor of such a small percentage of humans. In 2018 in the U.S., for example, only 11% of U.S. employment was in the agriculture sector, which includes food service and restaurants.² When limited to farming and food manufacturing, the total percentage of U.S. workers who actually produce the food, the number comes out to 2.3%. In other words, the work of 2.3% of U.S. workers produces the food for the rest of the U.S. The importation and exportation of food in the U.S. is fairly close to being balanced, so it does not substantially change the analysis. It is also important to note that food must also be transported and distributed, which increases the number of workers required to feed the nation. Regardless of this, the point stands: a small fraction of workers provide the food for all. The massive machines we have created can farm the land more efficiently than ever before.

Over time, our technology and automation will only get better. Advancements in technology have decreased the needed labor for all of humanity at rates never seen before. Even the service industries have become more efficient. For example, what used to take a clerk a day in the 1800s, to copy letters by hand, now takes mere seconds for a copy machine or printer.

What humanity has accomplished is truly an amazing sight.

The world we have created has not come without cost, however. This exponential advancement in our technology, production, and consumption has come at a great cost in our natural resources,

¹ The Free Person and the Free Economy, Santelli, Sikkenga, Sirico, Yates, and Zuniga (2002), p. 124; <u>https://books.google.com/books?id=WmC4Vat9akUC&pg=PA124&hl=en&newbks=1&newbks_redir=0&sa</u> <u>=X&ved=2ahUKEwiugpKgvOjoAhWUK80KHR5aBJcQ6AEwAHoECAEQAg#v=onepage&q&f=false</u> ² https://www.ers.usda.gov/data-products/chart-gallery/gallery/chart-detail/?chartId=58282

our environment, the air we breathe, the garbage we create, and even the countless man hours and lives spent by the masses to bring our society to where it is today.

If you believe the majority of climate scientists, it is unlikely that humanity will be able to continue to pursue its current rate of consumption for much longer. Hedonism, the pursuit of personal pleasure, has driven our consumption to literally unsustainable levels.

Even if you do not believe the scientists who speak of against consumption and carbon emissions, it is impossible to not see the pollution in our cities, the extinction of many species, the mining of limited natural resources, the filling of our oceans and landfills with plastic, and the destruction of the environment all over the world.

Every year, we lose more and more of the vital resources we need to survive as a species. Every non-renewable resource we mine or destroy now is a resource our grandchildren will not be able to utilize. The more we consume now, the less future generations will be able to consume. Humanity's boundless consumption cannot continue.

Additionally, the need for human labor has never been so low, and yet our current systems still find a way to force people to work long hours, often at multiple jobs, in order to survive and maintain a basic subsistence (staying alive at a minimum level).

One thing that the Covid-19 crisis showed us is that the whole world does not need to be running at full steam at all times. Indeed, many people realized that less consumption, less transportation, more remote work from home, and more staying in was not only good for the environment, but was also a possibility. Even though "the economy" came to a standstill, while the stock market fluctuated randomly, somehow the world kept moving, there was almost always enough food for everyone, and the environment even recovered to an extent. Carbon emissions were reduced substantially during the quarantines.³ Our world can and should support this way of life. It is not only a possibility, but is quickly becoming one of our only hopes for survival as a species on this planet.

The time to maintain our place as a species on this planet is running out. There must be a dramatic and substantial change from our current trajectory, or humanity will suffer a serious setback and will struggle to maintain its place on the planet.

In order to understand the best ways to move forward, it is important to understand how we arrived, as a species, where we are today. The story of how we arrived at this point in time is

³ <u>https://cleantechnica.com/2020/04/02/air-pollution-levels-are-falling-falling-covid-19-self-quarantines-have-a-good-side/</u>

complex, and there are many great accomplishments and many horrible mistakes made by leaders and governments over thousands of years.

Historically, governments have often started with the strong seizing power over the weak. Any time there has been a power vacuum (and as is even seen in many countries in modern-day Africa), warlords have usually cropped up and have begun fighting for control over a territory. Eventually, a warlord would win and gain control. Often this resulted in another form of government, like a monarchy in a feudalist state, that would still impose the will of the warlords, now kings, queens, and aristocrats, over the weaker members of society.

Over time, these feudalist states were seen as inefficient and uncaring towards the weaker members of society, and inefficient at properly utilizing and maximizing the value of the available labor and land. Instead of imposing the will of the strong versus the wants of the weak, the world has, for the most part, moved on from feudalist states.

As we can see from the above examples, over time governments have moved away from pitting the strong versus the weak to systems that allow the weak and underprivileged a greater chance to survive. The best governments will always find a way to keep the least-privileged and the weakest alive, while imposing the fewest restrictions on all of its members' lives and while limiting damage to other life on the planet. Better governments and economies than the feudalist states were developed in the eighteenth and nineteenth centuries.

The main forms of government and economy that were largely created in the eighteenth and nineteenth centuries and still exist today, although not in pure forms, are Capitalism, Socialism, and Communism. These forms of government have evolved over time into less-pure forms. These forms of government have honored their lofty goals and have brought humanity to its current amazing, but consumptive, state.

Capitalism is where the economy, all trade and industry, is controlled by private owners for profit, rather than having state-controlled markets. Capitalism and capitalist governments have encouraged innovation, production, and the use and exhaustion of natural resources. These governments have required almost everyone to participate in the economy and to work in order to survive, even a basic subsistence. For a substantial part of human history, since before the 1800s, it was expected that more than 60% of the work being done would be done in agriculture.⁴ This was necessary, but over the past few hundred years has become less and less so. In the past hundred years, the percentage of laborers in agriculture has dropped to unprecedented lows. The innovations that capitalist societies brought (alongside the other modern societies) have made this substantial and significant advancement possible.

⁴ <u>https://ourworldindata.org/employment-in-agriculture</u>

Capitalism has failed in some aspects in that it has not protected our natural resources or curbed our appetites for indulgence and consumption. Instead, it has fueled a system where comparisons of what everyone else has result in an endless desire for more. Capitalism has fueled hedonism, the pursuit of pleasure, to the extremes where faking it on social media to keep an image has become routine, ordinary, and unsurprising.

Corruption in capitalist systems has run rampant since the founding of the various capitalist nations. In 1904, Mark Twain wrote at great lengths on the corruption in the U.S. system since the time of the founding in "The Gilded Age: A Tale of Today."⁵ Corruption is ongoing and unlikely to cease under the current system without serious changes, even though "draining the swamp" has always been a common platform of many elected officials.

Capitalism has pitted the strong against the weak, by encouraging the exploitation of workers (in this instance, the "weak") for the gain of the proprietors (in this instance, the "strong"). If the workers do not work, they will not have enough money to survive. The proprietors take advantage of this by offering a base subsistence (or even less, if they can get the government to chip in) in exchange for labor that creates far more value than the worker is paid. The workers are required, just by virtue of being born, to work in order to survive. A purely capitalist system pits the strong versus the weak in a competition for natural resources, and prioritizes the happiness of the strong versus the survival of the weak.

Capitalism has also encouraged a rush to exhaust resources, a disregard for the environment, and to grab as much capital as possible for every person's family. As a result of this, Capitalism compounds wealth to the point where fewer and fewer people own a greater and greater percentage of the capital that exists. This wealth gets passed on from generation to generation, creating dynasties of families who become the most powerful people in the world, through no work or brilliance of their own.

Because Capitalism, in its purer forms, pits the strong versus the weak and disregards the marginalized in society, most capitalist forms of government and economy have evolved during the past hundred years into more socialist-type governments, caring for the underprivileged through welfare. The welfare systems that have been created, while well-intentioned, are often quite complex and have certain requirements that must be met in order to qualify for aid, and which prevent many people from getting access to. Any time an additional complication or requirement is added, fewer people can rely on the safety net and be able to obtain a subsistence in the welfare system. Having even one minor restriction can result in the death of the people

⁵ The Gilded Age, a Tale of To-Day, Mark Twain (1904),

https://books.google.com/books?id=Yu9KAAAAMAAJ&printsec=frontcover&dq=mark+twain+golden+age &hl=en&newbks=1&newbks_redir=0&sa=X&ved=2ahUKEwjY_-KcmeboAhXWGs0KHQraDQcQ6AEwAHoECAMQAg#v=onepage&g&f=false who fall outside of that restriction. This is a serious weakness in any capitalist system that utilizes welfare for the poorest and the marginalized.

In purely Capitalist systems, millions have died from hunger and easily-preventable disease, even though the world has more than enough food and medicine to prevent these deaths at only a minimal cost.

In contrast to Capitalism, Socialism looks to take the power away from a few hands and give the means of production (the capital, also known as the land, machines, warehouses, etc.) to the community and allow the community to produce goods and services. Communism gives the means of production to the government and allows the government to control the means of production. The goal of Socialist and Communist governments and economies is to protect the weakest and provide for all, rather than just providing for the strong, the lucky, and the well-connected.

Socialist and Communist forms of government have lofty goals, and the more successful governments that have implemented a form of Socialism or Communism have brought about great human changes and increases in the standard of living for billions of people who were largely left out of other systems. Calculating the number of lives that have been saved from these changes is likely impossible.

However, early Socialist and Communist regimes largely neglected the incentives provided for production and innovation that were built into capitalist systems, and starvation of many people and other many needless deaths resulted. Other regimes failed, and millions of human lives were lost due to other bad policy decisions.

The Socialist and Communist governments that survived eventually created Socialist markets. These Socialist markets eventually evolved to try and incentivize production and innovation, and yet they ended up having the same weaknesses as the Capitalist markets: incentives to exploit workers, to exploit the environment, a rush to exhaust resources in an effort to acquire more capital, and the extreme consolidation of capital.

Also, like happened in Capitalist systems, Socialist and Communist systems also allowed for unbridled corruption, which have usually resulted in waste and destruction, and even the entire collapse of economies and nations.

Additionally, as we have seen in the various Capitalist, Socialist, and Communist systems over the past hundred years, when only a few people have control over the natural resources and capital, while there may be innovation and progress, there is always waste, destruction, and needless death. In the past hundred years Capitalist forms of government have rightfully evolved toward a more Socialist-type of caring for the marginalized through the welfare systems. Likewise, the Socialist and Communist forms of government rightfully evolved to include Socialist marketplaces which incentivize production and innovation.

Therefore, as both forms of government converge towards each other, it appears that a better form of government is somewhere between the two forms. A better system will, therefore, take the advantages and incentives for production and innovation from Capitalist forms of government and combine it with the lofty, humanist goals of providing subsistence for even the most marginalized, which exist in Socialist and Communist forms of governments.

Humans will almost always be self interested, and so their self interest must be redirected in such a way that it is not destructive. Likewise, any society that does not care for the weakest members and even those outside of its limited circle also stands to needlessly lose any life that is precious on this planet.

In order to correct the mistakes of these systems of government designed in the 1700s and 1800s, and in a last-ditch effort to save humanity as a whole, substantial changes to our systems must be put in place that care for the weakest in society, preserve the environment and resources for future generations, while checking the worst impulses and desires of humans, all while providing subsistence to all, incentivizing innovation, and incentivizing sustainable production.

The solution I propose, which I have called "Subsistencism: Social and Environmental Capitalism," takes the best parts of Capitalism, utilizing the self-interest of humans, and combines it with the lofty humanist goals of Socialism and Communism. It guarantees a basic subsistence for all humans within its reach, encourages people to produce, innovate, and acquire wealth and spend it during their lifetime, while giving more power to the general public to control corporations and decrease the destruction of the environment. It also creates a far more equal playing field for everyone and will allow the hidden great minds a chance to find the time to speak; a guarantee of basic subsistence will allow more people to be free thinkers and innovate, rather than having to worry about picking up an extra shift in order to pay rent or buy groceries.

The system I propose also focuses largely on a reduction of carbon emissions and the endless hedonism we have been conditioned to expect.

While the system of government and economy I propose is not perfect, and will only be a stepping stone into a greater system that we discover in the future, it is better than the ones we have in place in the early 21st century.

One thing is certain: we humans cannot continue as we have been and expect to survive without major changes. If we fail to act, more devastating changes will be thrust upon us by the earth.

2: The Right to Subsistence Had by All Living Beings.

A right to life implies a right to the necessary means of life; and that justice, which forbids the taking away the life of an innocent man, forbids no less the taking from him the necessary means of life. - P.J. Proudhon (quoting Reid)⁶

Life is the most important thing in the universe. The true value of life is incalculable.

Arguments for any other value as being more important than life can usually be reduced to life after further examination. The net increase of happiness, as Utilitarianism argues for⁷, can be shown to require life to begin with. Without life, nobody can pursue happiness. Furthermore, the more life there is in the universe, the more happiness can potentially exist in the universe. Happiness is a great secondary goal, but life must always be primary. Therefore, the preservation of life is the basis for all of the arguments I will be making, and will be the goal of any good government.

No living being has ever chosen to be born. The choices of others, combined with chance, have forced every living being into existence. I recognize that some religions believe there was a choice to be born. However, the same issue of not choosing to exist applies to the pre-birth state, where at some point each living being had no choice in the matter.

Every living being which is thrust into life without any choice, therefore, has an absolute right to seek to continue to live, even at the expense of the lives of other living beings (even those of its own species). The right to seek life is absolute, and is had by all living beings. This right extends to each living being and includes the right to take the lives of others, when necessary, to ensure its own survival.

A cheetah has an absolute right to eat a gazelle. Likewise, a gazelle has an absolute right to eat plants. Plants also have an absolute right to survive and utilize nitrogen in the soil, which often comes from other living matter. That living matter has often been broken down by bacteria, which have their own absolute right to seek life. Humans also have an absolute right to do whatever is necessary to feed themselves in order to sustain their life.

⁶ Property is Theft!, P.J. Proudhon, page 94, (1840)

https://books.google.com/books?id=zZYWv4McvfUC&pg=PA94&hl=en&newbks=1&newbks_redir=0&sa= X&ved=2ahUKEwj3xuiY9-XoAhVUBc0KHYIMAG8Q6AEwAHoECAEQAg#v=onepage&q&f=false ⁷ Utilitarianism, John Stuart Mill, (1863)

https://books.google.com/books?id=HCY2AQAAMAAJ&printsec=frontcover&&hl=en&newbks=1&newbks redir=0&sa=X&ved=2ahUKEwiB1djanOboAhVBXc0KHQFPDYUQ6AEwAHoECAQQAg#v=onepage&q& f=false

The same rights apply to other survival requirements, like shelter.

However, the absolute right to take the lives of other living beings stops immediately after basic subsistence has been met. Once survival is guaranteed, the right to take the lives of other living beings goes away. On an unrelated side-note, this is a strong moral argument for Vegetarianism.

This absolute right solves the ages-old question of whether a person should steal food to feed their family. Every individual has an absolute right to take food from any other living being, if it must be done to keep that individual and other individuals alive.

Even though the other individual, whose property was stolen, had a property interest in the right of that bread, the property rights must be valued less than every other individual's absolute right of survival. When life is the highest valued thing, property rights are necessarily lesser.

However, once a living being, whose basic subsistence needs are met, starts harming others, simply to increase its comfort, or for any other reason other than keeping itself alive, then that being has exceeded its rights and is violating the rights of others. Property rights of ownership, therefore, must still exist and be recognized. Because life is more important than property, property rights are less important than a right to subsistence and, therefore, have less force than the absolute right to subsistence that is had by all living beings.

This absolute right to subsistence goes against a purely utilitarian view of preserving the maximum amount of life (or happiness) as the end goal. While a more utilitarian view may be instructive in creating and establishing policy in a grander, macro-scale by the government, on the individual, micro-scale, every living being has an absolute right to seek its own survival, even at the higher expense of life in the grand scale of things. The purpose of every living being is to survive, and every living being has an absolute right to do so, at any cost to anyone and anything else.

No being has any right to life until it is alive. When life actually begins is left to others to argue and decide, and will not occupy any further discussion here. Likewise, once a being is no longer living, it has no further rights.

Furthermore, seeking to preserve the lives of others is another absolute right every species and individual has. Saving a friend or family member from a tiger who is trying to eat them, or a human who is trying to hurt them, is something any living being has a right to do.

It is morally right, therefore, to seek the survival of your own family and species, even at the expense of others, and even if it results in a net decrease in life overall.

If it is morally right to seek the survival of your own family and species, then governments and societies that preserve more of their members' lives are better than those who do not; even if it is done at the expense of other lives.

These rights, in their basest form, pit the strong versus the weak. In the end, with a system that only has enough to provide subsistence for a small group of members, only the strongest members of society and the strongest groups will survive. This is also known as "survival of the fittest." This is only applicable when resources truly are scarce. However, when the scarcity of basic survival resources is no longer a serious issue, the societies that protect even the weakest living beings are better than those who do not, as they preserve more life.

The best governments and economies, therefore, will be those that are most effective at keeping its citizens alive while respecting all life and minimizing damage to life even outside of its circle. Each government should, therefore, seek to keep as many of its citizens alive as possible, and it has an absolute moral right to do so, and an obligation to preserve life outside of its circle as much as possible.

Everyone has a right to live. Because every human has a right to live, they have a right to a basic subsistence, and meeting the basic subsistence needs of its citizens is a right that every good government should provide for.

Again, no human has ever chosen to be born. Through no choice of our own, each of us was brought into the world. Every person was born into different circumstances, and had different levels of intelligence, charisma, and health. Even so, every single human has some immutable needs: food, water, shelter, and non-elective healthcare. Without these, every human will die. Every human, therefore, has a right to each of these, just by virtue of being born. Every human has a right to a basic subsistence.

Because no human has ever chosen to be born, they should not be forced to work in order to survive.

As Proudhon and others have said, Slavery is Murder.⁸ Being forced to work in order to have food and shelter is no different than a lesser form of slavery. It is wage-slavery⁹, and our Capitalistic societies currently state that, as a result of simply being born, unless you are an heir,

⁸ Property is Theft!, P.J. Proudhon, (1840), p. 87;

https://books.google.com/books?id=zZYWv4McvfUC&pg=PA94&hl=en&newbks=1&newbks_redir=0&sa= X&ved=2ahUKEwj3xuiY9-XoAhVUBc0KHYIMAG8Q6AEwAHoECAEQAg#v=onepage&q&f=false

⁹ I use the term wage-slavery in no way to diminish the absolute horror of slavery, or to diminish the ongoing major problems of the sex trade and other forms of slavery that exist today. These horrors must be stopped and decried and are, absolutely, murder.

you must work to survive. While certain exceptions may apply under the various welfare programs, these programs have restrictions that must be met in order to qualify. In other words, unless you fall into a certain set of conditions, you must work to survive.

Slavery has long been seen for the horror it is, and yet somehow our society has convinced itself that wage-slavery is fine and virtually everyone must work or die. Also, some people must work multiple jobs in shifts that total 16 hours per day, or die of starvation or exposure.

When less than three percent of the population can produce enough food for the rest of the population with our modern technology, it is inconceivable that any good government would feel any death from hunger or exposure to the elements within its circle is acceptable.

Meanwhile, regardless of a person's own intelligence or work ethic, the family they are born into almost singularly, and more than any other single factor, determines the trajectory of their whole life, in everything from their socio-economic status to their religion. Some are born into poverty and will need to work multiple jobs just to survive. Others inherit billions and will never want for anything ever in their life. These two examples are a direct result of chance, and are known as the "accident of birth." Neither of these examples did anything themselves to justify the vastly different circumstances and the vastly different lives each will lead.

Just as every living being has a right to subsistence, even at the expense of others, no living being has a right to any property beyond a subsistence from any other living being, including from their parents. Every human can earn rights to additional property beyond a basic subsistence through its own labor. Regardless of its labor, however, each living human should be provided a basic subsistence from its government.

Any government, therefore, that provides a basic subsistence to all, regardless of whether they work or contribute to society, or whether they are strong, will be better than a government that does not.

A summary of the logical analysis until this point follows:

- 1) Preservation of life is the most important thing in the universe.
- 2) By virtue of being born, every living being has an absolute right to try to stay alive, including at the expense of other life, even among its own species.
- 3) Every living being has the absolute right to fight for the lives of others.
- 4) Every living being has the right to associate with others (in governments, families, tribes, or economies, for example) to defend these rights.
- 5) These governments have the same rights, to fight for the lives and the right to keep its members alive by any means necessary.

- 6) The governments that perform these goals better, while minimizing losses to the lives of those outside these governments, are better than those which do not. Governments should, therefore, strive to maximize the survival of their own members while respecting life outside their own.
- 7) The best and most efficient governments will be those that perform the goals of keeping its members alive while respecting life outside of its members.
- 8) A government that provides the basic needs for survival to all within its bounds will meet the goal of saving lives better than a society that does not provide the basic needs or requires "work" in order to sustain life.

These lofty goals should be sought by any good government. No government yet has found a way to keep production and innovation going without giving any incentive for production and innovation. Therefore, property rights and free markets must be kept going in order to keep humanity producing enough to subsist on.

A good government will avoid the pitfalls of past governments and will find a more efficient middle ground that accounts for the self-interest by incentivizing production while prioritizing life as the most precious and important thing. Furthermore, a good government must provide a basic subsistence to all of its citizens, regardless of each citizen's contribution.

If a good government must provide a basic subsistence to its citizens, the question then becomes: what does "subsistence" actually mean and include? When I speak of basic subsistence for humans, I refer to food, water, private shelter, livable temperatures in the shelter, basic clothing, basic utilities, and non-elective healthcare. In other words: the basic necessities that are needed to preserve that human's life in the modern world.

As society progresses, and as advancements in technology provide more and more for humanity while requiring fewer natural resources and less human work, what constitutes a basic subsistence can change and grow. During the dark ages, running water and plumbing used to be limited to kings and aristocrats. However, our technology and systems are becoming so efficient that today, most developed nations have basic plumbing available for virtually everyone. Plumbing should and can be provided to everyone at a very reasonable cost (albeit some countries may be too densely packed for traditional systems to work).

While, historically, more than half of humans needed to work in order to produce enough food for them all to eat, humanity and its technology have advanced far beyond producing the base needs.

Indeed, very few who are reading this have produced more than a fraction of their food, or built their own home by their own labor and from their own lumber, or produced all of their own

energy. In fact, the majority of the labor that exists today in developed nations does not have any direct connection to the basic needs for survival. It is fascinating that the world has found so many ways, other than our basic needs, to occupy our time, and all in the ruse of providing for our basic needs, which is provided by the work of so few in these times.

Furthermore, for the most part in our current system, the closer you work to providing basic needs for humans, the less you are typically paid for your work. Farmers and construction workers get paid far less for their time than lawyers and financial analysts. Somehow our modern society has decided to value the contributions of those who do not produce far above those who produce and provide subsistence for the masses.

All of this simply goes to show that humanity has progressed in the past several hundred years to a state of being where no longer must it work so hard in order to survive, and that basic subsistence can be provided for the masses by the work of only a relative few.

More environmentally conservative foods and methods of housing should be those that are provided by the government. The consumption of meat, for example, is an extremely high carbon-producing food. While anyone will still have a right to go out and work to earn money to buy meat or any other food they desire (just as the right exists in our modern society), the basic subsistence guaranteed to all of humanity should be the more environmentally-friendly and healthy options. The food that should be provided as a basic subsistence to those who do not desire to work in the society and obtain more than a basic subsistence should be a healthy, environmentally-friendly diet, likely to be largely plant-based. This diet will be far cheaper and will use far less natural resources to produce.

In adding healthcare to the list, I recognize that this is a hotly debated issue, and much has been said on the subject. In a Subsistencist view, anything that extends human lives (which can be provided to the masses) should be provided by the government. Healthcare has a direct correlation with extending life expectancy. Furthermore, like the accident of birth, health is largely based on chance. As living beings, all humans should be given non-elective healthcare in order to preserve their lives and the lives of others. As discussed above, any good government will do all it can to preserve life within its circle.

In the U.S., about two-thirds of all bankruptcies in recent years have been tied to medical issues.¹⁰ When society deems it appropriate to take all of a person's life savings and work because that person had a medical issue, this is grossly unjust. Doctors and hospitals should certainly be paid for their work, but it is not just to take all of a person's belongings and give it to the person or company that performed the saving treatment if the injury was severe. Yet this is the system that currently exists in the U.S., due to the ridiculous billing procedures that exist. For

¹⁰ https://www.cnbc.com/2019/02/11/this-is-the-real-reason-most-americans-file-for-bankruptcy.html

these unlucky people, bankruptcy becomes the only real way out of medical debt, resulting in a transfer of all of the assets that person has acquired to the hospitals and doctors (other than assets exempted by homestead laws).

Few people would be able to afford a five-hundred thousand dollar medical bill, for a hospital stay and needed surgery, and yet these bills are far more common than they should be in the U.S. Such a bill would bankrupt most people in the country, resulting in a mass transfer of assets to the hospitals and doctors from the unlucky people.

A better government will provide non-elective healthcare to all of its citizens, while fairly compensating the medical providers.

Instead of having hospitals, owned by "nonprofits," charging ridiculous fees to unlucky citizens, the government can calculate and pay the proper amounts (as is done with Medicare in the U.S.). The Medicare system works and provides healthcare for millions of citizens, while fairly compensating the doctors and hospitals (who would not accept Medicare if it was not fair). Unfortunately for most citizens of the U.S., only a small percentage of the people qualify for Medicare or Medicaid.

When the primary goal of any good government is to preserve the lives of its citizens, any good government will seek to provide medical care. Many modern governments provide a basic level of healthcare to all of their citizens. These governments save more lives and are, therefore, better than governments that do not.

Additionally, medical systems that focus on prevention and early diagnosis keep far more people alive and cost far less than those who do not.¹¹

Most other developed countries have figured out a way to provide healthcare to the masses. The U.S. can find a way, as well, in order to preserve its citizens' lives and property.

Concerns that the quality and availability of healthcare will decrease are largely unjustified. Better healthcare and elective care will always exist in private markets for those who truly can afford the better care. Therefore, under government-provided healthcare to everyone, if it turns out there is not enough available healthcare for everyone, the system will function no differently than in our current system that caters to the wealthy: the wealthy will get the best care quickly and the poor will have to wait in lines. The true benefits will be to the poor, who would not be getting care under our current system anyways. The worst-case result of a system that provides

¹¹ See e.g. <u>https://www.who.int/news-room/detail/03-02-2017-early-cancer-diagnosis-saves-lives-cuts-treatment-costs</u>

healthcare for all of its citizens is the waiting for care, which is better than not receiving care at all.

The same argument does away with the concerns about what kinds of care will be allowed under a governmental healthcare system: any person can always go on the private free market and buy the additional care they seek.

What is clear is that when bankruptcy becomes a common result of some health mishap, our current system in the U.S. is not working efficiently or effectively. Whatever system is chosen in the future must care for all, regardless of their individual wealth.

If a person has a right to life, and a right to take whatever is absolutely needed to sustain that life, it must include non-elective healthcare.

Now that I have established that humans have a right to a basic subsistence, and that the work to provide this subsistence can be completed by a relatively few number of workers, the question arises: how will those few needed people be incentivized to work and produce for everyone else?

Communist and Socialist systems, while having impressive humanist goals, at times have failed to produce sufficient goods for the subsistence of the masses. The result has been that if there is no incentive to work, nobody will do the work. This failing resulted in a step back from most socialist systems and inclusion of a socialist marketplace, which resembled capitalist markets.

The successes of Capitalism are instructive here. Human nature is self-interested, and so in order to provide sufficient food and goods, production and innovation must be incentivized. The use of a Capitalist marketplace has been shown to be extremely effective in having a sufficient supply meet the actual demand. Likewise, a capitalist marketplace for anything above a basic subsistence will meet both the needs and wants of everyone involved.

As we have seen in the modern Capitalist systems, very few people want only a basic subsistence, and most will work for more. Whether they want a bigger house, a cell phone, a car, a vacation, or to pursue a dream, most people will work for what they want.

In a free market system, people acquire rights to property (other than the property required for their basic subsistence) as they work and earn the property. This system of property, together with the markets, will need to remain intact in order to keep the incentives for people to work, innovate, and produce.

Leaving the markets intact will insure that people's self-interest will result in work being accomplished, in order for them to obtain what they want beyond a basic subsistence. For

anything beyond what is needed to survive, any person can earn through work, as is currently done, which results in the creation of goods and services.

This work, from citizens who desire anything more than a basic subsistence, will provide the goods and services, and the basic subsistence for all. This will also create incentive for production and innovation.

A system that does not demand work in exchange for survival will be less exploitative of the "weak" and the poor than a system that does demand labor in exchange for survival. Because people are not forced to work just to survive, there will be less labor available. The price of labor, therefore, will likely increase, and rightfully so. As as result of the increased cost of labor, there will be less profit from exploiting labor, as workers can leave any job and still be guaranteed a basic subsistence. The hold employers have over workers, which exists in the systems today, will be substantially reduced. No longer will survival depend on the whims of an employer.

Because of the increased price in labor, some jobs will be unsustainable, which is not a bad thing. In the end, the market will determine which jobs are worth doing and which ones are not, or if certain tasks really are worth more than they have paid historically.

With free markets in place to encourage production, the question then becomes: who, then, will pay for the food, materials, and labor related to the basic subsistence?

The answer is: the government.

The next logical question that most will ask is: where will the government get the money?

The answer is: through the abolition of inheritance and an imposition of a consumption tax.

3: The Abolition of Inheritance

If the law has been able to render the right of heredity common to all the children of one father, can it not render it equal for all his grandchildren and great grandchildren? If the law no longer heeds the age of any member of the family, can it not, by the right of heredity, cease to heed it in the race, in the tribe, in the nation? Can equality, by the right of succession, be preserved between citizens, as well as between cousins and brothers? In a word, can the principle of succession become a principle of equality? - P.J. Proudhon¹²

Everyone has a right to a basic subsistence because no one has a choice to be born. Also, as has been discussed, modern technology makes it possible for the subsistence of all to be provided by the labor of a few. Those who do the labor should be paid fairly for the labor. The government should provide and pay for this basic subsistence for all.

Likewise, once a person dies, they no longer have any rights or any claim to anything. They no longer have any rights to subsist, and they no longer have any property rights. All rights are lost at the moment of death. Only living beings can have rights.

Everyone who is born has as much of a right to subsistence as any other. However, nobody acquires rights to property by an accident of birth. People only acquire rights to property (other than that required for their basic subsistence) as they work and earn the property.

Property rights must be recognized and enforced in any good government in order to create incentives for production and innovation. However, property rights, other than a basic right to subsistence, do not vest without an individual's work and earning those rights. The idea that labor vests property rights to the laborer falls under the "labor theory of property," which John Locke discussed in his Second Treatise of Government.¹³ The idea is that if you take a barren piece of land (or other property) and make it into a flourishing farm, you have gained the rights to use that land. Sadly, and as a side note, this theory was often the basis for taking land from indigenous peoples; the theory was: they didn't labor or improve the land, so they gained no ownership or property rights to the land.

For real estate, a labor theory of property made sense when there was a frontier that any person could go and explore and set up a homestead. However, the world has arrived today at the point

¹² What is Property?: An Inquiry Into the Principles of Right, Pierre-Joseph Proudhon (1876), p. 3; <u>https://www.google.com/books/edition/What_is_Property/K_8wAAAAMAAJ?hl=en&gbpv=1&pg=PA3&prin_tsec=frontcover</u>

¹³ Second Treatise of Government, John Locke, (1779)

https://www.google.com/books/edition/Second_Treatise_of_Government/h9HQDwAAQBAJ?hl=en&gbpv =1&printsec=frontcover

when there is no more frontier. Regardless of there being no more frontier, the labor theory is still instructive as far as property rights go in modern day.

In the modern day, we earn rights to property by our labor. With our labor, we earn money. With that money, we purchase property from others. The property interest we gain in our property gives us the absolute right to do whatever we want with it, including a right to waste it.

While the system of inheritance and probate has existed for hundreds, or even thousands of years, it is a system that results in an amassing of the assets into fewer and fewer hands, creating dynasties and keeping significant capital, opportunities, and assets out of the hands of the masses. This accumulation of assets also directly inflates the price of capital, as the available assets on the market become fewer and fewer over time. The end result has been that today, twenty-six people currently hold more wealth than half of the entire world's population own.¹⁴ To be fair, many of the wealthiest people in the world earned their fortunes through their own innovation. The accumulation of wealth through innovation would still exist in the system I propose. However, the creation of dynasties and the passing on of wealth to future generations will not.

Wealth creates more wealth. Edgar Bronfman famously said that "to turn \$100 into \$110 is work. To turn \$100 million into \$110 million is inevitable."¹⁵ These systems that have allowed rampant wealth accumulation to occur over generations have allowed the capital to accumulate into fewer and fewer hands. The imbalance of wealth has never been greater.¹⁶

The existence of inheritance propagates and accelerates the accumulation of wealth.

The accumulation of wealth should be praised and allowed for the living; allow each human to earn as much as they are able during their life, to be used during their life in the way they see fit. However, as soon as that person dies, their claim to any assets evaporates. The children of that person also have no claim to the assets that were acquired by the person who died. The children performed no work towards the creation of those assets, and therefore acquired no rights to them. Because of this, children should not inherit property left by their parents.

The solution to this is to end these archaic and oppressive rules regarding property. Instead of estates and probate, all humans must earn anything beyond a basic subsistence through their own work and genius. Inheritance, nepotism, and gifts must be done away with. Once inheritance and gifts are done away with, everyone will start on a more-equal playing field.

¹⁴ <u>https://www.theguardian.com/business/2019/jan/21/world-26-richest-people-own-as-much-as-poorest-</u> 50-per-cent-oxfam-report

¹⁵ Field Guide to the U.S. Economy, Nancy Folbre (quoting Edgar Bronfman, Sr.), (2011), p. 15

¹⁶ <u>http://apps.urban.org/features/wealth-inequality-charts/</u>

At the end of any person's life, all property of any intrinsic value must escheat to the state. This includes all assets of any intrinsic value, from real estate to company ownership. That property must promptly be sold, at an online, public auction (or through traditional means, but always through public sales) where every person has a right to bid, and a fair market value can be obtained for the assets. The property must be divided in such a way that the general public will have a chance to bid on and purchase that property.

The money received on the sale of these assets, together with a tax on consumption of goods and services (a sales and use tax), will be used to help pay for the subsistence of all members of the society.

In this system, property taxes should be abolished as well, as all property will always escheat to the state at the end of the life of every owner. Furthermore, this will make it so that once a person acquires an asset, they can keep it until they die without further ongoing tax.

In order to keep the government from accumulating more and more assets, the government may not hold or use any property that is not public (public buildings, including buildings for agencies, and public lands like parks), or the property that is necessary for the defense of its citizens, including police forces. Governments must be required to sell all property that are not within these bounds, in public auctions or sales.

By keeping the government from hoarding assets that are not truly needed for the public, more assets become available to the general public, and at less expensive prices due to an increased supply in the market. By lowering the price of the assets for the public, any average citizen will be able to acquire and enjoy more assets during their lifetime.

Likewise, by selling the estates of the decedents, this will put back into the private market all of the assets of the decedents. This ensures that all property will be sold in marketplaces at least once per generation.

At the same time, due to the increased churn in the marketplace and the encouragement to spend your assets before death, the price of assets and capital will decrease. The cost of housing will become far more reasonable, as everyone will have a plan B (subsistence housing), and because landlords can only hold the investment homes until they die. This will also increase churn in the real estate market and every other market.

Personal effects and assets without any significant value (an amount to be determined by the legislatures) should go to the family members of the decedent.

An exemption from the abolition of inheritance that should still exist will be the home, if the decedent had a spouse or minor children. Spouses often spend their lives together and invest a heavy amount into their home. When they purchase a home, they expect to live in it as long as they would like. The home where the spouses reside should pass to the surviving spouse for the life of that spouse, or to any minor children, in the form of a life estate for the spouse, with a remainder to the state, or in the instance of only minor children surviving, a lease on the estate which would last until the children turn 25. In other words, the spouse can use the home for the rest of their life, but at the time of their death, it will pass to the state. Likewise, minor children will have until they are 25 years of age to live in the home their parents lived in at the time of their death.

Additionally, there should continue to exist a rebuttable presumption that each spouse has contributed 50% of ownership to the joint property of the marital estate (the assets acquired during the marriage). This adequately rewards the work of both spouses in any relationship, regardless of any division of labor.

A system of a quasi-inheritance to surviving spouses can be abused, which is why, to qualify for the marital home exemption, the marriage exemption should only exist if the marriage lasted 10 years or longer. If the marriage was shorter than 10 years, instead of a life estate, the surviving spouse should receive a lease on the estate for the length of the marriage. The purpose of this restriction is to prevent abuse and marriages with an intent to get around the abolition of inheritance. A spouse who has been married less than 10 years will likely be able to return to their pre-marital state with minimal disruption.

Mortgages on the property will remain intact, although the payments may need to be suspended or reduced for the duration of the lease or life estate. At the time of the sale of the property on the open market, the mortgage balance, including accrued interest and without penalties, will be paid from the sale. If the sale price is insufficient to pay the entire balance, it will result in a loss to the mortgagor.

Inheritance, nepotism, and gifts of substantial value (exceeding an amount set by the legislatures) must all be done away with for the system to function effectively.

To prevent an attempt to get around the prohibition of gifts to spouses, children, or others, a presumption of the existence of a gift will be presumed for any transfer of assets given to family and friends, which can be rebutted by a showing of payment of fair value exchanged. In the event of a failed attempt to give a gift, a proper civil penalty should be imposed against both parties in order to deter attempts to give gifts, along with a reward for a person who discovers and reports the gift. A prohibition of receiving payment for work in a family member's company (other than spouses) must exist as well.

The ownership of stocks, corporations, and companies would also be extinguished at the death of the owner, as the shares and ownership of all companies would also be sold at auction at the death of the company owners. This way, the ownership corporations will still be limited to the lives of the corporation's owners, and the public will have access to ownership of those corporations and shares in those companies at the auctions that follow every shareholder's death.

To prohibit the mass accumulation of assets in the hands of a few companies, Corporations and other forms of business should not be allowed to exist into perpetuity, as they currently do. Instead, corporations should expire after one hundred years, with their assets being sold in public markets at the expiration of one hundred years. At the time of the winding down of the corporation, the corporation will pay a dividend to its shareholders for whatever proceeds result from the sale of its assets. While this will cause disruption for businesses and employees, such restrictions are necessary to keep assets from accumulating in the hands of a few corporations and to keep a churn in all assets at least once every generation. The one-hundred year time-limit will also allow anyone who is starting a corporation to have that corporation until they die, which is just.

Other restrictions and exceptions may need to be devised in order to curb abuses and to serve the public good and the public goal of keeping as many assets on the free market as possible, and to prevent the creation of dynasties. Again, we are born into this world through no choice of our own. While we have a right to subsistence, we acquire no right to property through an accident of birth; instead, our right to any property beyond a basic subsistence is only acquired through our labor, work, innovation, and participation in the free market.

What a system without inheritance guarantees is that all assets in the country or world will be put into the system for sale and purchase at least once during each generation. This increase in the churn of assets will increase availability of all assets to all people. It will also decrease the prices of the assets by increasing supply in the markets. This decrease in prices will give greater chances, for all those who are living, to acquire and spend more during their lifetimes. Indeed, because the markets will be flooded with assets and all assets will be sold at least once every generation, the markets will be far more free than the markets that exist today.

Additionally, doing away with heirs will incentivize all of those who would be heirs to actually participate in the system and to contribute, work, and innovate.

Furthermore, to keep a country's assets within its own citizens, and until a global system can replace the various countries, all property, including real estate, means of production, and stocks of companies, located in the Country at the time of the enactment of these laws that are owned by foreign nationals or foreign corporations will escheat to the state in 100 years. This will encourage the consumption of the property during the lives of the foreign shareholders and foreign people.

It is debatable whether all of the needs of everyone, in addition to all necessary governmental spending, can be covered simply by an elimination of inheritance and a general escheatment to the state. Such an abolition of inheritance will likely and rightfully result in substantial spending during the lifetimes of those who acquire assets in an effort to leave a small estate. Such increased selling of assets and spending is good because it will increase asset churn in the markets and keep assets flowing in the economy.

Because of this, the general escheatment to the state will likely only provide a small percentage of the money needed to fund all citizens' subsistence needs and other government spending.

Whatever shortfall is had by this system can be made up with a simple, yet effective, consumption tax on goods and services.

4: Consumption Tax

It's not rocket science. Hong Kong has 95% tax compliance, because its code is only 4 pages long with a 15% flat tax. - Ziad K. Abdelnour

All people have an absolute right to take what is needed for their own basic subsistence. All good governments will provide a basic subsistence for all of their citizens. Doing so is quite expensive. An abolishment of inheritance will help fund it, but by its nature, it will encourage people to spend their assets during their lifetime and leave small estates. Therefore, money must be brought in to help fund the subsistence of all. To help fund the subsistence of all, and to make up for periods when assets escheating to the estate are low, a general consumption tax should be imposed on all consumption of both goods and services.

A consumption tax is, essentially, a sales tax. It is only applied once, at the time of the purchase of a good or service. It will be set at a percentage of the price of the good or service. It could also be imposed on the sale of real estate. The percentage will be adjustable yearly by the government. The proper consumption tax rate would be calculable by the government, and could be adjusted up and down to appropriately account for the prior year's expenses and income.

Alternatives to a consumption tax, like a flat tax on all income, could also be effective. The main goals are to keep taxes simple, fair, applicable to all equally, and understandable by all. Another important goal is for the government to take money only at one point in time rather than at least three separate points in time, (1) at the point of earning, (2) the point of sale, and (3) for as long as a person keeps the property they purchased (property taxes).

Consumption taxes will never apply to the basic subsistence, as those items will be provided freely by the government to all members of society.

Instead, the consumption tax would be imposed on all goods and services that go beyond a basic subsistence. Imposing a sales tax only at the point of consumption of goods and services is far easier to calculate and more economical than imposing the various taxes that currently exist in most modern governments. Entire industries currently exist to deal with the complicated tax systems. These industries would become obsolete.

Such a simple tax system reduces the complication of taxation, and also would provide revenues for the governments to provide all necessary services and goods for everyone. No longer would entire bureaus and the work of millions of citizens be required to make the calculations on what taxes are owed based on a ridiculously-complex tax code. The thousands of pages in the tax code

could be reduced to a few dozen pages. Rather than having a system that few truly understand, the system could be simple and understood fully by the majority of people.

By only imposing a tax at the point of consumption, nobody incurs any tax or any unforeseen taxes from the government at any other point in time. Consumption taxes are easy to calculate, easy to understand, and simple overall.

Furthermore, progressive taxes (the wealthy paying more than the poor) need not be imposed, as nobody will inherit anything and every person will be encouraged to consume all of their income and assets before they die. Therefore, the consumption tax would be imposed on all spending equally among all people.

Because inheritance would be abolished, every person would be encouraged to spend all of their earnings and assets during their lifetimes. By being encouraged to spend all of their earnings and assets, this will create an opportunity for a consumption tax to be imposed at least once on all assets during each generation.

Governments will need revenue in order to provide subsistence, services, and protection for its citizens. It is unlikely that estate sales will provide sufficient revenue. Therefore, some form of taxation on the living must exist. While there are many options to create revenue for the government, a consumption tax as a sole, existing tax is very simple and easy to understand. It is also extremely effective, and easily adjustable. Finally, a consumption tax is a tax that will only apply to people once they spend money they have earned.

Finally, to solve a myriad of problems, including problems related to attempts to hide or transfer assets in an effort to get around the abolition of inheritance or the imposition of a consumption tax, ownership and the transfer of all property of any significance should be handled in a public ledger on the blockchain

5: Public Blockchain Ledger of All Asset Ownership

Blockchain technology isn't just a more efficient way to settle securities. It will fundamentally change market structures, and maybe even the architecture of the Internet itself.

- Abigail Johnson, CEO of Fidelity Investments, 2017

Historically, real estate ownership was often gained through homesteading, under the labor theory of property that Locke discussed in his Second Treatise of Government.¹⁷ The person who homesteaded the land would then be able to sell all of the acquired rights in the property to another buyer. The buyer would be put in the place of the original homesteader, with all of the rights, including the right to sell to another future buyer. Any person who purchased the property and had rights in the property can trace their rights back to the original homesteader.

For hundreds of years, this transfer of rights from the seller of property to a buyer of property has typically been recorded in public county recorders' offices, and typically in a grantor-grantee index. Tracking ownership of real estate through a grantor-grantee index has been an extremely effective way to establish and prove true ownership of real estate. It also helps prevent double-selling of the same property, among other forms of fraud. Because of this, many states in the U.S., and many countries elsewhere utilize public grantor-grantee indexes for all real estate transactions.

With a proper search, any person can go through and follow the ownership of any piece of real estate back hundreds of years. A grantor-grantee index system like this creates substantial safeguards in the buying and selling of property, prevents theft and other abuses, and establishes exactly who owned the real estate at any point in time.

Public records are also created at the time of business formations, and are typically updated in yearly business filings, showing exactly who owns any business. Similar semi-public records also exist for vehicle ownership.

In other words, the ownership of most major assets of any significance currently exists in the public record. Major exceptions include stock holdings and currency. Both of these are likely to be placed on a blockchain, in at least a semi-public format in the near future.¹⁸

¹⁷ Second Treatise of Government, John Locke, (1779)

https://www.google.com/books/edition/Second Treatise of Government/h9HQDwAAQBAJ?hl=en&gbpv =1&printsec=frontcover

¹⁸ See e.g. <u>https://stanford-jblp.pubpub.org/pub/blockchain-and-public-companies</u> and <u>https://www.coindesk.com/house-stimulus-bills-envision-digital-dollar-to-ease-coronavirus-recession</u>

The existence of public records serves many purposes. Some major purposes include: the ability to confirm, absolutely, who owns what property and who has authority to make decisions on behalf of a business. Other purposes include efforts to curb fraud, reduce theft, and prevent corruption.

Since governments have existed, predatory humans have utilized power to further their own interests and to acquire property for themselves and their families and friends. This is commonly known as corruption, and has been a plague on all of humanity and all forms of government.

Corruption can be fought when the public sees, in real-time, the transactions that occur. At the early stages of the Covid-19 crisis, after being privately brief as part of their public duties, two senators sold millions of dollars in stock in an attempt to prevent substantial personal losses.¹⁹ Because such sales must be reported, the public was able to learn promptly about the corruption and decry it. Such corruption runs rampant in the legislature, and always has since the founding. Even Mark Twain consistently decried the rampant corruption in Washington that existed since the founding of the nation, even writing a full novel on the subject, *The Gilded Age, a Tale of Today*.

Recent technological advancements have provided a tool to help solve all of these issues: the blockchain.

A blockchain is, simply, a public ledger which shows, in real-time, who has ever owned any particular item (or "token"). It is similar to a grantor/grantee index that is common at county recorder offices. In essence, the idea is that you can take any particular item or property and trace it all the way back to its original owner by knowing who purchased it, when, and even for how much.

Often blockchains are semi-anonymous (anyone can know what "wallet" holds every single token in existence), but in order to curb abuse of the system, to prevent attempts to get around the abolition of inheritance, and to prevent corruption, a public ledger that is not anonymous would substantially solve these issues for all assets of any intrinsic value.

If all wealth and ownership of any asset with intrinsic value is tracked in public ledgers on the blockchain, corruption will be reduced, as every transaction and the balance of every person's assets will be easily and instantly discoverable by everyone, just as where the assets originated will be discoverable.

¹⁹ <u>https://www.washingtonpost.com/politics/2020/03/25/senators-dumped-stocks-amid-coronavirus-crisis-heres-what-we-know-about-congress-financial-self-interest/</u>

Public ledgers will also provide an opportunity to question the validity of any single transaction that has ever occurred. This will help curb the giving of gifts and attempts to get around the abolition of inheritance.

Many may complain that this is a substantial loss of privacy. However, a public record system already exists (off of the blockchain) for real estate, non-public business ownership, and vehicle ownership. Most states in the U.S., and many countries elsewhere have public grantor-grantee indexes for all real estate transactions.

Any additional losses in privacy are limited to bank account balances, stock ownership, and the ownership of other assets of intrinsic value that are not already public record. As most of us can imagine, certain branches of the government probably already know most of this information anyways. The benefits gained from losing this privacy outweigh the value of the loss of privacy.

Furthermore, it has been shown in the last decade just how little most people value their privacy, giving all the minor details of their lives to the public and to corporations through the use of social media. It, thereby, follows that the vast majority of people will feel little to no pain at the loss of this additional privacy.

The biggest changes, therefore, will be conglomerating all of the data into one easily accessible system, as well as tracking additional assets that have intrinsic value, like currency and stock. If all stocks are held in a public blockchain, ownership will be clear to all. There will be no doubt who owns how much stock in which company, in real time. Even aside from the benefits in reducing corruption, crime, and attempts to get around the abolition of inheritance, there are many other advantages to all of this information being public and being held on the blockchain, which are being discussed by policymakers and technologists worldwide at present.²⁰

Blockchain technology can utilize biometrics and other features that will prevent unauthorized transfer of assets or the theft of identity. As we have seen with all of the data breaches in the past decade, much of our personal information is already available to people who want to do harm with it. The days of using a few pieces of knowledge that anyone can access in order to prove your identity must come to an end. A social security number, or equivalent, should be used, instead of confirming your identity, as a public key (also known as a wallet address) which holds all of your assets. Instead of a broken system that relies on publicly-available information to confirm identity, far greater protections towards identities should exist. Biometrics and other precautions can help solve these issues, especially when combined with the blockchain. To transfer real estate, rather than signing a deed in front of a notary, you can do a biometric scan with your fingerprint or retina at the local recorder's office or title company office to confirm

²⁰ https://stanford-jblp.pubpub.org/pub/blockchain-and-public-companies

that you are, indeed, who you say you are. Such scans could even be used to transfer currency for purchases in the grocery store.

The blockchain will also make it extremely easy to undo illegal transactions and theft. With the click of a few buttons by a proper, centralized authority (like a court), ownership of the stolen property can instantly transfer back to the person it was stolen from, after due process is given. Holds on transfers can also be placed on specific assets by courts and others when there is an ongoing dispute. The days of hiding assets from judgment creditors would be over, as all assets could easily be ascertained in real-time. The days of theft would largely be over. The days of bank fraud, check fraud, and Ponzi Schemes would be over, as ownership of assets in real-time would be absolutely confirmable by anyone. The days of double-spending would be over.

All of these major problems that have plagued society for hundreds of years, and others, would be solved by a public ledger of all assets of intrinsic value.

Blockchain technology is extremely powerful. It is becoming mainstream. Asset ownership on the blockchain is inevitably coming for all forms of assets. The ownership of every asset of intrinsic value will be "tokenized" (put on a blockchain).

Governments across the world are already making and implementing e-currencies that will likely be hosted on centralized blockchains.²¹ The only question is how they will be implemented. It is better to implement it in the best way possible. There is a limited time to implement these systems. There will likely be pushback from many, initially, but the systems are coming and will be the new normal in a matter of years.

Some will likely try to keep their assets off the blockchain. A barter system may exist outside the blockchain for black markets, as has existed in any form of government. However, any argument that a substantial percentage of assets will become traded in a black market in order to preserve their inheritability fails to account for the fact that all legitimate assets (all land ownership, all company ownership, all currency ownership, and all vehicle ownership) will be on the blockchain. This means that all assets that are in a black market can only be exchanged for other goods and services in the black market. The black market would, therefore, become self-contained.

Once all legitimate transactions are on a blockchain, assets in the black market either have to be laundered in order to be used on the blockchain, or they can only be exchanged in illegitimate transactions off of the blockchain. Once they are on the blockchain, suddenly the assets that were off of the blockchain in the black market are subject to the same restrictions against gifts and inheritance.

²¹ <u>https://www.coindesk.com/house-stimulus-bills-envision-digital-dollar-to-ease-coronavirus-recession</u>

Nobody can purchase land or vehicles or stock or company ownership outside the blockchain. Most of humanity who is seeking more than a base subsistence will want to buy real estate or vehicles or stocks or other assets. Because all of these exchanges must occur on the blockchain, and because fair value must be given in each transaction, there will be substantial incentive to launder illegal assets to get them on the blockchain.

Additionally, civil penalties could be imposed for any violations or trades in the black market. Civil rewards for reporting black market activities would also encourage citizens to report black market activities in exchange for a percentage of the assets that are recovered and brought into the blockchain. Similar reporting systems already exist today (known as *Qui Tam* Actions), and have been effective at preventing and reducing Medicare fraud and tax fraud, among others.

Furthermore, when the only applicable tax is a consumption tax, there is no incentive (other than to fashion some form of illegal gift or inheritance) to keep assets off of the blockchain. People want to use their assets during their lifetime, and so there are incentives to put all assets on the blockchain.

With all of these considerations, a black market will still likely exist, but it will not likely be a substantial portion of assets. Most humans want to live within the bounds that society has set. Most will likely prefer to acquire assets legitimately and to be able to purchase usable assets like real estate or vehicles.

Greater public ownership of assets could also encourage care for the environment. When more people own stock in the various corporations, the corporations are going to care for the public with greater concern rather than simply caring for profits.

Corruption will be more-easily identifiable, as well as theft. It will also be easier to trace where all money came from and what was exchanged in every transaction.

With the framework thus far, we have established a system that provides basic subsistence for all, by taxing all fairly and by abolishing inheritance. The system encourages production and innovation by keeping free markets alive and encourages the consumption of all assets before every person's death, so as to have a smaller estate escheat to the state. It also utilizes a public ledger on the blockchain to establish ownership of all assets at any given point in time, which will prevent attempts to get around the abolition of inheritance and corruption.

With such a system that encourages consumption, the next major concern is: how do we preserve the environment and natural resources and prevent the horrible effects of climate change that are already being felt? There are many possible good answers, but one that would be particularly effective and relatively easier to implement than others is a system with blockchain ownership of assets would be a worldwide carbon credit system.

6: Preventing the Destruction of the Environment

A managed commons, though it may have other defects, is not automatically subject to the tragic fate of the unmanaged commons. - Garret Hardin²²

One problem, it seems, from taking away inheritance, is that it encourages consumption of the assets a person acquires in their lifetime. People will, and rightly so, want to enjoy their acquired assets during their lives. Indeed, they worked for it, and they have every right to do so.

Science has shown us that the world can only handle a certain amount of carbon emissions before the oceans heat up and cause utter devastation on the planet, known as the "carbon limit."²³ The ocean and plants act as a filter for the carbon in our air, but can only filter a certain amount each year. In the past few hundred years, after the industrialization that largely occurred in the 1800s and 1900s, the carbon we have produced as a species has exceeded the earth's natural capacity to filter the carbon.

The carbon emissions we pump into the atmosphere as a species have, largely, been caused by our incessant and hedonistic desire to consume, and the availability of everything we desire on the markets. The consequences of the environmental destruction are far removed from any individual one of us, and each individual's contribution to the destruction is so minimal, that any effort from us would seem monumental for such a minor gain. This effect is known as the "tragedy of the commons."

As Elon Musk has noted:

We know we'll run out of dead dinosaurs to mine for fuel & have to use sustainable energy eventually, so why not go renewable now & avoid increasing risk of climate catastrophe? Betting that science is wrong & oil companies are right is the dumbest experiment in history by far ...²⁴

There truly is no good reason to not switch to renewable energy immediately. It will require substantial adjustment and investment by all, but such adjustment and investment will inevitably be needed either way. Rather than potentially costing humanity its best chance at survival, we should make the change now.

²² Filters Against Folly: How to Survive Despite Economists, Garrett James Hardin, (1985), p. 97;

²³ https://e360.yale.edu/features/what is the carbon limit that depends who you ask

²⁴ https://twitter.com/elonmusk/status/1061367825724522497?lang=en

Where unfettered markets and production have left us is at the brink of an environmental collapse that could threaten humanity's chances of surviving more than a few more millenia, or at the very least, seriously impact all of humanity's way of life. Coastal cities will be gone and unable to be rebuilt. Another mass extinction is also likely. The great world created by humanity will never likely be the same again. We have only one planet and one shot at survival as a species.

Within the logical framework that has been established in my discussion of the Right to Subsistence: because every society has a right to take steps to keep its citizens alive, at any cost, a society can and should limit the pollution and other exploitation of natural resources of its citizens to whatever extent is necessary to preserve the life of its citizens and future citizens. A good government has an absolute right to take steps to prevent the tragedy of the unmanaged commons from occurring with our environment.

Action must be taken, and it must be taken on a global scale immediately. Such action will necessarily result in austerity, or the reduction in the standard of living, for the citizens of the more developed nations.

As Garret Hardin noted, a managed commons is far preferable to an unmanaged commons, and is less likely to suffer the tragic fate.²⁵ There is no way to remove the environment, carbon emissions, and our air supply from the commons. We all breathe air. We all live on the same planet, and will all suffer if the destruction of our environment is not brought under control. Every human is affected by the carbon emissions that are occurring.

Out of the many solutions proposed by many brilliant people, one that I believe is well-reasoned and implementable is to create a system of carbon credits. The change I propose to the prior carbon credit systems is to give carbon credits to all people in the world in an equal number. Every person on the planet will be allotted a certain number of credits that they can do whatever they want with. Ownership and transfer of these carbon credits should be handled on a blockchain, to ensure that the international laws are followed, and that each citizen receives their share of carbon.

Every person or corporation that wants to release any carbon emissions into the air, or create goods that cause carbon emissions (like gasoline) will need to purchase carbon credits directly from the citizens of the world.

Implementing a system like this will allow scientists to estimate how much carbon the earth can filter and limit global emissions to less than that number. The number would be recalculated every year, and an allotment to every citizen of the world would be given at the beginning of

²⁵ Filters Against Folly: How to Survive Despite Economists, Garrett James Hardin, (1985), p. 97;

every year. By not using an offset system, there would be an absolute forced global reduction in carbon emissions. Absolutely limiting the carbon emissions would encourage corporations and people to immediately switch to systems that reduce their carbon emissions.

This system will also allow corporations and those in more developed countries to purchase carbon credits from the people in less developed countries, who would not be using those credits anyways. This would effectuate a very humanistic and minor transfer of wealth to the poorest people in the world, to help provide basic sustenance for those people in developing countries. Every year, each person could re-evaluate their own carbon needs and sell any they do not want.

A Global Carbon Credit system will also strongly encourage the innovation and production of lower carbon-emitting energy and methods of production, and take us away from fossil fuels (which will, at some point, dry up anyways).

Global Carbon Credits will likely require lifestyle changes and austerity (reductions in the standard of living) for many, especially in the more-developed nations. While these changes may be difficult to swallow for some, if these changes save our chances of surviving as a species, they must be done. Any failure by the governments and people of the world today to take steps to save the environment will result in the changes being forced upon all of humanity by the earth itself, likely in a violent manner (hurricanes, flooding, tsunamis, and others). The better option than risking mother nature's wrath is immediate change and austerity on our part.

There are many details that must be worked out on both an international and national levels in order to create a system that can work and save our chance as a species on the planet. Whatever solution is reached, it must be reached quickly. The time to make the change is now. We are at the breaking point and must do something. Minor changes will no longer save us. Drastic measures must be taken.

Returning to the problem of consumption at the end of a person's life: if a carbon credit system has been in place, the person would have the right to purchase as many carbon credits as they would like and consume as much as they can afford with their assets before they die. The carbon credit system would already, therefore, account for this "reckless" consumption. Not everyone will acquire more, and so consumption of some will remain at a subsistence level for some during much of their lives.

Furthermore, by providing a basic subsistence to everyone, environmentally-friendly basic housing and food can be selected and provided by the government. Anyone will still have a right to go buy the house or food they want, but everyone will have access to basic housing, which will not be as fancy, roomy, or carbon-emitting as most houses that currently exist.

Simple, basic housing, with basic plumbing, a small efficient kitchen, and little personal space is not only inexpensive to build, but inexpensive to maintain (including utilities). These options provide a basic subsistence, while limiting carbon emissions and reducing consumption for anyone who does not want to work or contribute to society.

Providing healthy, environmentally-friendly foods and housing for all of humanity will, therefore, reduce carbon emissions on the planet by those who do not want to consume any more than a basic subsistence.

If a basic subsistence does make it so that fewer people want to work, be "lazy," and just live a basic subsistence, this will be a positive thing for the environment. Rather than forcing these "lazy" people to commute to work and to work in a job that is likely carbon-producing, itself, they will instead be sitting at home producing no further carbon than a minimal amount which is provided to them by their government. They have no commutes to work, which they would otherwise be making in order to survive, no uniforms for their work, no take-out meals for them at lunch time, no plasticware from eating out, no garbage created from eating out, no garbage created from working, less need for retail therapy, and smaller homes where their carbonemissions are minimal. The list goes on and on. Those who only want a basic subsistence and want to be "lazy" will be surviving, and will not be emitting as much carbon as they normally would in our current society, just by virtue of being "lazy."

Therefore, under Subsistencism, being "lazy" is not a bad thing. Indeed, laziness truly can be a virtue. Let people spend their lives in the way they want, seeking happiness in whatever way they deem fit, but without having to worry about how to provide for their own basic needs.

Additionally, the estate sales of all assets will also broaden the overall ownership of all assets in the country, and allow for a more communal approach to handling the problems shown by the rampant hedonism and exploitation of natural resources and of the destruction of the environment. A large group of citizens controlling the capital is more likely to worry about the environment instead of a few select people or shareholders interested only in profits. The theory here is that the more a corporation has to answer to the public, the less likely it is to disregard public opinion on issues like the environment. This argument is supported by Garret Hardin's conclusion that managed commons are not, automatically, as likely to fail as unmanaged commons are.²⁶

Many solutions can bring about the needed change to save our chances as a species on this planet. While a blockchain system of carbon credits worldwide is a good, strong option, it is not the only possible one. Regardless of which changes are made, something must be done in order

²⁶ Filters Against Folly: How to Survive Despite Economists, Garrett James Hardin, (1985), p. 97;

for humanity to continue to prosper. If enough steps are not taken quickly, the earth will rise up against humanity and force even worse changes upon us.

When life is considered the most important thing in the universe, steps that increase the likelihood of our species surviving and prospering on this planet will be highly valuable and important. Likewise, all steps that a government can take to save life are the most important steps that can be taken by any government.

7: Reduction of Incarceration for Nonviolent Offenses

I am convinced that imprisonment is a way of pretending to solve the problem of crime... It must surely be a tribute to the resilience of the human spirit that even a small number of those men and women in the hell of the prison system survive it and hold on to their humanity.

- Howard Zin²⁷

If increasing global life should be the primary goal of humanity and any modern government, then taking away a person's life is the opposite of what should be done, and is the antithesis of a good government. Taking away a person's life includes all incarceration and any death sentence.

Incarceration is one of the least effective methods of punishing someone for criminal conduct.²⁸Incarceration also serves as a very poor deterrent of future illegal conduct.²⁹ The National Institute of Justice sums up Daniel Nagin's article and other insights about deterrence as follows:

- (1) The certainty of being caught is a vastly more powerful deterrent than the punishment.
- (2) Sending an individual convicted of a crime to prison isn't a very effective way to deter crime.
- (3) Police deter crime by increasing the perception that criminals will be caught and punished.
- (4) Increasing the severity of punishment does little to deter crime.
- (5) There is no proof that the death penalty deters criminals.³⁰

Mass incarceration has largely been shown to be ineffective and wasteful, especially for nonviolent criminals. It is yet another form of modern slavery. It should be reserved only for the truly dangerous.

Instead, civil penalties combined with rehabilitative care have been found to be far more effective at fixing criminality, and far less costly to society overall.

While crimes related to greed will still exist, a universal blockchain of all asset ownership makes it far easier to detect and undo transactions that were unjust, theft, or criminal in nature. In other

 ²⁷ You Can't Be Neutral on a Moving Train: A Personal History of Our Times, Howard Zinn, (2002),
²⁸ <u>https://www.apa.org/monitor/julaug03/rehab</u>

²⁹ Nagin, Daniel S., "Deterrence in the Twenty-First Century," in Crime and Justice in America: 1975-2025, ed. M. Tonry, Chicago, III.: University of Chicago Press, 2013: 199-264. https://www.journals.uchicago.edu/doi/abs/10.1086/670398

³⁰ <u>https://nij.ojp.gov/topics/articles/five-things-about-deterrence#note1</u>

words, getting the money back to those who were scammed is suddenly traceable and do-able with a blockchain.

Furthermore, when people's basic subsistence needs are met, suddenly there is no more need to steal in order to survive. I predict that when all of humanity is guaranteed a basic subsistence, crime rates will decrease.

In the United States, at any given point in time, approximately one percent of the population is incarcerated.³¹

With as many laws and vague crimes that exist today in the U.S., wherever law enforcement looks, they will find crime. When considering all laws that exist in the U.S., every citizen has committed a felony, and likely even in the past month. Have you ever made a negative comment about anyone or anything else online? Have any of your tax returns ever failed to comply with any part of the thousands of pages in the U.S. tax code? Have you ever sent your tax return to someone by email or fax or through the mail? Do you listen to unlicensed copyrighted music on YouTube? Have you ever accessed a family member's cell phone without their permission? If your answer is yes to any of these, tell me: how does it feel to be a felon?

The U.S. criminal justice system is broken. It is broken so badly that under the current laws that are in effect today, every citizen of the U.S. who lives a normal life is likely guilty of multiple felonies and misdemeanors every month.

A felony is defined as any crime that can result in a sentence of more than one year if convicted. That means that if the U.S. government was watching any citizen and wanted to put that citizen away, every citizen could be sentenced to many years of imprisonment for every month they live.

Furthermore, while it is extremely easy and common to add new laws, it is much more difficult to do away with old laws and get them removed from the code. This results in a vast array of complex laws that grows every legislative session in every state and also federally.

Because of the sheer number of laws making crimes that increase every year, and because of the high conviction and incarceration rates in the U.S., and because of technology's ability to make charging someone with a crime easy (computer systems do much of the work that used to have to be done by hand), we are now the least free country in the entire world.

³¹ <u>https://www.prisonpolicy.org/profiles/US.html</u>

One other negative result of such a complex system is that many real, violent crimes go unpunished while our law enforcement focuses on crimes that should not be crimes, and on people who should not be in the system as criminals.

In the end, whoever comes under the government's scrutiny or makes an enemy of someone in a position of power (including police officers) will be punished and will face horrible lifelong consequences. The only way to truly avoid criminal prosecution in this country is to be under the government's radar. Once the government, with its absolute power and unlimited resources, has a person in their sights, there is no escaping unscathed, no matter how innocent the person is.

Partially as a result of this and mandatory minimum sentencing for non-violent crimes, the U.S. has the highest prison population of any developed country.³² According to the US Bureau of Justice Statistics, in 2013, 2,220,300 adults were incarcerated. If we were to assume that all incarcerated individuals would be capable of earning half of the median family income in the U.S. (about \$28,000 per year, or \$14 per hour), this equates to more than \$62 Billion Dollars that are lost every year in gross domestic production. When considering that the U.S. government spends about \$31,000 per inmate per year (\$69 Billion Dollars), this takes the total yearly cost of U.S. policies in our criminal justice system to \$131 Billion Dollars every year. This excludes the cost of Judges, Prosecutors, and Public Defenders (which cost us billions of dollars as well). It also excludes the building costs of creating massive courthouses. This money is lost forever, can never be recuperated, and instead of increasing the production of our country it hinders our growth and will have exponential detrimental effects over the coming decades.

In 1920, it was estimated that only 0.1% of the U.S. Population was incarcerated. Since the Sentencing Reform Act in 1984 (when the incarceration rates were still only 0.3%) in which Act mandatory minimum sentencing was developed, the incarceration rates have skyrocketed, until the present when about 1% of Americans in the U.S. are incarcerated. That is 1 out of every 100 people at any given time that is incarcerated in the U.S.

When violent and harmful crimes do occur, the perpetrators should be punished. When people need to be removed from society because they truly are a danger to society, they should certainly be incarcerated. However, violent crimes have declined substantially in the past thirty years, yet our incarceration rates continue to increase year after year.

These statistics show a serious problem with the U.S. criminal justice system: we imprison too many people for too long.

³² <u>https://en.wikipedia.org/wiki/Incarceration in the United States</u>

The problem is not helped by the fact that legislative representatives and government attorneys campaign on putting criminals away. Being "tough on crime" is often seen as a winning campaign for governmental offices.

Even for the innocent, the cost, in attorneys' fees of effectively defending serious allegations in the U.S. often exceeds three hundred thousand dollars. Very few people can afford such high costs, and most are left with a broken public defender system or criminal defense mills that spend only a few hours preparing to defend or negotiate felony charges that usually result in years of prison for the accused. Because of the costs and the excessive and terrible risks, and because prosecutors routinely overcharge defendants, deals are typically struck, and agreed-to convictions of lesser crimes happen on a regular basis.

If you go and sit in a criminal courtroom in the U.S. and watch, you will realize that virtually everyone there (other than the defendant) is being paid by government: the judges, their clerks, their bailiffs, the court reporters, the prosecutors, the police officers who are witnesses, and the public defenders are all on the government's payroll.

The "Black Lives Matter" movement and other similar movements in the U.S. have noticed a symptom of this broken system in that minorities and African Americans are charged with, and convicted of more crimes. This is because they receive much more police attention. The result of such a broken system is this: that wherever there is police or governmental scrutiny, people will be charged with more crimes, crime rates will be higher, and the lives of those who are in the sights of the government will be destroyed.

A reduction of incarceration must occur in the U.S. Most other nations have found ways to have a lower incarceration rate, and crime rates in their nations are typically no worse than the rates of crimes in the U.S. In other words: other systems can work better than the U.S. system of massincarceration.

A focus on rehabilitation instead of incarceration will go a long way to solving these issues.

Restitution is also easier to enforce. If all assets are owned and visible on a public blockchain, most nonviolent crimes that relate to money, like theft or fraud, can be undone easily with the click of a few buttons by a court. Additionally, imposition of civil fines and penalties and the collection of judgments becomes far easier and even automatic, as does imposing a hold on disputed assets during litigation. Determining proper bail, alimony, and child support also becomes substantially easier when all of a person's assets are easily viewable and searchable.

Nonviolent crimes should not be punished by incarceration. Instead, rehabilitation of the offenders should become the focus of the justice system.

More serious punishments do not deter crime. Instead, police deter crime by increasing the perception that criminals will be caught and punished. A public blockchain of the ownership of all assets would also help increase detection of crime and likelihood of catching and punishing the people who are commiting crime, thereby deterring crime. Furthermore, civil punishment for most criminal acts will also be sufficient punishment. Incarceration should only be saved for violent offenders.

Additionally, due to the sheer volume of laws, the legislatures should go through and do away with thousands and thousands of pages of laws in an effort to make living as a citizen within the law as clear and succinct as possible. Searching and striking laws that do no real good should become a greater focus of legislatures.

When governments value life as the most important thing, these governments will incarcerate offenders rarely. Substantial changes to the law will reduce the amount of life that is lost, needlessly, in our system, and will be better for humanity overall.

Changing the law, rooting out corruption, and making the playing field fairer for all has been the goal of many revolutions, and millions have died in pursuit of these goals. However, there is a better way than sacrificing human lives in an effort to make some of these changes: nonviolent civil resistance.

8: Transition without Revolution

What difference does it make to the dead, the orphans and the homeless, whether the mad destruction is wrought under the name of totalitarianism or the holy name of liberty or democracy?

- Mohandas Gandhi³³

In the spirit of respecting life as the highest goal, any form of violent revolution should be strongly discouraged. All systems of government that exist today can be changed in a non-violent way to provide a basic subsistence to all citizens of the world.

Modern history has shown us that nonviolent civil resistance is far more effective at bringing change than violent campaigns are.³⁴ Therefore, civil activism and nonviolent resistance to obtain these changes should be sought and encouraged.

In an effort to reduce the violation of property rights of others while maintaining the respect towards life that all must have, and to increase the likelihood of success in the long run, changes must be made over time. To have this change in government and the ownership of all assets on a public blockchain take place without bloodshed, the current assets, as they stand, should still be recognized.

It will take time to develop a secure public blockchain for all assets that can handle the sheer volume of transactions that exist in our economy. However, it is also likely that almost all assets, as they currently exist, have some form of digital ownership record, and so this will make it easier, in some respects, to create one massive system to handle all assets. Property records are already largely available in online systems of the various governments. Vehicle ownership is typically held in databases the governments have and control. Currency holdings are almost all available through online banking portals. Stock ownership is also available through online brokerages and their portals.

It will also take time to develop an online auction and public sales system for all assets of every decedent that are tied to the blockchain.

During this time, a transition towards all of these goals can and should occur. The first, most urgent step will be the need for a global carbon credit system, or some other solution to the environmental crisis. Due to the position we are in, this must occur quickly and immediately in

³³ Gandhi on Non-Violence, Mohandas Gandhi (1965), p. 70.

https://www.google.com/books/edition/Gandhi_on_Non_Violence/qN96JgiMlscC?hl=en&gbpv=1&pg=PA7_0&printsec=frontcover_

³⁴ <u>https://news.harvard.edu/gazette/story/2019/02/why-nonviolent-resistance-beats-violent-force-in-effecting-social-political-change/</u>

order to save the maximum number of human lives. A worldwide carbon credit system will, necessarily, cause austerity for the wealthiest of nations, but at the same time will increase the standard of living for the poorest in the world.

It will also take time to build up sufficient infrastructure to provide basic subsistence to those who do not want to participate as workers in the economy.

The imposition of a consumption tax can be imposed gradually while income, property, and all other taxes are gradually taken away until they no longer exist.

As soon as is reasonably possible, the switch should be turned and inheritance, nepotism, gifts should be abolished, and all estate assets should be sold at a public, online auction. At the same time, the government will then start providing basic subsistence to all of its citizens.

By gradually taking our system and evolving it into a better one over the course of years, this will prevent bloodshed and will do away with the need for any sort of revolution of the masses. All of this can largely be done within the current governmental frameworks that exist in the world.

Also, slowly imposing such needed changes will encourage the extremely wealthy to spend their money during their lifetime, in order to put back into circulation the assets they have accumulated. In order to keep the planet habitable for generations to come, carbon credits must be immediately introduced.

Finally, the establishment of a system that follows these guidelines will take advantage of the self-interest of the people while leveling the playing field for all and maximizing life by providing a basic, guaranteed subsistence for all.

When the most important goal of any government is to preserve the life of its citizens and life on the planet, there is no reason that each government of any developed nation in our modern world should not provide a basic subsistence for all of its citizens.

The world can be a kinder, better place for all of humanity, and prioritize saving all life on the planet. Let's take the steps necessary to effect changes for the better.