

We The People

“Hope and its Audacity”

By J. Arnold

Authors Artistry in Works

Thesis Statement to Prepare Your Mind

In my writing, I use Prologues instead of chapters intentionally and I want you, the reader to understand WHY?

The Prologues exist because no new political architecture can be built on an unexamined foundation. Before constructing a We the People government, we must confront the myths, habits, and inherited assumptions that shape American political life. Each Prologue exposes a different layer of the old operating system — cultural, moral, historical, and structural — so that the reader can see why reform is not merely desirable but necessary. Only after this excavation can we begin the work of designing a political order rooted in dignity, transparency, shared power, and the common good.

Expanded Explanation (for use in your introduction or transition chapter)

1. The Prologues are not chapters — they are the clearing of ground. While a chapter explains, A Prologue reveals.

The Prologues function like the removal of old concrete before a new foundation is poured. They expose the fractures in the American political imagination — the contradictions between what the nation claims to be and what its systems actually produce.

They prepare the reader to see the world without the distortions they've been taught to accept.

2. The Prologues create a shared moral and intellectual starting point

You're not just proposing reforms.

You're proposing a *new frame* for understanding power, citizenship, and responsibility.

The Prologues establish:

- the moral stakes
- the historical patterns
- the structural failures
- the spiritual contradictions
- the human cost of the status quo

Without this shared starting point, the construction phase would feel abstract or technocratic. With it, the reader understands *why* the new system must be built.

3. The Prologues teach the reader how to read the rest of the book

They train the reader to:

- question inherited narratives
- recognize systemic patterns
- see through political performance
- understand the difference between symbolism and substance

- evaluate reforms through a We the People lens

By the time you begin constructing the new political architecture, the reader has already undergone a shift in perspective.

4. The Prologues establish the emotional and moral momentum

Political reform is not driven by data alone.

It requires:

- moral clarity
- emotional resonance
- a sense of urgency
- a belief that change is possible

Your Prologues build that momentum. They awaken the reader's conscience and imagination so that the construction phase feels like the natural next step — not a leap.

5. The Prologues justify the need for a We the People government

Each Prologue answers a different version of the same question:

“Why must we build something new?”

By the time the reader reaches the construction phase, the answer is undeniable. *The Prologues dismantle the illusions that sustain the old political order so that a We the People...a People-First government can be built on truth rather than myth.*

Why the Construction Phase Speaks in Points, Not Paragraphs

In the Construction Phase, the writing shifts from narrative reflection to architectural clarity. This is intentional. A people-first political blueprint cannot be delivered in the soft edges of traditional paragraphs. Paragraphs invite storytelling, digression, and rhetorical flourish. But construction requires precision.

The Purpose of Points

The Construction Phase is written in points because construction is an act of design, not entertainment. Each point is a beam, a joint, a load-bearing element of a new political architecture. Points force the reader to slow down, examine, and consider. They are not meant to be consumed like prose — they are meant to be *worked with*.

Why Paragraphs Fall Short in This Phase

Paragraphs tend to smooth over distinctions. They blend ideas together. They encourage the reader to follow the rhythm of the writing rather than the logic of the structure. In a blueprint, that is dangerous. When ideas are embedded inside flowing prose, they can be:

- overlooked
- misinterpreted
- diluted
- or lost in the narrative current

A people-first system cannot be built on ideas that readers only half-grasp. The Construction Phase demands clarity that survives translation.

Points Are Built for Deep Thinking, Not Passive Reading

Points are not ornamental. They are invitations.

Each point is designed to:

- provoke reflection
- sharpen understanding
- isolate a principle
- expose a structural flaw
- or define a necessary reform

Points are not there to entertain. They are there to *interrupt* the reader's assumptions and force engagement. They create a rhythm of contemplation rather than consumption.

The Reader Becomes a Co-Builder

By presenting the Construction Phase in points, the author shifts the reader from spectator to participant. The reader is no longer watching an argument unfold — they are assembling a framework, piece by piece. This is the moment when the book stops being a commentary and becomes a blueprint...a We the People, People-First blueprint for truly making America great.

“Making America Great, Again?”

Prologue Part 1: The State

“Control over Change”

The American dream...we all want it, but at what cost? The better question is, “what exactly is it?” American education...well, the old American education I grew up with back in back in the 1980's and 90's painted a picture that I / we believed in. It was the same picture that all Americans, no matter the race, creed, color, and age believed in and taught to our future generations; Graduate high school, go to college, get a great job, own a home, and live a happy life. This is what we had to look forward to, and the thought of this American dream made us feel happy and secure. It was almost mesmerizing to think about being a part of the Red, White, and Blue star spangled, aura of what America is, even as a Black, ancestred from beaten and disenfranchised slaves. I was American, and I took pride in that; but, don't look at this as being written by someone who is Black, because this isn't about a Black man complaining about America...this is an American that is tired of the lies; and the lies affect each and everyone of us who believes in America, land of the free and home of the brave.

Winters were winters, summers were summers...seasons were what we saw in the movies of old. There was a sense of nostalgia when the wind blew across one's face or you'd hear the locust in the grass screaming for rain. Sunday meals were familiar sitting at the dinner table together talking and laughing. Hope was real because that was what was taught and seen. The consensus on human rights, the possibilities of equality,

governmental checks and balances, we the people holding these truths to be self-evident...it all held the façade of truth...until it was not. In 2016 immorality was given a mulligan, dressed up in a Jesus shroud, and made president of the United States. I'm not talking about the President at all. I'm referencing society's and the church's acceptance of an immoral person simply because he came baring promises of gifts that satisfied their judgmental Christian and financial profession. Hate and divisiveness was presented to Americans in a bouquet of blood thirsty rose, and it was called patriotism. Then they did it again in 2024. Yes, I am aware that these things were facades far before 2016, but the only difference is that HOPE still had precedence over oppression. We the People still had a vision of change. Ironically, although hope was voted in in 2020, hate was too strong to allow hope to continue forward.

I truly believe in "We the People", because I've seen when we stand together...the majority...what we can do and the change that can happen even when they that desire control do everything within their power to exercise an agenda that is meant to control the lesser. However, We the People are inconsistent and we tire, make excuses, and pretend we are fighters for justice and equality, when in fact we have been paid to verbalize the fight, yet take no real action towards change; and that is why hope has its own audacity. Hope blinds you to a reality that is in front of your face but camouflaged behind good sounding verbiage.

I could offer up a quick world and US history lesson to take up space and make this conversation longer, but History has and will prove on its own that control has always taken rule over truth, equality, and any aspect of what can be deemed "right".

Essentially “Right” actions are generally those that promote well-being, uphold dignity, and fulfill established duties and obligations for betterment. Control is the premise of power...a true leader must be able to control his or her followers: But, when control is used to subjugate and not empower the masses, then control becomes an immoral agenda...a speeding locomotive without brakes and with only one destination...its own perpetual survival. Yet how can such an agenda manifest and be accepted by the masses without retribution, push back, or another “civil war”? You give the dream... “Democracy” and offer the mediator... “HOPE”! And in between you create division... “Parties / Classes / Churches of non-respecting beliefs”. After pouring the foundation of control, you’re now you’re ready to begin constructing the agenda in public view because breaking ground on a construction project can not be hidden...it’s too visible especially when it requires moving pieces from other sources. This is the initial indoctrination knowing that it will upset the masses, but just for a moment, causing unrest and even a rise in push back. Next, provide hope, where superman arrives to stand against what has created an unrest...create the perception of change that will empower and encourage. Trickle a little change here and there to distract but continue forward with the agenda because the majority are appeased, and they that are left looking, can easily be discredited or simply do not have a voice loud enough to be heard. If they do have a loud voice, then throw money their way or simply threaten them and their family, kill them off...making it look like an accident or social disdain. Even the conversation we are having now will have no loud voice on its own because truth has no volume when there is a greater perception of truth that camouflages a deception.

What do I mean when I say, "Truth has no volume when there is a greater perception of truth that camouflages a deception" ? Let's look at one of the greater deceptions...the US moon landing on July 16th, 1969. I know we were led to believe this event was real. The United States and Russia were in a race to get to the moon and RETURN the astronauts to earth safely. The United States had the glory of the smoke and mirrors of Hollywood film and that is exactly what they used. "Show me the evidence," you ask? I will scream loud to you that I have no evidence at all...but what I do have for you is "common sense" and that is worth more than evidence. Today, as I write it is December 23rd, 2025, 56years after the United States lunar landing; and today, this very year, our government...our United States leaders and scientific brains are saying, "we are TRYING to find OUR way BACK to the moon". This is what I offer you...the theory "Once you ride a bike, you ever forget". One simply gets back on that bike and rides off into the sunset. There is no way we must "find" our way back to moon when the science that the proclaimed they used exist. So, are they telling us in 56years they have lost what worked the FIRST time? Better yet, we all know how technology works and greatly improves throughout time. Are they expecting us to believe the lunar landing is the ONLY scientific phenomenon that has yet to graduate from the 1969 theory that is said to have worked? I say again, common sense is often greater than the physical evidence... "we are TRYING to find OUR way BACK to the moon", but there will still be those that need to believe simply because they need to believe America will not lie to them; news flash, man is not America... "man that need control" will lie and that isn't American; thus maybe we need to redefine what American is. What is being American?

One word is used to define what is considered American... "Capitalism". Capitalism is defined as an economic and political system in which a country's trade and industry are controlled by private owners for profit, rather than by state...state meaning government; However, this definition and America's perception of the word capitalism has become confused with the word "capitalizing".

I won't argue that the premise of what America was supposed to be may have been genuine...man wanted the opportunity and freedom to have success through the means of their own sweat and labor, while keeping and controlling profit and gains. Yet, the irony of this idea of freedom is that the idea also chose to take away opportunities and freedoms of others deemed "less human" by the Anglo-Saxon or a white race of people...and I'm not generalizing. I won't go into the justification of slavery on any other continent, or in any other time era simply to satisfy an argument of ignorance and unaccountability of American nationalism. The fact is in the pursuit of capitalism, capitalizing on other humans happened...in other words, the very ideas that the architects of America ran from and fought against they weaponized and dressed it up in a that white shroud of hope to create America and called it "being American".

I'd be remiss if I didn't remind you of the irony of what happens when capitalizing takes on the white shroud of capitalism; nations of native land originators and land owners are murdered in the name of colonization; the American murder, enslaving, and sexual degradation of captured Africans to support the labor needs of capitalism; the demeaning , destruction, and control of all races and creeds that do not reflect the white skin tone of the picture that American capitalism pervaded to belong to...American capitalism had and has a skin hue to it, and its cowardice sits and hides behind the

misappropriation of God's message, while using "God Bless America" to offer a belief that America is the CHOSEN land of opportunity for all...this is the audacity of hope.

"But America is the land of opportunity, and everyone and anyone can make it!" Let's test my two theories of Control over Change and Capitalizing over Capitalism against one specific unique historical demonstration of the great American experiment of capitalism as it is defined: an economic and political system in which a country's trade and industry are controlled by private owners for profit, rather than by state. In 1921, May 31st and June 1st, in the Greenwood District of Tulsa, Oklahoma there was a two-day long massacre of Blacks living the "American dream of capitalism". The entire 35 block town, known as Black Wall Street, was burned down by white nationalists. The murder count is said to be more than 300 with over 800 serious injured, but numbers are not accurate, minimized to discard the severity of the massacre itself...an entire Black town who had the audacity to believe in hope, obliterated from life with no true recompense. The city provided scholarships to descendants, but proving eligibility is difficult due to limited records. So, the state did what they always do in America when a historical truth of a racism is unveiled...They name a park in its memory. The fact is Black Wall Street represented Change and in order to combat that change, the antidote control had to be administered; Moreover, Capitalism had to be understood that it only belonged to the white race, thus capitalizing is only done by means of force...death and/or subterfuge.

I apologies to they that feel this is a black and white battery of complaints on history...it's not. But what I won't do is apologize for what is true about history, and if you are angry or uncomfortable with historical truths, then you need to sit in the mirror

and ask yourself, “why am I mad, questioning, or uncomfortable about knowing American history?”

Hope can be a beautiful thing if it honestly leads to a change that has no selfish intent. The same can be said for capitalism in that capitalism can be a beautiful thing when it doesn't capitalize on others or create intentional misfortunes. So, what would America look like if true, honest capitalism existed? A quick summation to that question is America would be a land with a government that truly polices businesses that monopolize the people, and not simply pretending there is care for the people when government addresses businesses that monopolize on other competitive businesses. America would have a government that could not be bought by lobbyists who lobby for governmental favor that knowingly negatively affect the people. America would be for We the People; but this has been proven to be a dream of naivety.

Capitalism, well the façade of capitalism could once be said it was all about racial control and racial superiority. As America began to evolve, capitalism included financial disparities, which moved poor and middle-class whites into harms way of being capitalized on. Although poor and middle-class whites were now in the same capitalized class as other races they considered were less than they, specifically Blacks, the disparity that created hardship still was not convincing enough to eclipse white nationalism. I guess that can be proof that hate is greater than hardship.

Control is a drug and it has to keep reinventing itself in order to hide or disguise itself...in other words, to fool people. And when it reinvents itself, it first has to bind its former self as unquestionably inferior. First it was race, then it reinvented itself as financial, and now it's information. Information is like oil...if you have enough of it and

the right amount of it, you can control even the richest of the rich. The Jeffrey Epstein files is a perfect example of information being used as control. And here's the smoke and mirrors about the Epstein files...it's not the files of evidence that the government has in its possession...those files are merely a warning to they that are on record...a warning from Jeffrey Epstein himself that he has control at any time. What am I saying exactly? I am saying a man that has all the control as Jeffrey Epstein would never commit suicide in a jail cell. Control never yields its power...it will always will it's power to gain sanctuary; thus, Jeffrey Epstein did not kill himself, not did anyone else kill him...Jeffrey Epstein is still alive and well and in control. The files are only meant to be a teaser of what can happen, whereas congress will never release these files fully. Both democratic and republican parties know this, but they have to put on the "dance of disgust" for the people to control the narrative as best as they can until America finally tires and forgets...and this will not happen until "hope" extends its audacity revealing itself in the white house once again in the white shroud of "Change".

It's an amazing thing to watch, how the fear of change reveals a hate that can overshadow hardship. When President Obama introduced the Affordable Care Act or Obamacare as it was named there were so many white nationalist that would benefit and did benefit from Obamacare but hated the very act that they benefited from just because of the hate they had for President Obama. They had no reason to hate President Obama or the proposal and implementation of Obamacare other than President Obama was Black. To be honest, many were afraid that President Obama's nomination to the presidency meant all their fears of "the planet of the apes" scenario

was coming true; a world where Blacks seized control and enslaved whites. Change is the protagonist...Control is the antagonist, and the antagonist uses hope's audacity to hide behind while it constructs a new and more beautiful movie scene filled with smoke and mirrors that reflect change; but what most fail to see is the forced beauty that is just a newer and different prison of control. Balance is kept because hate is stronger than hardship...and that hate that American nationalism have is dressed up in a religious shroud in "white Jesus".

Prologue Part 2: The Church

“America is a Christian Nation...a self-check for faith in politics”

(“For now we see through a glass, darkly; but then face to face: now I know in part; but then shall I know even as also I am known. 1 Corinthians 13:12)

Oxymoron...”America is a Christian Nation!” I can’t nor do I think anyone can define or explain what the phrase “America is a Christian Nation” means, because “God-Like” it is not and history has proven such. Yeah, I know there are many that will dress up the explanation of the meaning as, not being a perfect nation, but they only do that to justify and excuse America's wrong. It has NOTHING to do with defending nor supporting what the proclamation of Christianity is painted to be; but we all know, yet don't want to admit, Christianity itself hasn't truly aligned itself with the values it professes religiously, spiritually, and ethically.

I remember after returning home from serving in the US Army...serving my “Christian Nation”, I was watching the evening news on television, and several men had been arrested in a sex trafficking sting. In interviewing several of them, the news reporter asked them why, were they doing this, and each one of the arrested men stated in separate interviews the same remorseful statement, “I’m a Christian”, as if that means something to the extent why they should not have committed such an act. What exactly are they saying I asked? Moreover, why even say it? I'm not bashing the Christian faith...I was reared in the faith and still believe in aspects of the faith. I don't even profess to follow the faith in the manner that “man” has written in the Kings James Bible.

I am not a Muslim, for those that will try to connect my “anti-Christian rhetoric to such or any other non-Christian religion. My words that I write are proven true with historical events when I say this...Yes, I will concur that America is definitely a Christian nation, being that Christianity is the most self-serving, barbaric, hypocritical, and murderous religion of all religions, that has historically thrived on control and capitalizing on the weak. Christianity uses fear, misdirection, intimidation, and hope to control the narrative and justify the actions of the religion; and anything deemed lesser is labeled evil. Christianity hides its own evil behind a white shroud of hope...faith, in a God, Most High, or whatever name one uses to profess their Christian faith, in order to control any reaction by the people who believe in its core prescribed values. Let's be clear, I am not attacking God, Jesus, the Holy Spirit, which I believe in; I'm attacking the premise of the religion of Christianity as being the way, the truth, and the light, knowing its historical truths; and America hanging its hat on being that Christian nation that is the way, the truth, and the light of the world. There is definitely something to be said to compare both proclamations through honest historical acts, and what can be said is this...within Christianity's inner and deepest catacombs of existence then and today, the religion neither exemplify anything close to Love...and God is love. Yes, within Christianity and being an American, there are those that humbly and honestly hold truths to be self evident that we show our beliefs in God through the TRUE, unwavering and non-judgmental love we offer others; moreover, the belief in how we carry ourselves towards ONE ANOTHER. Sure they both throw the ever-so docile notion of hope being the transformation of a future, but really, hope is merely used to excuse the actions of the defile, while promoting a docile reaction of forgiveness from its believers. The key ideal

to focus upon is that in the America there are those that dawn Christianity with judgments that they give higher weight to when politics is involved. Here's an example: a politician supporting a woman's right to choose abortion weighs as a higher offense to the Christian belief than a president accused of sexual assault or even murder...well, let me reword what I just wrote to be more clear...a politician, not matter race, gender, or ethnicity supporting a woman's right to choose abortion weighs as a higher offense to the Christian belief than a "white" president accused of sexual assault or even murder (Yes, race matters here!).

The United States Government...politics and politicians on both sides of the isle use American's beliefs in Christianity and their ignorance and stupidity of such beliefs as marketing points, none more than the Republican party in the past 10years 2016 - 2026. Politics needs the ignorant...they that simply don't know but are content with being told how the world works. "Islam is bad!" We must protect our nation from "islamification"! Islamification? What exactly is that besides a scare tactic to the ignorant Christians that their majority belief in America is being compromised! However, politics want to protect our nation from migrants that are also Catholic Christians. Please make up your mind! It is safe to say that God has nothing to do with decisions that are made.

If you are mature in your faith, you will know that I'm not speaking against nor trying to sway anyone from the belief in the Christian faith. I'm simply exposing a faith that man has defiled and professes our nation models it's virtues after...virtues that have been used and is being using to manipulate, control, and destroy they that are deemed less than. Yes, America is a Christian nation, and it sounds so great to say it out loud, but under those covers of profession, it is powered by non-Christian agendas meant to

control the sanity of an economic system fueled by its failures and racial divides. Where is Hope's audacity in this? Hope requires we that live off Christian faith to "give it all over to God" or to believe that everything is God's Will and would not be happening if He didn't allow it. Fixing America has nothing to do with if America is a Christian country. Fixing America is simple...it begins with 2 people just choosing to be kind and look out for one another, without any intent to control nor dominate the other. A circle effect where kindness and care begets kindness and care. But, sustainably in America, there is a 35% population that cares nothing about anyone outside of its skin color, yet stand on the claim, in "God We Trust". It's a cancerous nationalism that politics feed upon because these 35 percentiles are willing to do, say, and support anything and anyone morally ungodly only to call it "Patriotism". In 2020 Hilary Clinton labeled this 35% as "the deplorable", but, in reality, to call them for what their acts were on January 6th 2020 and what their acts can be today, they are one of the largest terrorist cells in America.

We all have sinned and fall short of the Lord...you, myself, everyone; but, there is a particular type of enemy of the state that rejoices in other's suffering due to a festering hate. This enemy of the state will kill for what they believe in, making them the most dangerous terroristic body on American soil. Their proclamation is to "save and defend America from being over run by non-white races", and there are politicians that feed these cells with rhetoric geared to excite and stimulate fear in them and reaction to such fear.

The Myth of a Christian Nation

America tells a beautiful story about itself.

- A chosen people.
- A city on a hill.
- A nation guided by divine purpose.

But beneath the poetry lies a contradiction so deep it shapes every political decision we make. America claims a Christian identity while consistently acting in ways that violate the very teachings it invokes. This is not a small inconsistency. It is the central moral tension of the American project.

To understand why reform is necessary — why hope must be unleashed rather than managed — we must begin by exposing this contradiction.

1. A Nation That Loves the Language of Faith but Not Its Demands Christianity in

America is often treated as a cultural identity rather than a moral framework.

It is invoked in:

- campaign speeches
- legislative debates
- national ceremonies
- political branding

But Christianity, in its original form, is not a badge. It is a responsibility.

Scripture does not speak in the language of dominance or exceptionalism. It speaks in the language of humility, justice, and compassion.

Micah 6:8 offers the clearest summary:

“Do justice, love mercy, walk humbly with your God.”

Yet American political life often rewards:

- power over justice
- punishment over mercy
- pride over humility

The contradiction is not subtle. It is structural.

2. The Political Use of Christianity: Identity Over Integrity

In American politics, Christianity is often used not to guide decisions but to justify them.

This shift — from faith as moral compass to faith as political weapon — has reshaped the public square.

Christian language becomes a tool to:

- frame opponents as enemies of God
- sanctify partisan agendas
- mobilize voters through fear
- claim divine endorsement for political power

This is not Christianity.

It is Christian nationalism — a fusion of religious identity and political dominance.

Christian nationalism does not ask, *“What does love require?”*

It asks, *“What will preserve our power?”*

3. Scripture as a Mirror: What America Claims vs. What It Practices

If America truly measured itself by the teachings it invokes, the moral verdict would be unavoidable.

Jesus on the poor

“Whatever you did for the least of these, you did for me.” (Matthew 25:40)

Yet poverty is criminalized, social safety nets are attacked, and economic inequality is treated as natural.

Jesus on the stranger

“I was a stranger and you welcomed me.” (Matthew 25:35)

Yet immigration policy is shaped by fear, exclusion, and political theater.

Jesus on truth

“Let your yes be yes and your no be no.” (Matthew 5:37)

Yet political life is saturated with misinformation, manipulation, and strategic dishonesty.

Jesus on power

“The greatest among you must be your servant.” (Matthew 23:11)

Yet leadership is measured by dominance, not service.

The gap between scripture and policy is not accidental.

It is the result of a political culture that uses Christianity as a symbol while rejecting its substance.

4. Historical Case Studies: The Pattern Is Older Than the Nation

The contradiction between Christian identity and political behavior is woven into American history.

A. The “City on a Hill” and Indigenous Displacement

Puritan leaders spoke of divine mission while participating in land theft, forced conversion, and violence against Indigenous peoples. The rhetoric was holy. The actions were not.

B. Slaveholding Christianity

Southern churches defended slavery with biblical language, arguing that racial hierarchy was divinely ordained. This was not faith. It was theology built to justify power.

C. Segregation and the Civil Rights Era

Many white churches opposed desegregation, citing “order,” “tradition,” and “God’s design.” Dr. King’s most painful criticism was directed not at open racists but at the white moderate church that preferred “peace” over justice.

D. The Moral Majority and the Rise of Christian Nationalism

In the late 20th century, political movements used Christian identity to mobilize voters while supporting policies that often contradicted the teachings of Jesus on poverty, peace, and compassion.

E. Post-9/11 Militarism

Faith language was used to justify war, vengeance, and nationalism — a stark contrast to the teachings of Christ on peacemaking.

The pattern is consistent:

Christian identity is invoked to bless political power, not to restrain it.

5. The Consequences of the Myth

When a nation claims Christianity but practices something else, several things happen:

- Hypocrisy becomes normalized.
- Leaders can preach morality while practicing cruelty.
- Truth becomes negotiable.
- Political loyalty becomes more important than honesty.
- Compassion becomes conditional.
- The vulnerable are helped only when politically convenient.
- Justice becomes optional.
- Inequality is tolerated as long as it benefits the dominant group.

This is not a failure of Christianity. It is a failure to practice Christianity.

6. Why Exposing the Myth Matters for Reform

You cannot reform a system that refuses to admit its contradictions.

By exposing the gap between:

- what America claims

- and what America does

...we create the moral and intellectual space for transformation.

My points are not an attack on faith. It is a call to rescue faith from misuse. It is a call to reclaim Christianity from the forces that have weaponized it. It is a call to build systems that reflect the values we claim to hold.

7. The Path Forward: From Identity to Responsibility

A healthier future requires a shift from identity-based Christianity to responsibility-based Christianity.

Identity-based Christianity says:

- “We are a Christian nation.”

Responsibility-based Christianity asks:

- “Are we acting like one?”

The difference is everything.

This shift is the foundation for the reforms that follow — in education, credit systems, economic justice, and the design of public institutions that unleash hope rather than contain it.

Absolutely — let’s step right back into *Faith, Power, and the American Contradiction*.

To re-anchor us:

I am crafting a multi-perspective prologue that blends political analysis, historical case studies, scripture interpretation, and a broader reform agenda.

The Decay of the American Church: Power Without Holiness

1. The Central Claim of This Prologue

The American church has not merely “lost influence.” It has traded spiritual authority for political access, moral clarity for cultural comfort, and prophetic witness for partisan alignment. This chapter argues that the decay is not accidental — it is the predictable outcome of a church that sought power more than transformation.

2. Scriptural Foundation

To ground the critique in scripture, this chapter draws on passages where God confronts religious institutions that have become corrupt:

- Isaiah 1:11–17 — God rejects worship that coexists with injustice.
- Ezekiel 22:26–29 — Priests who “do violence to my law” by blessing the powerful while ignoring the oppressed.
- Matthew 23 — Jesus’ rebuke of religious leaders who love status more than righteousness.
- Revelation 3:1–3 — A church that “has a reputation for being alive, but is dead.”

These passages form the theological backbone: God has always judged religious institutions that protect power instead of people.

3. Historical Case Studies

Each case study illustrates a moment when the American church chose cultural dominance over moral courage.

Case Study A — The Slaveholding Church

- Many denominations split over slavery not because scripture was unclear, but because economics and racial hierarchy were too valuable to surrender.
- Clergy produced theological defenses of slavery to preserve social order.
- The church's decay here was not silence — it was active participation.

Case Study B — The Jim Crow Compromise

- After Reconstruction, white churches largely accepted segregation as “the natural order.”
- Black Christians built their own institutions, which became engines of liberation, while white churches became engines of stability for an unjust system.

Case Study C — The Moral Majority and the Rise of Partisan Christianity

- In the late 20th century, large segments of the church aligned themselves with political power as a strategy for cultural control.
- The result: a generation of Christians disciplined more by political media than by scripture.

Each case study reinforces the same pattern: when the church seeks influence more than integrity, decay follows.

4. The Modern Expression of Decay

This section analyzes how the same dynamics manifest today:

A. Celebrity Pastors and the Industrial Church

- Churches built around personalities rather than communities.
- Scandals treated as PR crises instead of moral failures.
- Worship becomes performance; discipleship becomes branding.

B. Nationalism as a Substitute for Faith

- The cross wrapped in a flag.
- Political identity treated as spiritual identity.
- A Christianity that defends the nation but neglects the neighbor.

C. The Abandonment of the Poor

- Despite clear biblical mandates, many churches invest more in buildings than in people.
- Charity replaces justice; optics replace sacrifice.

D. The Silence on Structural Sin

- Racism, economic exploitation, predatory lending, inequitable education funding — all treated as “political issues” rather than moral ones.
- Silence becomes complicity.

5. The Consequences

The decay is measurable:

- Declining trust in religious institutions

- Younger generations leaving the church not because they reject Jesus, but because they reject hypocrisy
- A fractured Christian witness that cannot speak credibly about justice, mercy, or truth
- A church that is politically loud but spiritually hollow

6. The Pivot Toward Reform

If the church is to reclaim moral authority, it must confront its own history.

- Reform requires repentance, not rebranding.
- The church must choose between power and holiness, because it cannot have both.

The Roots of a Divided Faith: Racism, Nationalism, and the Making of American Christianity

1. The Central Argument

American Christianity did not merely “inherit” racism and nationalism — it absorbed them, sanctified them, and built institutions around them. This chapter argues that the fusion of racial hierarchy and national identity with Christian faith was not incidental. It was a deliberate project that shaped the theology, culture, and political posture of the American church.

This is the chapter where you show that the contradictions of American Christianity are not modern accidents. They are the fruit of seeds planted centuries ago.

2. Scriptural Lens: Faith That Rejects Idols

To expose the distortion, this chapter draws on passages where scripture confronts false gods and tribal loyalties:

- Exodus 32 — The golden calf: a people who want God's blessing without God's character.
- Amos 5:21–24 — God rejects worship that coexists with oppression.
- Luke 4:18–19 — Jesus' mission centers the poor, the captive, the oppressed — a direct challenge to systems of hierarchy.
- Galatians 3:28 — A radical reordering of identity that undermines racial and national supremacy.

These texts frame the chapter's thesis: racism and nationalism are not merely social problems — they are theological rebellions.

3. Historical Case Studies: How the Fusion Was Built

A. Colonial Christianity and the Birth of Racial Hierarchy

- Early colonists used Christian language to justify conquest and enslavement.
- The “Doctrine of Discovery” gave theological cover to land theft and genocide.
- Race became a tool to divide laborers and prevent solidarity between poor Europeans and enslaved Africans.

Key insight: The church helped invent racial categories to preserve economic power.

B. The Slaveholding Church and the Theology of Supremacy

- Pro-slavery theologians argued that racial hierarchy was divinely ordained.
- Sermons taught obedience to masters as a Christian virtue.
- Churches disciplined members who opposed slavery more harshly than those who practiced it.

This was not a theological debate — it was a power structure defended with scripture.

C. Post-Civil War Christianity and the Sanctification of Segregation

- After emancipation, white churches embraced segregation as “biblical order.”
- Black churches became centers of resistance, education, and liberation.
- White churches became centers of stability for a racial caste system.

Two Christianities emerged — one for liberation, one for control.

D. The 20th-Century Merger of Nationalism and Faith

- World War II and the Cold War elevated “Christian America” as a national myth.
- Patriotism became a litmus test for faith.
- Churches displayed flags in sanctuaries, subtly shifting allegiance from kingdom to nation.

This created a Christianity where national identity became a spiritual identity, and dissent became heresy.

4. The Modern Expression: How the Fusion Still Shapes the Church

A. Racialized Theology

- “Colorblindness” used to avoid confronting injustice.
- Theologies that emphasize personal sin but ignore structural sin.
- Churches that preach forgiveness to the oppressed and order to the oppressor.

B. Nationalism as a Substitute for Discipleship

- Political loyalty treated as spiritual maturity.
- The cross used as a cultural symbol rather than a call to sacrifice.
- A Christianity that defends the nation but neglects the neighbor.

C. The Weaponization of Fear

- Fear of demographic change.
- Fear of losing cultural dominance.
- Fear of reform framed as fear of “losing the country.”

Fear becomes the discipler; Jesus becomes the mascot.

5. The Consequences: A Fractured Witness

The fusion of racism and nationalism has produced:

- A church that cannot speak credibly about justice
- Congregations divided by race, class, and political identity
- A generation of young people who see Christianity as a tool of oppression rather than liberation
- A public witness that mirrors the nation’s divisions instead of healing them

This is not decay — it is the predictable outcome of a distorted foundation.

6. The Pivot Toward Reform

This chapter prepares the reader for Chapter 4 by asserting:

- The church cannot be healed until it confronts the idols it has worshiped.
- Racism and nationalism are not “political issues” — they are spiritual infections.
- Reform requires truth-telling, repentance, and a re-centering of Jesus’ mission.
- A new Christian imagination is possible — but only if the old one is dismantled.

Reclaiming a Faith Worth Following: A Blueprint for Renewal and Reform

1. The Central Claim

The American church can be renewed — but not by returning to a mythical past or doubling down on cultural battles. Renewal requires repentance, reconstruction, and a re-centering of Jesus’ mission. This chapter argues that reform is possible only when the church abandons the idols of power and embraces a faith rooted in justice, humility, and truth.

This is the section is where I will show that hope is not naïve — it is disciplined, costly, and grounded in reality.

2. Scriptural Foundation for Renewal

Reform is not a modern invention. Scripture is full of moments where God calls His people back to integrity:

- Micah 6:8 — The core of God’s requirement: justice, mercy, humility.

- Isaiah 58 — True worship is inseparable from breaking oppression and lifting burdens.
- Matthew 5–7 (Sermon on the Mount) — Jesus redefines righteousness as a way of life, not a political identity.
- Acts 2–4 — The early church models economic sharing, radical inclusion, and communal responsibility.
- James 1:27 — Pure religion is measured by care for the vulnerable and moral integrity.

These passages form the theological backbone of reform: a renewed church must look like Jesus, not like the nation's power structures.

3. The Pillars of a Reformed Christianity

A. Truth-Telling as the Foundation

Reform begins with honesty about the past and present:

- Naming the church's role in racism, nationalism, and injustice
- Rejecting revisionist history that sanitizes oppression
- Teaching congregations the truth about slavery, segregation, and structural inequality
- Embracing lament as a spiritual discipline

Without truth, there can be no repentance. Without repentance, there can be no renewal.

B. Re-centering the Margins

A reformed church must return to the people Jesus prioritized:

- The poor
- The oppressed
- The exploited
- The forgotten
- The communities harmed by policy and power

This is not charity — it is discipleship.

It is not political — it is biblical.

A church that centers the margins becomes a church that looks like the kingdom of God.

C. Dismantling the Idols of Power

Reform requires rejecting the false gods that have shaped American Christianity:

- Partisan identity as a substitute for spiritual identity
- Nationalism as a replacement for kingdom allegiance
- Racial hierarchy as a distortion of the imago Dei
- Wealth and comfort as measures of divine favor
- Celebrity leadership as a substitute for community accountability

A reformed church must choose holiness over influence, integrity over access, and truth over tribal loyalty.

D. Rebuilding Institutions That Serve People, Not Power

This section connects directly to your broader reform themes — education, credit systems, economic fairness, and community empowerment.

A renewed church must:

- Advocate for equitable education funding
- Challenge predatory lending and support fair credit systems
- Invest in community development, not just church buildings
- Support policies that protect the vulnerable rather than privilege the powerful
- Partner with civic institutions to address structural injustice

This is where your book's broader reform agenda integrates seamlessly with the theological argument.

E. Reimagining Discipleship for a New Generation

A reformed church must disciple people in ways that form character, not just beliefs:

- Teaching critical thinking, not blind loyalty
- Encouraging civic responsibility rooted in justice
- Forming Christians who can resist propaganda and fear
- Cultivating spiritual practices that produce humility, empathy, and courage

- Prioritizing community over consumption

This is discipleship that prepares people to transform the world, not escape from it.

4. Historical Models of Renewal

This section provides case studies of movements that embodied reform:

A. The Black Church Tradition

- A model of faith rooted in liberation, community, and resilience
- A witness that confronted injustice without losing hope
- A reminder that Christianity can be both prophetic and pastoral

B. The Social Gospel Movement

- Churches that confronted industrial exploitation and economic inequality
- A model of faith that sees justice as central, not optional

C. Global Christian Movements

- South African churches resisting apartheid
- Latin American liberation theology centering the poor
- Korean minjung theology uplifting the oppressed

These examples show that reform is not theoretical — it has been done before.

5. The Cost of Renewal

Reform is not cheap. It demands:

- Loss of political influence
- Loss of cultural dominance
- Loss of comfort
- Loss of certainty
- Loss of the myths that once held the church together

But what is gained is far greater:

- Integrity
- Credibility
- Moral authority
- A faith worth following
- A witness that heals rather than harms

6. A Vision for the Future

This chapter concludes by casting a vision:

- A church that tells the truth even when it costs
- A church that centers justice as worship
- A church that embraces diversity as a gift
- A church that forms people who love mercy and reject fear
- A church that partners with communities to build a more equitable society

- A church that looks unmistakably like Jesus

Building a Just Society: From Moral Clarity to Structural Reform

1. The Central Claim

A reformed faith cannot remain confined to sanctuaries, sermons, or private spirituality. If the church is to reclaim moral authority, it must confront the systems that shape people's lives — education, credit, housing, labor, policing, and political representation.

This chapter argues that spiritual renewal without structural reform is incomplete, because injustice is not only personal; it is engineered, maintained, and enforced through policy.

This is where your book makes its boldest claim:

A faith worth following must produce a society worth living in.

2. Scriptural Mandate for Structural Justice

The Bible does not limit justice to personal morality. It repeatedly addresses systems, laws, and institutions:

- Deuteronomy 16:19–20 — “Do not pervert justice... Justice, and only justice, you shall pursue.”
- Isaiah 10:1–2 — Woe to those who write unjust laws that oppress the poor.
- Jeremiah 22:3 — Do no wrong or violence to the vulnerable.
- Luke 4:18 — Jesus' mission includes liberation from systemic oppression.

- Acts 6 — The early church creates new administrative structures to ensure equitable distribution.

These passages show that justice is not charity — it is governance.

3. The Systems That Shape American Life

This section identifies the core systems where reform is essential. Each system is tied to the contradictions exposed in earlier chapters.

A. Education: The Engine of Opportunity or Inequality

- School funding tied to property taxes entrenches racial and economic segregation.
- Students inherit the inequalities of their ZIP code.
- Churches often ignore this structural injustice while funding mission trips abroad.

Reform Vision:

A funding model that ensures every child receives high-quality education regardless of neighborhood wealth.

B. Credit and Economic Mobility: The Hidden Architecture of Inequality

This connects directly to your personal advocacy goals.

- Predatory lending targets the poor and communities of color.
- Credit scores punish people for being poor, not irresponsible.
- Financial institutions profit from instability and desperation.

Reform Vision:

A fair credit system that rewards stability, protects consumers, and eliminates exploitative practices.

C. Housing and Wealth: The Legacy of Segregation

- Redlining created generational wealth gaps.
- Zoning laws maintain segregation under new names.
- Churches often benefit from these systems while preaching equality.

Reform Vision:

Policies that expand affordable housing, dismantle exclusionary zoning, and repair historic harms.

D. Labor and Wages: The Moral Cost of Cheap Work

- Many Americans work full-time yet remain in poverty.
- Wage stagnation and corporate consolidation erode dignity.
- Churches often moralize poverty instead of challenging exploitation.

Reform Vision:

A labor system that honors human dignity, ensures living wages, and protects workers' rights.

E. Criminal Justice: Punishment Without Restoration

- Mass incarceration disproportionately targets Black and brown communities.
- The system prioritizes punishment over rehabilitation.

- Churches often support “law and order” politics without examining the laws themselves.

Reform Vision:

A justice system focused on restoration, accountability, and community safety — not profit or retribution.

4. Why the Church Must Engage These Systems

This section ties the argument back to faith.

A. Because Jesus Confronted Systems

He challenged:

- exploitative temple economics
- unjust taxation
- oppressive Roman policing
- religious leaders who protected power instead of people

B. Because Neutrality Is a Myth

Silence always sides with the status quo.

C. Because Personal Charity Cannot Fix Structural Harm

You cannot pray away a predatory loan.

You cannot volunteer away a broken school system.

You cannot preach away a discriminatory housing policy.

D. Because Faith Without Justice Is Dead

A church that avoids structural issues becomes spiritually irrelevant.

5. A Blueprint for Faith-Driven Reform

This section outlines actionable principles that connect your theological argument to real-world change.

A. Truth + Policy

Reform begins with honest assessment and ends with legislative action.

B. Community-Led Solutions

Those closest to the pain must shape the reform.

C. Cross-Sector Collaboration

Churches, civic groups, educators, economists, and policymakers must work together.

D. Accountability and Transparency

Reform requires measurable outcomes, not symbolic gestures.

E. Courage Over Comfort

Real change demands confronting entrenched interests.

6. The Moral Vision of a Just Society

This chapter concludes by painting a picture of what a reformed America could look like:

- Schools where opportunity is not determined by ZIP code
- A credit system that empowers rather than exploits

- Housing policies that build integrated, thriving communities
- A labor market that honors human dignity
- A justice system that restores rather than destroys
- A church that leads with courage, humility, and truth

This is not utopian. It is the logical outcome of a faith that takes justice seriously, and if we are to build a nation that is truly for “We the People” the people must first be understood reformation is not selfish.

Prologue Part 3: Political Activism

“Hope on a Leash”

Reality...America the beautiful is actually beautiful. It doesn't need any help from you nor me for the sun to rise displaying its vibrancies, and the sun's fall displaying its wonders of shadows and silhouettes. Then enter man, peace exit stage left, and hope now has its birth. Hope is dependent on cataclysmic events (sudden, violent, and devastating event that causes significant destruction, often reshaping the physical, social, or environmental landscape). Hope needs chaos to exist, while peace is able to exist on it's own accord. Colonial America has always been a nation of hope because hope is a wondrous vision of what can be. However, if hope is over-come then the opposite of cataclysmic happens... a sudden event that causes significant peace and equilibrium, often reshaping the physical, social, or environmental landscape. Hope is similar to artificial intelligence...it will do what the programmer programs it to do, then perpetually learn from such and perform as such; in other words, hope can be controlled and that control ultimately creates a societal dependence as if always having hope is a good thing, weakening what is true...the realization that factors in American government keeps hope on a leash. “When they go low, we go high!” When I first heard Michelle Obama say this, it was inspiring and made me hold my head up high! Eight years later, I am realizing that is the audacity of hope...its has condition we that depend on it's façade to castrate what perseverance really means in the pursuit past the matrix of hope.

It's rather funny how in American politics today...in this MAGA era of time, hate, murder, criminal activity that would be considered criminal on any other occasion, is excused by

they that support the administrators enabling such, as long as it satisfies the cancer of hate population in America. However, if others that do not belong to that sect of belief use the same exact tactics, then and only then is it shunned upon and labeled despicable and a terror to America by they that did it first. Hypocrisy is the new governing body, while democrats knowingly or unknowingly are being used to spread hope's audacity.

Have you ever noticed that hope has its way of being the loudest thing in the room when hate and hypocrisy wills its face, until hope is no longer loud? It still exists, but it's just docile (ready to accept being controlled or instruction)...hope becomes submissive. Everyone in politics can be bought or silenced. They just need to have the right "incentive"; I recently realize that. Sure, there are those that will believe they could never be bought, but they are either lying or clueless. There are three ways to put a leash on Hope:

1. Money...buy the politician or activist off that stands for hope.
2. Threaten...threaten to physically hurt or even kill the politician or activist or even a family member or simply destroy them financially or their reputation, which would also mean financial or marital ruin. (Oprah vs USDA, Bill Cosby vs NBC, Michael Jackson / Prince vs Music Industry)
3. Assassination...Kill the politician or activist if they do not comply. (JFK, MLK, Malcolm X)

Today, our democracy has been infiltrated and exposed. I have no doubt in my mind that the majority of the politicians that are in office are good men and women and believe in what is right. I know you have seen evidence of such when one or two speak

against whom they know is wrong, however, it's only when they have nothing else to gain from supporting whom they know is wrong. Trump is a smart businessman, and a smart businessman is about one thing...money. So when that businessman research opportunities for doing business, he first must know whom he will be doing business with and how he can maintain control over his company. Controlling a company is easy but maintaining that control can only be done by controlling its partners. Trump's first presidency went bankrupt; he won the hearts of the white nationalist because he played on their hate but lost his seat because he failed to control all his partners. This 2024 presidency is all about controlling ALL narratives by any means necessary, which includes all three factors that dociles hope.

Fresh into the political spotlight, Alexandria Ocasio-Cortez (AOC) was the loudest beacon of light! She was inspiring a movement that was on fire, building like an ant mound over night...until it wasn't. Of course I'm not saying she's been compromised, but what I am asking you is, do you hear hope's voice? I'm not isolating AOC on purpose. I'm using her as an example to preface my realization of hope being on a leash.

It was one Sunday...after contemplating many months of entering politics myself, running for governor of Texas in the 2026 to be a voice change, then realizing my agenda was too radical and I have much to lose, I decided that the only way to persevere through hope is by starting a new political party based on common sense politics and not pandering on satisfying the emotional feelings of the people. Right is right and wrong is wrong, PERIOD! The new political party would truly give power back to the people. I then decided still that I had too much to lose and the voice needed to

begin such a movement had to be a voice already known in activism. I chose to share my views with Al Sharpton on the radio. Although he loved my idea, he did say funding a new political party would be the issue and that he even thought about it before, but he didn't want to take money from corporations that would then ask for favor, which is the issue with our government today. However, when I made him aware that being that hope was at its loudest amongst the many celebrities who also were calling for change, funding would be easy if he was the voice for such a movement of change. I did not hear back from Al. This was an awakening for me, and I realized the true audacity of hope. Hope isn't meant to be silenced. It's only meant to be controlled. If hope is ever silenced, then civil society ceases to exist. If a civil society becomes uncivil, then the agenda of they that want control becomes jeopardized; and the only way to restore order or create true change is through war...civil war, and no one really want's that. That is why and eye for an eye in politics is shunned and hope is offered. Hope isn't meant to create change...only to offer a vision of a chance for change.

Here's the uncomfortable truth, John: political systems rarely kill hope outright — they domesticate it. They put it on a leash so it never grows strong enough to challenge the structure that holds power together.

Let me break this down in a way that's clear, sharp, and grounded in how political systems actually behave.

How Hope Gets Put on a Leash in Politics?

1. By turning hope into a slogan instead of a plan

Political messaging often takes the raw human desire for better schools, safer neighborhoods, fairer systems — and packages it into catchphrases.

Slogans are safe. Plans are risky.

A slogan gives people just enough optimism to stay engaged without demanding structural change. It's hope, but declawed.

2. By offering symbolic wins instead of structural wins

A government might:

- create a task force
- announce a commission
- pass a bill with no enforcement
- fund a program but not enough to matter

These gestures create the *appearance* of progress.

People feel like something is happening, even when the underlying system stays untouched.

That's hope on a leash — allowed to walk, never allowed to run.

3. By framing problems as too complex for ordinary people

When leaders say:

- “It’s complicated”
- “You don’t understand the constraints”
- “We’re working on it behind the scenes”

...it subtly tells people that their expectations are unrealistic.

Hope becomes something the public is *talked out of*.

If you convince people the system can't change, you don't have to change it.

4. By setting the bar so low that any improvement feels like a miracle

If the system is dysfunctional enough, even tiny improvements feel huge:

- A delayed refund finally arrives
- A pothole gets filled
- A bill passes after years of gridlock

When expectations are lowered, hope becomes easier to manage.

People celebrate crumbs because they've been conditioned to expect famine.

5. By creating cycles of crisis and relief

A crisis creates fear.

A temporary fix creates gratitude.

Fear + gratitude = controlled hope.

People become relieved that things aren't worse, instead of demanding that things be better.

6. By making hope dependent on personalities instead of institutions

When hope is tied to a single leader, party, or election:

- it becomes emotional

- it becomes fragile
- it becomes easy to manipulate

Hope becomes something granted by power, not generated by people.

That's the tightest leash of all.

Why this matters?

When hope is controlled, people stay engaged enough to vote, pay taxes, and follow the rules — but not enough to demand deep reform.

It keeps the system stable, predictable, and manageable. But the flip side is powerful:

When hope slips the leash, political systems change.

Sometimes slowly, sometimes explosively.

You're aiming straight at the root systems, not the leaves—I like that. Let's build a tight preface that shows how hope is managed, not just "inspired," across these four arenas as an example, and then we will move forward into true "We the People" change.

*Education funding as managed hope

Public education is sold as the great equalizer—but it's financed like a privilege.

- Local property taxes = built-in inequality. Because schools rely heavily on local property taxes, wealthy areas can fund rich programs while poorer areas struggle with basics. States rarely fully correct this; in many, high-poverty districts actually get *less* per student than low-poverty ones.

- The narrative vs. the numbers. Politicians talk about “investing in every child,” but the structure says: your zip code decides your odds. Hope is offered in speeches; the budget quietly contradicts it.
- Psychological lever: people are told the system is fundamentally fair, just “imperfect,” so they keep believing that working harder inside a rigged structure will eventually pay off.

Hope is kept alive—just not funded.

Credit systems and the psychology of control

Credit systems run on the same emotional circuitry: hope, fear, and shame.

- Opaque scoring = learned helplessness. People are told “your credit score reflects your responsibility,” but the formulas are complex, proprietary, and often punish the already precarious (medical debt, thin files, past poverty).
- Carrot and stick. You’re promised access—homes, cars, stability—if you play by rules you don’t fully see. When you fall short, it’s framed as a personal failure, not a structural design.
- Psychological lever: hope is individualized (“fix *your* score”) instead of politicized (“fix *this system*”). That keeps people chasing personal repair instead of demanding systemic reform.

Hope is turned inward, away from collective power.

“Lottery money for schools” as textbook hope management

State lotteries are almost a case study in how to leash hope and call it progress.

- The pitch: “Play the lottery, support education.” It sounds like a win–win: voluntary, fun, and for the kids.
- The reality: Lottery revenue usually makes up a small share of total state revenue—often under 3%—and there’s a consistent gap between the *promised* benefit to schools and the actual net gain once you account for how legislatures adjust other funding streams.
- Substitution trick: In many states, lottery dollars don’t truly “add” to education funding; they partially replace what would have come from general funds. The public thinks schools are being boosted; in practice, the baseline just shifts.
- Regressive burden: The people most likely to buy tickets are often lower-income, meaning those with the least are disproportionately funding a system that still under-serves their communities.

This is hope as a marketing strategy: people are told they’re funding opportunity, while the underlying inequity remains largely intact.

What policy that *unleashes* hope looks like

Unleashing hope means designing policy so that:

- 1. Outcomes are structurally guaranteed, not aspirationally promised.
 - Education: Move from property-tax dependence to progressive, statewide funding formulas that *overweight* high-poverty districts, with transparent minimum per-pupil guarantees.

- Credit: Mandate fair-credit standards that limit the impact of medical debt, require plain-language disclosures, and expand public/credit-union alternatives that don't prey on desperation.
- 2. Hope is tied to rights, not luck or charity.
 - No more "if you win the lottery, your school gets a new lab."
 - Frame quality education, fair credit access, and basic economic security as enforceable rights with clear accountability mechanisms.
- 3. Feedback loops are public, simple, and enforceable.
 - Publish school funding gaps, by district, in plain language.
 - Require annual equity audits for both education and credit markets, with automatic corrective triggers (e.g., if funding gaps exceed X, formula adjusts; if denial rates show bias, penalties and reforms kick in).
- 4. The floor is raised, not just the ceiling.
- Policy should guarantee that the worst-off are pulled up, not just that a few can climb out. That's how you turn hope from a lottery into a baseline.

Prologue Part 4: Demolition of the West Wing

"Giving Hope a Break"

(A RuckUS in America" ruckus: a loud, noisy commotion, disturbance, or fracas, often involving a heated argument.)

Let US fix America together by starting a little ruckUS. The fact will still remain that there will be that faithful nationalistic 39%, that although reshaping the American government will also benefit them, the protection of what they hate will always exist and take precedence until that hate is no longer chosen by them. So, in saying that, remember reconstructing America is about love, and love does not try to change a person, it will respect that person, but will not tolerate anything that is insubordinate to the care of We the People as an equal macrocosm of people. "We The People" must always represent ALL.

Now that we have exposed hope's audacity, there is no doubt in my belief in humanity and in America where "We the People" can't come together and dispose of such a separatist political mindset in order to support the present US constitution built on what America proclaims it to be...a Christian nation. This statement isn't meant to separate or exclude other faiths or non-faiths; it's meant to hold accountable the profession of the American proclamation into action...doing something that has never been accomplished in the history of the Christian faith, which is "holding these truths to be self evident that ALL men are created equal. The only way to do this is not by forcing a Christian or political perspective, but rather the commonsense constitution of Love.

What does an “US” Constitution of Love look like as a foundation that supports the present constitutions in politics? I said “US” not U.S., because this new movement must be about We the People and not capitalism, because if the focus is on money first, then capitalizing will sneak its way into decision making. Remember this as we proceed forward, Love isn't about pandering to emotional needs...it requires maturity, growth, and sacrifice from all of US.

Political decisions can't be made by ONE politician that gives a good candidate speech referencing what he or she will do once in office. Republicans and Democrats do this to offer hope to they that are feed up, tired, and ignorant of how the political system works. I'm not going to go into a long logistical series, so I'll just give you a quick commonsense tour: there are 100 elected members in the senate and 435 members in the house of representatives, thus 1 candidate from either side can't change anything without the majority. So, when you hear a Republican or Democrat say what they will do, they are literally calling you an emotionally stupid person who doesn't know anything about the American political system. They are using “hope” to excite you into voting for a change they can't deliver...an empty promise. So, why vote and what is the solution?

Voting is hope's way of taking action or fighting...hoping we put into place enough like-minded politicians that will get the job done; however, as Trump said, and I don't agree with much that he says, our political system is a swamp and it's intentionally built this way to keep agendas that favor control of We the People and not recognizing WE the People as being in control. Voting makes us believe we are in control when we “hire” a candidate to represent US, yet when that candidate does not honor his duty, we can't “immediately” fire that candidate. We the People must wait for the next election to vote

he or she out of office. This method of politics does not work because it doesn't immediately hold politicians accountable to the true presidents of our nation...We the People.

How does the system keep government a swamp? In a swamp...let's use a swimming pool, its water sits still. When water sits still, fungus, molds, algae, debris, and many other unhealthy horrible organisms begin to form and gain life. Even if the water begins to move a little, the buildup of all that sitting still is too much to overcome...a clear atmosphere will never exist unless it is shocked...a ruckus happens to forcefully clean it. The American congressional system and its offsetting voting years is built only to make the water appear to be moving, when in fact it's not, and the fungus, molds, algae, debris, and organisms that grow in the still waters of the American government are the special interest groups that lobby favor at the expense of "We the People".

The present political parties are the reason for the swamp, not because they are bought or enter the political race to be compromised ethically. They are the reason because We the People have allowed them to control the narrative. We the People have given them our power, and they believe they are the CEO of the voter and they themselves are their own board of regents. Reshaping a "We the People" constitution where Love for the People is the foundation supporting the rights of the people can only be done if We the People form a new system that governs without compromise and offers immediate disciplinary accountability.

Checks and balance of powers have been proven to be a façade when politicians can be controlled or compromised. What sounds good, only sounds good because hope sounds good and makes one feel good. Again, that is Hope's audacity. Here are some

questions for thought...was politics meant for the politician to get riches off the people vote? Was politics meant to mislead without any legal consequence of being deemed criminally fraudulent?

Architecting a true We the People Nation

“Solution based Government”

Solution based government must begin with Term limits for ALL elected officials and all elected officials must have the same election time with no overlapping, thus keeping the waters moving like a river instead of a swamp. This promotes checks and balance between government and the business industry that lobby for favor. We hear every politician speak about this, but it's never done. IF America is for Americans and WE the People have true say so in our own government, then WE the people should have a vote on this decision, not leave it up to the very political individuals that will be affected! That's like allowing a criminal defendant to decide if he or she is guilty! We should decide what goes on in the ballot of change in America the same way we vote for referendums in state, county, and city elections. We the people decide and it's up to our POLITICAL SERVANTS to find the money to do it...if what the people ask for requires money...CHANGE and CARE don't cost anything! But politicians don't want that because change means they lose CONTROL of their earning potential of being lobbied. So, I say allow the People to decide on term limits...put it on the ballot! But we all know this will never happen without a civil uproar and no one wants this.

A We the People political party is more than a new party, it's a structural redesign of democratic accountability. It's bold, it's disruptive, and it gives all power back to the people.

We the People: Designing a New Model of Democracy in Power

1. The Failure of the Old System

For decades, Americans have been told that democracy is broken because the “other side” is corrupt. But the truth is deeper: the system itself rewards corruption, incentivizes careerism, and concentrates power in the hands of a political class insulated from the consequences of its decisions.

- The problem is not simply who we elect.
- The problem is what they are allowed to become.

2. The Need for Structural Reinvention

Reform cannot be cosmetic. It cannot be a new slogan, a new coalition, or a new charismatic leader. Real reform requires a new architecture — a system designed from the ground up to prevent the very failures that have defined American politics.

This prologue introduces that architecture.

3. The Birth of the We the People Party

The We the People Party is not a traditional political party. It is a structural solution to a structural problem. It is built on the belief that democracy must be:

- Transparent

- Accountable
- Participatory
- Resistant to corruption
- Centered on the people

Its design is simple:

Make corruption impossible. Make accountability automatic. Make the people the final authority.

4. The Five Pillars of the New Architecture

A. One-Term Limits

No elected official may serve more than one four-year term.

No exceptions.

No consecutive re-election.

No career politicians.

B. Candidate Vetting

Every candidate must pass a rigorous interview and integrity review by the We the People Election Board.

C. Anonymous Oversight Board

A randomly selected, anonymous board of citizens holds the power to remove any official who betrays the public trust.

D. Direct Democracy on All Laws

Every bill, policy, and law must be approved by the people through statewide special elections.

E. Transparent Succession

The runner-up becomes the Vice Official and steps in if the elected official is removed.

5. Why This System Works

This architecture eliminates the incentives that corrupt politics:

- No one can cling to power
- No one can be bought
- No one can hide
- No law can be passed without the people
- No official can escape accountability

It is not a revolution of chaos.

It is a revolution of design.

6. A Government Worthy of the People

The We the People Party offers a vision of governance where:

- Power flows downward
- Citizens participate directly
- Leaders serve temporarily
- Transparency is mandatory

- Accountability is immediate

This is not a dream.

It is a blueprint — one that America is ready for.

WE THE PEOPLE PARTY — GOVERNANCE ARCHITECTURE

I. Core Principles

The We the People Party is built on five foundational commitments:

-
- We the People Governance
 - Anti-Corruption by Design
 - Term-Limited Leadership
 - Transparent, Accountable Institutions
 - Direct Democracy on All Laws and Policies (No law is legitimate unless the people themselves approve it.)

These principles shape every rule and structure that follows.

II. Universal Term Limits

All elected positions under the We the People Party follow the same rule:

- Maximum term: 4 years

No exceptions. No extensions. No loopholes.

- No consecutive re-election

After serving one term, an official must step out of elected office for at least one full cycle.

- Former officials may serve only in advisory roles

Never again as elected officials.

This eliminates careerism and forces leaders to govern boldly rather than cautiously.

III. Candidate Vetting: The We the People Election Board

Before any candidate can run under the We the People banner, they must pass a rigorous vetting process conducted by an independent Election Board.

A. Composition

- 12 members
- Selected from diverse professional backgrounds
- No current or former lobbyists
- Term-limited to 2 years
- Cannot serve twice

B. Responsibilities

- Conduct structured interviews
- Review candidate history, finances, and public record
- Evaluate alignment with We the People principles
- Reject candidates who show patterns of self-interest, corruption, or ideological extremism

C. Evaluation Criteria

Candidates must demonstrate:

- Commitment to transparency
- History of community service
- Ethical decision-making

- Ability to work across differences
- No conflicts of interest
- No financial entanglements that could influence governance

This board ensures that only candidates aligned with the party's mission can appear on the ballot.

IV. Oversight Board: Anonymous, Random, and Powerful

This is the most innovative part of your architecture.

A. Composition

-
- 50 citizens
 - Randomly selected (like jury duty)
 - Fully anonymous
 - Protected from public exposure
 - Serve 1-year terms
 - Cannot be re-selected for 10 years

B. Powers

The Oversight Board can:

-
- Investigate elected officials
 - Review decisions for signs of compromise
 - Issue warnings
 - Vote to immediately remove an elected official
 - Trigger automatic succession

C. Removal Threshold

- 60% vote required for removal
- No appeal
- No delay
- No political interference

This creates a system where the people themselves hold the ultimate power, not donors, not parties, not lobbyists.

V. Succession System: Runner-Up as Vice

To eliminate power vacuums and ensure continuity:

A. The runner-up in the election automatically becomes the Vice Official

-
- They serve as second-in-command
 - They attend briefings
 - They are prepared to step in at any moment

B. Succession Rules

If the elected official is removed:

-
- The Vice Official becomes the new elected official
 - If they assume office after 2.5 years, they may run in the next cycle
 - If they assume office before 2.5 years, they are considered to have served a full term and cannot run again

This prevents manipulation of the system while preserving fairness.

VI. Advisory Role for Outgoing Officials

To ensure continuity and prevent disruption:

A. Mandatory Advisory Term

After completing their 4-year term, the outgoing official:

-
- Automatically becomes an advisor
 - Serves for the next 4 years
 - Must serve at least 1 year
 - Provides institutional memory
 - Cannot influence policy decisions
 - Cannot override or direct the new official

B. Purpose

-
- Smooth transitions
 - Prevent loss of knowledge
 - Maintain stability
 - Avoid power vacuums

This creates a governance ecosystem where experience is preserved but power is not hoarded.

VII. Party Governance Rules

To keep the party itself from becoming corrupt:

A. No donations from corporations, PACs, or lobbyists

Only individual contributions with strict caps.

B. Full financial transparency

All party finances published quarterly.

C. Mandatory conflict-of-interest disclosures

For all candidates, advisors, and board members.

D. Zero tolerance for lobbying influence

Any evidence of lobbying results in immediate removal.

Why This System Works

This architecture:

-
- Prevents career politicians
 - Eliminates donor capture
 - Ensures accountability
 - Keeps power with the people
 - Creates continuity without entrenchment
 - Makes corruption nearly impossible
 - Prioritizes public good over political gain
-

We the People is not just a party — it's a new model of democracy governance.

Politicians should be incorruptible when serving the needs of the American people, and safeguards must be in place to protect the sovereignty of all Americans. Too many of our politicians are receiving favors, both financially and materially, from corporations and foreign powers that lobby for favor on votes that negatively affect the American people. This is wrong! To change America, We the People can no longer befriend hope. We must force accountability by creating something new that will Work for US.

Prologue Part 5: Doing what Hope suggests but fails to do.

“We the People” need to hear your voice! Commonsense politics...replacing hope’s audacity with reality.

Right is right and wrong is wrong. I understand decisions on bills are complicated. One decision will positively affect some Americans, while negatively affect the other. It is not hard for government to positively address both sides with common sense decision.

However, American must understand common sense decisions is different from emotional decisions, and WE the people must be about the duties of logic over emotion, because governing is a business first and the constitutional foundation of love is not emotional...it perseveres for the sake of equality. When governing we must understand what pandering is, because pandering in politics can erode the enamel of civility, which will make way to cavities that can and will decay any constitution. Let’s fix America, together.

We the People Agenda

“Under Construction”

The Prologues dismantle the illusions that sustain the old political order so that a We the People government can be built on truth rather than myth. The construction is morally grounded, analytical, and forward-leaning. A We the People construction cannot and will not be arrogant that it cannot change as time and generations progress, but taking from it is a selfish act.

CONSTRUCTION: Laying the Framework of a We the People Republic

The work ahead is not cosmetic. It is structural:

Everything the reader has encountered so far — every Prologue, every contradiction exposed, every myth unmasked — has served a single purpose: to clear the ground. A nation cannot build a just political order on foundations poured from illusion, nostalgia, or inherited assumptions. Before construction comes excavation. Before design comes truth-telling. Before a people can build something worthy of themselves, they must first see clearly what stands in their way.

The Prologues were that seeing or revealing:

They stripped away the stories America tells about itself, not to shame the nation, but to free it. They revealed the distance between our ideals and our institutions, not to condemn the people, but to empower them. They traced the fractures in our civic imagination — the ways we confuse performance with leadership, symbolism with justice, partisanship with identity — so that we could finally confront the real question: *What would a political system look like if it were built for the people rather than for the preservation of power?*

This is the moment where that question becomes a blueprint:

The Construction Phase begins with a simple but radical premise: a government should serve the people who sustain it. Not donors. Not parties. Not entrenched interests. Not the machinery of bureaucracy. The people.

To build such a system, we must think like architects, not critics. We must move from diagnosis to design, from exposing what is broken to imagining what is possible. The Prologues prepared the reader for this shift. They trained the eye to see patterns, the

mind to question assumptions, and the conscience to demand more than the political theater we have been conditioned to accept.

Now we turn to the work of creation:

In the pages ahead, we will construct the pillars of a We the People republic — a political architecture rooted in dignity, transparency, shared power, and the common good. We will design institutions that reflect human reality rather than partisan mythology. We will outline mechanisms that distribute power rather than hoard it. We will build a civic culture that strengthens communities rather than fractures them. These pillars are not policy proposals; they are structural domains, the essential load-bearing beams of a society that places human flourishing at its center.

They span the full landscape of American life:

-
- Economic dignity, through fair farming systems, equitable education, living wages, and accessible health care.
 - Financial fairness, through transparent credit reporting and a tax agenda that rewards contribution rather than exploitation.
 - Social equity, through humane immigration systems, thoughtful approaches to gender and participation, and pathways for historical repair for African American and Native American communities.
 - Innovation and national capability, through ethical AI governance, modern infrastructure, and a renewed commitment to science and research.

- Government functionality, through ending shutdowns, strengthening civic participation, and building institutions that cannot be held hostage by political gamesmanship.
- Community and cultural cohesion, through public safety rooted in trust, support for families, and a national narrative that honors every community's place in the American story.
- Constitutional renewal, through modernized structures of government, updated rights frameworks, and a new social contract that defines what the people owe each other — and what the government owes the people.

These are the beams, the trusses, the supports of a republic built not for the preservation of power, but for the preservation of people. This is not a renovation of the old house. It is the drafting of a new one. A house where every person has a place. A house where power is accountable. A house where the nation's moral imagination is not an afterthought, but the foundation. The Prologues cleared the land. The Construction Phase raises the frame. Let's We the People begin!

Agenda 1: Farming

Farmers FEED America, but banks control the farmer. This must end NOW! There is no way a farmer can breathe with the bankers' hands always choking them and threatening to take their land, property, and homes! And with this bully threatening the farmer, Pharma then places its foot on the farmer's neck to produce products that they know is killing America, all in the name of greed!

While we have a Governor in Texas (Greg Abbot) proclaiming "keeping Texas, Texas", he has spent Texans Tax money (millions) on shipping immigrants to other cities out of "spite" ...money that he's now begging Trump to reimburse and has been denied. He's wasted Taxpayer money on revitalizing the Battleship Texas, when these funds can be used to help Farmers get from under the banks.

The taxes America pays (State and Federal) should go to making sure Farmers have what they need to sustain America "FREE of DEBT" and Free of control from all banks and pharmaceutical companies...Machines need to farm are free; when they break, repair them for free; Set up watering and waste systems that will prevent contamination. Give the farmer what he needs so his /her family can farm in peace and prices will go down. Moreover, the savings that we offer the farmer will flow down to the American consumer; and Americans can and will buy more and be able to feed their families! That's making America great! Everyone Benefits!

Let's look at all the possibilities of what would happen if the U.S. Government paid off all US farmers' debt to banks, address possible fears, and make solutions based decisions instead of allowing control and greed masqueraded as possible fear consequences to prevent government from working for the true interest of "We the People"

1. Immediate Effects on Farmers

Financial Stress Would Drop Sharply

- Farm debt is currently about \$625 billion in 2026. Paying this off would instantly improve farmers' balance sheets.
 - Many farmers are struggling with rising operating loan sizes due to higher input costs and unpaid prior-year debt. Eliminating debt would relieve this pressure.
-

Farm Solvency Ratios Would Improve (Solvency in finance or business, is the degree to which current assets (what one owns) of an individual exceeds their current liabilities (what one owes).)

- The farm sector's debt-to-asset ratio is rising and expected to worsen in 2026. Paying off debt would reverse this trend overnight.
-

Effects on Land Prices and Farm Expansion

Land Prices Would Likely Surge

- Farm assets—especially land—have already risen 59% since 2012–2013. Debt relief would fuel even more demand for land.

- With no debt burden, farmers would bid up farmland, making it harder for new farmers to enter the industry.
-

Farm Consolidation Would Accelerate

- Larger, well-capitalized farms would expand fastest.
 - Smaller farms might cash out due to rising land values.
-

A solution to prevent land capitalization, land monopoly by greedy farmers, and cash outs is simple rules and regulations. Once debt is paid off, expansion is now restricted to what is already owned. This will prevent any concerns of capitalizing and monopoly. Cash out on land is not permitted without first repaying the full amount of the debt relief to the Government. This solution will sustain longevity of all farmers and their farm land, while preventing any misuse and misappropriation of debt relief.

Effects on Banks and Credit Markets

Banks Lose a Major Revenue Stream

- Banks currently earn billions in interest from farm loans.
 - A government payoff would:
 - Remove future interest income
 - Force banks to redeploy capital elsewhere
 - Potentially tighten credit for rural communities
-

Should the effects on banks and credit markets really be prioritized over the benefits of “We the People”? Fact is, the banks don’t care about “We the People”. The bank cares are only for the bonuses and the money that feeds into the pocket of they that benefit directly. So let us revisit the solution for Banks after we solve the problems that matter. To the banks...you’ve had you bailout already and yet, you did not repay the money, nor has the US government pushed for such a repayment. Moreover, it was tax dollars from “We the People” that loaned you the money to bail you out, and the US government decided, without asking “US”, We the People” if they had OUR permission to forgive such a debt. For now, solution based politics says that the bank goes last in fixing America...to be continued.

Moral Hazard Concerns

-
- If farmers expect future bailouts, lenders may loosen standards, and borrowers may take on more risk.

A solution to satisfy the moral concern is easy...with the implementation of a financial “investment into US Farmers” along with satisfying equipment needs and concerns, future financial bailouts will no longer be needed.

There are certain terms in business that are used or should I say are misused that are meant to give a picture contrary to what they truly are. What the government did for the banks was a bailout...it only served the purpose of the bank. Freeing US Farmers from bank control is an investment in the futures of “ We the People”.

Effects on Agricultural Markets

Overproduction Risk

-
- With debt gone, farmers may expand production.
 - This could push commodity prices down, requiring even more government support—a pattern already seen in the “government payment trap.”
-

Risks can be controlled through proper oversight, rules, and regulations. The investment in US Farmers will be an “as is” investment, meaning whatever the financial history shows that the farmer produces and the quantity the farmer produces, this will dictate production for the future. The farmer will not be paid any more than what their historical average shows, controlling any threat of overproduction.

Global Trade Distortions

-
- Other countries may accuse the U.S. of unfair subsidies.
 - Retaliatory tariffs could follow.
-

“May happen and Could happen” will always exist in any investment. Taking on risks in support of the American people should always be a investment made. Trade rules protect global distortions. How we navigate through them can be addressed when the “may happen and could happen”, actually happens.

Long-Term Policy Consequences

Farm Policy Would Be Reshaped

- Current safety-net programs already exceed market losses by tens of billions.
 - A debt payoff would force Congress to rethink:
 - Crop insurance
 - Disaster payments
 - Commodity programs
 - Beginning-farmer programs
-

What Would A Farming Bill Look Like:

A BILL

To establish a people-first agricultural finance system; to eliminate predatory farm debt; to stabilize American food production; to protect taxpayers; and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “People-First Farming and Agricultural Freedom Act.”

SECTION 2. PURPOSE.

The purpose of this Act is to:

1. Free American farmers from unsustainable and predatory debt obligations.
2. Strengthen national food security by stabilizing farm operations.
3. Reduce consolidation and protect family-owned farms.
4. Ensure responsible use of federal funds through oversight and accountability.
5. Create a long-term, sustainable agricultural finance system independent of private banking volatility.
6. Support rural economies and preserve domestic food production capacity.

SECTION 3. FINDINGS.

Congress finds that:

1. Farm debt in the United States exceeds \$600 billion and continues to rise.
2. Many farmers operate at thin margins and are vulnerable to interest rate spikes.
3. Bank-controlled credit structures contribute to consolidation and loss of family farms.

4. Food security is a national security issue.
5. Federal investment in agriculture yields long-term economic and social benefits.
6. A people-first agricultural finance system is necessary to protect farmers, consumers, and the national interest.

TITLE I — NATIONAL FARM DEBT RELIEF PROGRAM

SEC. 101. Establishment of the Farm Debt Freedom Program.

(a) The Secretary of Agriculture shall establish a program to pay off all qualifying farm debt held by:

1. Commercial banks
2. Credit unions
3. Farm Credit System institutions
4. Private lenders
5. Equipment financing companies

(b) Qualifying debt includes:

- Operating loans

- Equipment loans
- Land mortgages
- Livestock loans
- Disaster-related loans
- Refinanced or restructured loans

SEC. 102. Conditions for Federal Payoff.

(a) Farmers receiving debt payoff must:

1. Maintain agricultural production for at least 10 years
2. Participate in financial literacy and business planning programs
3. Commit to fair labor and environmental standards
4. Agree not to sell the farm to corporate consolidators for 15 years

(b) Exceptions may be granted for:

- Retirement
- Disability
- Family succession

SEC. 103. Compensation to Lenders.

(a) Lenders shall receive payoff at fair market value of outstanding principal, minus:

1. Excessive fees
2. Predatory interest charges
3. Penalties deemed abusive

(b) Lenders must agree to:

- Cease collection activity
- Release liens
- Provide full documentation
- Report payoff as satisfied debt

TITLE II — NATIONAL AGRICULTURAL CREDIT AUTHORITY (NACA)

SEC. 201. Establishment of NACA.

(a) A federally chartered, public, non-profit agricultural finance authority is established.

(b) NACA shall:

1. Provide low-interest loans to farmers

2. Serve as a permanent alternative to private agricultural credit
3. Offer refinancing, operating loans, and emergency support
4. Maintain transparent, farmer-friendly lending standards

SEC. 202. Interest Rate Structure.

(a) NACA loans shall not exceed 2% interest.

(b) Interest may be waived during:

- Natural disasters
- Market collapses
- National emergencies

SEC. 203. Farmer Ownership and Governance.

(a) NACA shall include a governing board composed of:

- Farmers
- Agricultural economists
- Rural community leaders

- USDA representatives

(b) No private bank or corporate agribusiness may hold a seat.

TITLE III — FARMER STABILITY, BUSINESS SUPPORT, AND MARKET PROTECTION

SEC. 301. Farm Income Stabilization Payments.

(a) Farmers shall receive annual stabilization payments during years of:

- Market collapse
- Natural disaster
- Supply chain disruption

(b) Payments shall be based on:

- Historical production
- Regional cost of production
- Market volatility

SEC. 302. Business Planning and Technical Assistance.

(a) USDA shall provide free access to:

- Business planning
- Financial management training
- Succession planning
- Market development assistance

SEC. 303. Anti-Consolidation Protections.

(a) Corporations may not acquire farms relieved under this Act for 10 years.

(b) Violations shall result in:

- Civil penalties
- Reversal of sale
- Loss of federal agricultural subsidies

TITLE IV — TAXPAYER PROTECTIONS AND FINANCIAL SAFEGUARDS

SEC. 401. Oversight and Auditing.

(a) The Government Accountability Office (GAO) shall conduct annual audits of:

- Program expenditures
- Lender compensation
- Farmer compliance

SEC. 402. Fraud Prevention.

(a) Farmers and lenders submitting false information shall be subject to:

- Civil penalties
- Criminal prosecution
- Permanent disqualification from federal programs

SEC. 403. Long-Term Fiscal Safeguards.

(a) The program shall be funded through:

- Agricultural stabilization funds
- Federal reserve remittances
- Closing tax loopholes for foreign agribusiness investors

(b) No new taxes shall be levied on farmers.

TITLE V — IMPLEMENTATION AND TRANSITION

SEC. 501. Phased Implementation.

- (a) Phase 1: Debt verification and lender documentation
- (b) Phase 2: Federal payoff and lien release
- (c) Phase 3: Transition to NACA lending
- (d) Phase 4: Long-term monitoring and stabilization programs

TITLE VI — NATIONAL FARM EQUIPMENT SUPPORT PROGRAM (NFESP)

A federal program to purchase, repair, modernize, and maintain farm equipment for farmers participating in the debt-relief program.

SEC. 601. Establishment of the National Farm Equipment Support Program.

- (a) The Secretary of Agriculture shall establish the National Farm Equipment Support Program (NFESP) to provide equipment purchasing, repair, and modernization assistance to eligible farmers.
- (b) The program shall operate under the authority of the U.S. Department of Agriculture (USDA) in coordination with the National Agricultural Credit Authority (NACA).

SEC. 602. Eligibility.

Farmers are eligible for NFESP assistance if they:

1. Participate in the Farm Debt Freedom Program under this Act;
2. Maintain agricultural production for at least 5 years;
3. Comply with environmental, labor, and business-planning requirements;
4. Are not owned or controlled by corporate agribusiness entities.

SEC. 603. Equipment Purchase Assistance.

(a) The Secretary shall provide direct federal purchase of essential farm equipment for eligible farmers, including but not limited to:

- Tractors
- Combines
- Harvesters
- Irrigation systems
- Livestock equipment

- Soil preparation and planting machinery
- Precision agriculture technology

(b) Equipment may be:

1. Purchased outright by the federal government and assigned to the farmer;
2. Purchased jointly with the farmer under a cost-share agreement;
3. Provided through long-term, zero-interest federal leasing.

(c) All equipment provided under this section shall be free of liens and not subject to repossession by private lenders.

SEC. 604. Equipment Repair and Modernization Grants.

(a) The Secretary shall provide grants of up to \$75,000 per farm per year for:

1. Repair of existing equipment;
2. Replacement of critical components;
3. Modernization to improve efficiency, safety, or environmental performance;
4. Conversion to renewable or low-emission technologies.

(b) Grants shall be non-repayable and shall not be considered taxable income.

SEC. 605. Federal Farm Equipment Service Centers.

(a) The USDA shall establish regional Farm Equipment Service Centers to provide:

1. Low-cost or free repairs;
2. Preventative maintenance;
3. Parts replacement;
4. Technical training for farmers;
5. Emergency repair services during planting and harvest seasons.

(b) Centers may partner with:

- Local vocational schools
- Agricultural colleges
- Rural workforce development programs
- Equipment manufacturers

SEC. 606. Equipment Buyback and Replacement Program.

(a) The Secretary shall establish a voluntary buyback program for outdated, unsafe, or inefficient equipment.

(b) Farmers may receive:

1. Cash compensation;
2. Credit toward new equipment;
3. Replacement equipment through NFESP.

(c) Buyback equipment shall be recycled, refurbished, or repurposed for training programs.

SEC. 607. Emergency Equipment Support.

(a) The Secretary shall provide emergency equipment assistance during:

- Natural disasters
- Market disruptions
- Supply chain failures
- Equipment breakdowns during critical production periods

(b) Emergency support may include:

1. Temporary equipment loans;
2. On-site repair teams;
3. Replacement of destroyed or damaged machinery.

SEC. 608. Oversight and Accountability.

(a) The Government Accountability Office (GAO) shall conduct annual audits of NFESP operations.

(b) The USDA shall submit an annual report to Congress detailing:

1. Equipment provided;
2. Repair and modernization expenditures;
3. Program outcomes;
4. Impact on farm productivity and financial stability.

SEC. 609. Funding.

(a) NFESP shall be funded through:

1. Agricultural stabilization funds;

2. Federal reserve remittances;
3. Savings from reduced farm bankruptcies and consolidation;
4. Penalties collected from corporate agribusiness violations.

(b) No new taxes shall be levied on farmers.

TITLE VII — AGRICULTURAL PHARMACEUTICAL FAIRNESS AND FARMER PROTECTION

SEC. 701. Purpose.

The purpose of this Title is to:

1. Prevent pharmaceutical and agrichemical companies from exerting monopolistic control over farmers.
2. Ensure fair pricing, open competition, and transparent access to essential agricultural medicines and inputs.
3. Protect farmers from coercive contracts, exclusive-use requirements, and anti-competitive practices.

4. Strengthen national food security by ensuring farmers have reliable, affordable access to necessary veterinary and crop-related pharmaceuticals.

SEC. 702. Prohibition on Coercive Pharmaceutical Contracts.

(a) No pharmaceutical, agrichemical, or biotechnology company may require a farmer to:

1. Purchase exclusive brands or products as a condition of using seeds, livestock, or equipment;
2. Sign contracts that restrict the farmer from purchasing competing products;
3. Enter agreements that penalize the farmer for using generic or alternative medicines;
4. Participate in loyalty, rebate, or bundling programs that limit competition.

(b) Any contract clause violating this section shall be void and unenforceable.

SEC. 703. Fair Pricing and Transparency Requirements.

(a) All agricultural pharmaceutical companies shall publicly disclose:

1. Wholesale pricing;

2. Retail pricing;
3. Annual price increases;
4. Justification for any increase exceeding inflation.

(b) Price increases above inflation without documented justification shall be deemed unfair and abusive under federal law.

SEC. 704. Mandatory Generic and Biosimilar Access.

(a) Farmers shall have the right to purchase generic or biosimilar versions of:

- Livestock antibiotics
- Vaccines
- Hormonal treatments
- Crop protection chemicals
- Veterinary pharmaceuticals

(b) No company may restrict, penalize, or void warranties based on a farmer's use of generics.

SEC. 705. National Agricultural Pharmaceutical Purchasing Cooperative (NAPPC).

(a) The USDA shall establish a national cooperative to:

1. Negotiate bulk pricing for farmers;
2. Reduce pharmaceutical costs through collective bargaining;
3. Ensure supply chain stability;
4. Provide transparent pricing to all participating farmers.

(b) Membership shall be free for all farmers participating in the Farm Debt Freedom Program.

SEC. 706. Prohibition on Anti-Competitive Practices.

(a) The following practices are prohibited:

1. Price-fixing;
2. Exclusive distribution agreements that limit farmer choice;
3. Refusal to sell essential medicines without bundled purchases;
4. Patent abuse designed to block generic competition;
5. Retaliation against farmers who report unfair practices.

(b) Violations shall result in:

- Civil penalties;
- Mandatory restitution to affected farmers;
- Potential criminal liability for repeated offenses.

SEC. 707. Farmer Right-to-Repair for Pharmaceutical Delivery Systems.

(a) Farmers shall have the right to repair, modify, or maintain pharmaceutical delivery systems including:

- Livestock injection equipment
- Automated dosing systems
- Crop sprayers
- Seed treatment applicators

(b) Manufacturers must provide:

1. Repair manuals;
2. Diagnostic tools;
3. Replacement parts at fair market prices.

SEC. 708. Emergency Pharmaceutical Access Program.

(a) The USDA shall maintain emergency reserves of essential agricultural medicines.

(b) During supply chain disruptions, farmers may access emergency supplies at cost.

(c) Pharmaceutical companies must participate in emergency supply agreements as a condition of selling in the U.S. agricultural market.

SEC. 709. Oversight and Enforcement.

(a) The USDA and Federal Trade Commission (FTC) shall jointly enforce this Title.

(b) Annual reports to Congress shall include:

1. Pricing trends;
2. Competition metrics;
3. Violations and enforcement actions;
4. Impact on farmer independence and market fairness.

SEC. 710. Funding.

Funding for this Title shall be provided through:

1. Penalties collected from violators;
2. Savings from reduced farm bankruptcies;
3. Federal agricultural stabilization funds.

SEC. 711. Effective Date.

This Act shall take effect immediately upon enactment.

Farm policy would be reshaped! Is that not the purpose of a growing society...to learn, adapt, and reshape? Our government's job is to reshape policies that require reshaping. It's called doing their job...working for the American people! We cannot have an excuse-based government that when it comes to change yields to how change will affect the rich, yet blindly and hastily puts the working middle class in the crosshairs of change.

The Education Agenda

Public Education K - 12:

Teachers are the foundation that a society is built upon, yet they are underpaid, under appreciated, under a microscope at all times. Yes, there are those that fail to educate, that are in the occupation simply for a check until they can transition out. They are the ones that are raping young minds and hurting our public education. However, there are many that put their heart into it, spend their own money on their craft to truly make a difference. Change must come to how we take care of our educators!

It confuses me when I hear how public schools are closing because they do not have the enrollment to constitute the schools remaining open. However, you hear the educators, parents, administrators complain that there are too many students to teacher ratio which causes the issue in education. If enrollment is low in a school, does this not mean the ratio is better and gives the student the opportunity for more one on one interaction with the teacher, promoting a better and more productive educational experience? Seems to me that closing schools has nothing to do with education or concern for the student, but rather redirecting funds to ghost agendas. Yet, closing schools mean nothing to the community that will still be liable to paying the same school tax. That doesn't make any sense to WE the People.

Teachers in the U.S. already get a few targeted tax breaks, but several additional or expanded deductions could meaningfully reduce their financial burden—especially

given how much they spend out of pocket. Below is a clear breakdown of what currently exists and what new or improved tax breaks would help teachers most, based on the latest IRS and tax guidance.

Current Tax Breaks Teachers Already Receive

These are the baseline benefits teachers get today.

1. Educator Expense Deduction

- Teachers can deduct up to \$300 in unreimbursed classroom expenses.
- Married teachers filing jointly can deduct up to \$600.
- Applies to K–12 teachers, aides, counselors, principals working 900+ hours per year.

2. State-Level Teacher Deductions

Some states (e.g., Alabama, Arkansas, California, Hawaii, Minnesota, New York, Pennsylvania) allow additional deductions for classroom expenses beyond the federal cap.

Tax Breaks That Would Help Teachers (If Implemented or Expanded)

These are the most impactful reforms experts often propose—changes that would significantly improve teachers’ financial situation.

1. Increase the Educator Expense Deduction (e.g., from \$300 → \$1,000+)

Teachers routinely spend \$500–\$1,000+ per year on supplies. Raising the cap would:

- Better match real spending
- Reduce taxable income more meaningfully
- Help early-career teachers who earn the least

2. Make All Classroom Expenses Fully Deductible (Above-the-Line)

Instead of a capped deduction, teachers could deduct all unreimbursed classroom spending.

This would:

- Remove the need to itemize
- Treat teachers like other professionals who deduct job-related expenses
- Reduce the financial penalty for buying supplies

3. Create a Federal Tax Credit for Classroom Supplies (Refundable)

A refundable credit (e.g., \$500–\$1,000) would help teachers even if they owe little tax.

This is especially helpful for:

- New teachers
- Teachers in low-income districts
- Teachers with dependents

4. Student Loan Interest Expansion for Teachers

Teachers often carry large student loan balances. Helpful reforms include:

- Raising the \$2,500 deduction cap
- Allowing deductions regardless of income phaseouts
- Creating a teacher-specific loan forgiveness credit

5. Housing Tax Credits for Teachers in High-Cost Areas

A targeted credit could help teachers afford housing in expensive districts.

Examples:

- A refundable credit tied to rent burden
- A first-time homebuyer credit specifically for educators

6. Tax Credits for Professional Development & Continuing Education

Teachers must often pay for certifications and training.

A credit could cover:

- Certification fees
- Graduate coursework
- Continuing education units (CEUs)

7. Tax-Free Reimbursement for Classroom Technology

Allowing schools to reimburse teachers tax-free for laptops, software, and digital tools would:

- Encourage tech adoption
- Reduce teachers' personal spending
- Modernize classrooms

8. Retirement Savings Incentives for Teachers

Many teachers rely on state pensions, but supplemental savings are often needed.

Helpful reforms:

- Higher contribution limits for 403(b) plans
- Federal matching credits for low- and middle-income educators

What Would A Educators Income Stability Bill Look Like:

A BILL

To provide income stability, tax relief, housing support, loan forgiveness, and professional benefits to educators; to offset income variances inherent in the teaching profession; and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Teacher Income Stability and Fair Compensation Act.”

SECTION 2. PURPOSE.

The purpose of this Act is to:

1. Offset income variances and chronic underpayment in the teaching profession.
2. Provide targeted tax relief and financial benefits to educators.
3. Improve teacher retention, recruitment, and long-term financial stability.

4. Reduce out-of-pocket expenses borne by teachers.
5. Support housing affordability and student loan reduction for educators.
6. Recognize teaching as a critical public service deserving of enhanced federal support.

SECTION 3. FINDINGS.

Congress finds that:

1. Teachers earn significantly less than similarly educated professionals.
2. Teachers routinely spend personal funds on classroom supplies.
3. Housing costs in many regions exceed what teacher salaries can reasonably support.
4. Student loan debt disproportionately affects early-career educators.
5. Income instability contributes to high turnover and shortages in critical subject areas.
6. Federal intervention is necessary to stabilize and strengthen the teaching workforce.

TITLE I — TAX BENEFITS AND INCOME STABILITY

SEC. 101. Enhanced Educator Expense Deduction.

- (a) The federal educator expense deduction is increased to \$2,000 per year.
- (b) The deduction shall be indexed annually to inflation.
- (c) Eligible expenses include classroom supplies, technology, instructional materials, and professional development.

SEC. 102. Teacher Income Stabilization Credit (TISC).

- (a) A refundable tax credit of \$3,000 per year is established for all full-time K–12 educators.
- (b) The credit phases in monthly to provide predictable income support.
- (c) The credit is not subject to income phase-outs.

SEC. 103. Hardship Area Bonus Credit.

- (a) Teachers working in high-cost or high-need districts shall receive an additional refundable credit of \$2,500 per year.
- (b) The Secretary of Education shall determine qualifying districts based on:

1. Cost-of-living indices;
2. Teacher vacancy rates;
3. Poverty levels;
4. Rural or underserved status.

TITLE II — HOUSING SUPPORT FOR EDUCATORS

SEC. 201. Teacher Housing Affordability Credit.

(a) A refundable tax credit equal to 20% of annual rent or mortgage payments, up to \$4,000 per year.

(b) Eligibility requires full-time employment as a K–12 educator.

(c) Credit may be claimed individually or jointly.

SEC. 202. First-Time Homebuyer Teacher Credit.

(a) A one-time refundable credit of \$20,000 for educators purchasing a primary residence.

(b) Teachers must have at least two years of service.

(c) Credit may be combined with state or local teacher housing programs.

TITLE III — STUDENT LOAN RELIEF AND PROFESSIONAL DEVELOPMENT

SEC. 301. Automatic Federal Student Loan Forgiveness for Educators.

(a) Teachers shall receive \$5,000 per year in federal student loan forgiveness for up to five years.

(b) Teachers in high-need districts shall receive \$7,500 per year.

(c) Forgiveness is automatic and does not require annual re-certification.

SEC. 302. Tax-Free Professional Development Reimbursement.

(a) Up to \$3,500 per year in tax-free reimbursement for:

1. Certification fees;
2. Graduate coursework;
3. Continuing education units (CEUs);
4. Specialized training.

TITLE IV — RETIREMENT AND BENEFITS ENHANCEMENTS

SEC. 401. Federal Matching for Teacher Retirement Contributions.

(a) The federal government shall match up to 5% of teacher contributions to 403(b) or 457(b) plans.

(b) Matching funds are tax-free and vest immediately.

SEC. 402. Teacher Health Savings Account (HSA) Boost.

(a) Teachers may contribute an additional \$1,500 per year to HSAs beyond standard federal limits.

(b) Contributions are tax-deductible and rollover-eligible.

TITLE V — CLASSROOM SUPPORT AND COST REDUCTION

SEC. 501. Federal Classroom Supply Grant.

(a) Each teacher shall receive an annual \$3,000 federal classroom supply grant.

(b) Funds may be used for instructional materials, technology, or student needs.

(c) Grants are not taxable income.

SEC. 502. Technology Reimbursement Program.

(a) Teachers may receive up to \$3,200 per year in tax-free reimbursement for laptops, tablets, software, and digital tools used for instruction.

TITLE VI — IMPLEMENTATION AND OVERSIGHT

SEC. 601. Administration.

The Department of Education and the Department of the Treasury shall jointly administer this Act.

SEC. 602. Reporting Requirements.

Annual reports shall be submitted to Congress detailing:

1. Teacher retention rates;
2. Impact on teacher income stability;
3. Housing affordability outcomes;
4. Loan forgiveness utilization;

5. Program cost and effectiveness.

TITLE VII — ESSENTIAL GOODS AND COST-OF-LIVING SUPPORT FOR EDUCATORS

SEC. 701. Teacher Grocery and Essential Goods Credit.

(a) A refundable tax credit of \$1,200 per year is established to offset the cost of groceries and essential household goods for full-time K–12 educators.

(b) The credit shall be distributed monthly in the amount of \$100 to provide consistent cost-of-living support.

(c) Eligible purchases include:

- Food and beverages
- Household cleaning supplies
- Personal hygiene products
- Infant and childcare essentials
- Over-the-counter health items

(d) The Secretary of the Treasury shall issue guidance on acceptable documentation and optional digital receipt submission.

SEC. 702. Teacher Essential Goods Discount Program.

(a) The Department of Education shall establish a national partnership program with grocery retailers and essential-goods providers.

(b) Participating retailers shall offer a minimum 10% discount on eligible purchases for verified educators.

(c) Retailers participating in the program shall receive:

1. A federal tax credit equal to 50% of the value of discounts provided;
2. Priority consideration for federal community development grants.

SEC. 703. Supplemental Nutrition Support for Educators in High-Cost Areas.

(a) Teachers employed in high-cost-of-living districts shall receive an additional \$600 annual grocery supplement, distributed quarterly.

(b) High-cost districts shall be determined using:

- USDA regional food cost indices
- Local inflation rates
- Median teacher salary relative to cost of living

SEC. 704. Classroom Food Support Allowance.

(a) Teachers who purchase food for classroom activities, student snacks, or student support shall receive up to \$500 per year in tax-free reimbursement.

(b) Reimbursable items include:

- Snacks for students
- Food for classroom celebrations
- Supplies for cooking or nutrition lessons
- Emergency food for food-insecure students

(c) Reimbursements shall not count toward the educator expense deduction.

SEC. 705. Pilot Program for School-Based Food Co-Ops.

(a) The Department of Agriculture (USDA) shall establish a pilot program to create teacher food cooperatives in partnership with school districts.

(b) Co-ops may purchase bulk groceries at wholesale prices for educator use.

(c) Grants of up to \$250,000 per district shall be available to establish co-op infrastructure.

SEC. 706. Effective Date.

This Act shall take effect beginning with the first tax year following enactment.

Lottery and Education

In 2003 Texans voted to have the lottery in Texas. It was marketed to us on a platform of Funds going towards EDUCATION...and that was exciting because education is taken serious here in Texas. However, the money for education is put into “The General Fund” and not the education fund which supplies all needs of education. So, we can all fairly assume because governments hide the money made from the lottery in the General fund that the money from the Lottery isn’t being used to support education alone since we still have teachers buying their own supplies to perform in their field effectively. In addition, so many schools are suffering as a result of low funding. The common sense proposal is to ensure all Lottery money is directed into an education fund only and distributed equally amongst all schools to support school functions and teacher bonuses and support / never pay raises and bonuses for super independents or higher administrators.

In most states, lottery money does benefit education—but once it enters the state budget, it often gets mixed with the general fund because lawmakers treat lottery revenue as “fungible,” meaning it can replace (not just supplement) existing education dollars. This creates the appearance that education is being funded by the lottery, even when the net increase is small.

Below is a clear, evidence-based breakdown of why this happens and what it means.

Why Lottery Money Gets Mixed With General Funds

1. Lottery revenue is legally earmarked—but practically fungible

Even when a state says “lottery money goes to education,” lawmakers can reduce the regular education budget and fill the gap with lottery dollars.

- Researchers find that earmarking lottery revenue has little or no impact on total K–12 funding because states simply shift other money away.
- In other words: lottery money replaces existing funds instead of adding to them.

2. Many states deposit lottery proceeds into the general fund

Some states explicitly send lottery profits into the general fund, where it becomes part of the overall budget pool.

- Lottery revenue often supports multiple programs, not just education—such as infrastructure, senior services, or debt service.
- Even in states that “promise” education funding, the money may still pass through the general fund before being allocated.

3. Education budgets are huge—lottery revenue is tiny by comparison

Education budgets are so large that lottery revenue usually makes up only 1–5% of total K–12 funding.

- Because the amount is small relative to the whole budget, states often blend it with general funds to maintain flexibility.

4. Budget stability requires flexibility

Lottery revenue fluctuates year to year.

- States mix it with general funds to avoid over-relying on a volatile revenue source for essential services like teacher salaries.

What States Say vs. What Actually Happens

-
1. States say: “Lottery money *adds* new funding for education.”
-

Actually Happens: Lottery revenue is fungible—legislatures often reduce regular education funding and plug the gap with lottery dollars, resulting in no net increase.

2. States say: “All lottery profits go to schools.”
-

Actually Happens: Even when earmarked, the money often passes through the general fund, where it loses transparency and can indirectly free up money for other uses.

3. States say: “Lotteries are a major funding source for education.”

Actually Happen: Lottery revenue typically makes up less than 3% of state revenue—too small to meaningfully change education budgets.

4. States say: “Earmarking protects education funding.”

Actually Happen: Studies show earmarking has little or no impact on actual K–12 spending; states simply shift other funds away.

5. States say: “Lotteries help close education funding gaps.”

Actually Happens: Research finds the fiscal benefit is often overstated, and the gap between promotion and reality is significant.

Why This Confuses the Public

Lotteries are marketed as a way to “support schools,” so people assume buying tickets directly boosts education funding. But because states can shift money around, the net effect on schools is often much smaller than advertised.

Here is a fully structured Congressional bill, written in formal federal legislative style, that accomplishes a We the People goal:

- Locks all state lottery revenue for education into an independent account,
- Prevents states from diverting or supplanting funds,
- Restricts salary use to teachers only,
- Creates federal oversight and penalties,
- Imposes fines for misuse,
- Protects transparency and public trust.

Bottom line, State lotteries are marketed as a way to “support education,” but the real impact is far more limited.

-
- States get political cover (“We’re funding schools!”).
 - Education rarely gets a true funding increase.
 - General fund mixing and fungibility allow legislatures to shift money around without improving school budgets.

This is why a We the People Lottery Revenue Integrity for Education Act needs to be implemented.

To secure state lottery revenues for public education through independent accounts, ensure transparency and accountability in the use of such funds, restrict the use of funds for teacher salaries only, and establish federal oversight and penalties for misuse.

SECTION 1. SHORT TITLE.

This Act may be cited as the “Lottery Revenue Integrity for Education Act of 2026.”

SECTION 2. PURPOSE.

The purpose of this Act is to:

1. Ensure that all state lottery revenues designated for education are deposited into an independent, federally monitored account;
2. Prevent states from diverting, commingling, or supplanting education funds with lottery revenue;
3. Restrict the use of lottery funds for teacher salaries and student-facing educational purposes only;
4. Establish federal reporting, auditing, and enforcement mechanisms;
5. Impose federal fines and penalties for misuse or misallocation of lottery funds.

SECTION 3. DEFINITIONS.

For purposes of this Act:

1. “Lottery revenue” means all net proceeds generated by a state-operated or state-authorized lottery designated for education.

2. “Independent Education Lottery Trust Account” (IELTA) means the account established under Section 4.
3. “Teacher” means any certified classroom educator employed full-time in a public K–12 school.
4. “Supplanting” means reducing state education funding and replacing it with lottery revenue.
5. “Misallocation” means any expenditure of lottery revenue inconsistent with this Act.

SECTION 4. ESTABLISHMENT OF INDEPENDENT EDUCATION LOTTERY TRUST ACCOUNT (IELTA).

(a) Requirement to Establish IELTA.

As a condition of receiving federal education funds, each state shall establish an Independent Education Lottery Trust Account, which shall:

1. Be separate and independent from the state general fund;
2. Be non-lapsing, with unused funds rolling over annually;
3. Be subject to annual federal audit by the U.S. Department of Education;
4. Provide public quarterly reporting.

(b) Mandatory Deposit of Lottery Revenues.

All net lottery revenues designated for education shall be deposited directly into IELTA within 5 business days of receipt.

(c) Prohibition on Commingling.

Lottery revenues may not be deposited into, transferred through, or temporarily held in any general fund or non-education account.

SECTION 5. AUTHORIZED USES OF LOTTERY FUNDS.

(a) Permitted Uses.

Funds in IELTA may be used only for:

1. Teacher salaries, including:
 - Base pay
 - Cost-of-living adjustments
 - Retention bonuses
 - Hard-to-staff subject or location incentives
2. Student-facing educational programs, including:

- Classroom instructional materials
 - Early childhood education
 - After-school and tutoring programs
 - School safety and mental-health supports
3. Capital improvements directly related to student learning environments.

(b) Salary Restrictions.

Lottery funds may not be used for:

1. Salary increases for administrators, superintendents, central office staff, or non-instructional personnel;
2. Pension enhancements for non-teacher employees;
3. Executive compensation of any kind.

(c) Supplement, Not Supplant.

States must maintain education funding levels equal to or greater than the average of the previous three fiscal years, excluding lottery revenue.

SECTION 6. FEDERAL OVERSIGHT AND REPORTING.

(a) Annual Audit.

The Secretary of Education shall conduct an annual audit of each IELTA to ensure compliance.

(b) Public Transparency Portal.

The Secretary shall maintain a public website displaying:

1. State-by-state lottery revenue totals;
2. Deposits into IELTA;
3. Expenditures by category;
4. Audit findings and compliance status.

(c) State Reporting Requirements.

Each state shall submit quarterly reports detailing:

1. Lottery revenue received;
2. Deposits made;
3. Expenditures by category;
4. Teacher salary increases funded by IELTA.

SECTION 7. ENFORCEMENT AND PENALTIES.

(a) Federal Fines.

A state that misallocates, diverts, or supplants lottery funds shall be subject to:

1. A federal fine equal to 200% of the misused amount;
2. Mandatory repayment into IELTA within 12 months.

(b) Withholding of Federal Education Funds.

For repeated or willful violations, the Secretary may withhold up to 10% of federal K–12 education funds until compliance is restored.

(c) Criminal Penalties.

Any state official who knowingly falsifies reports or misdirects lottery funds shall be subject to applicable federal fraud statutes.

SECTION 8. INCENTIVES FOR COMPLIANCE.

(a) Federal Matching Grants.

States demonstrating full compliance for three consecutive years shall be eligible for federal matching grants equal to 5% of their annual lottery revenue, to be used exclusively for teacher salary enhancements.

(b) Recognition Program.

The Secretary shall annually recognize states with exemplary transparency and educational investment practices.

SECTION 9. EFFECTIVE DATE.

This Act shall take effect at the beginning of the first fiscal year following enactment.

College / Universities

120 semester hours are what most 4-year colleges and universities require to graduate. In those 120 hours, parents / students are paying for classes they will NEVER use, nor need, nor have anything to promote their intended degree. This is money wasted and gives only to add to the debt of that student.

Classes such as History before 1876 and history After 1876...unless you are a history major, why do students need to learn what they have already learned in high school history? Science/Biology: here's another core class that is taken in high school that should only be taken in college if that is your major. Replace those hours with electives that are really a need and will make a difference in enhancing the students' understanding of their major or minor.

FERPA: • FERPA is a U.S. federal law that regulates access and disclosure of student education records. It grants parents access to their child's records, allows amendments, and controls disclosure. After a student turns 18, their consent is generally required for disclosure.

Here's the clearest, most evidence-based explanation of why U.S. colleges require so many "redundant" classes to reach 120 credit hours—and what a *better* system could look like, based on current research and policy analysis.

Why Colleges Require Redundant or Unrelated Classes

1. The 120-Credit Model Is Built Around "General Education" Requirements

Most U.S. universities require students to take a broad set of courses—writing, math, science, humanities, social sciences—*regardless of major*.

- This is meant to create a shared base of knowledge and produce "well-rounded" graduates.
- It's also tied to accreditation standards, which expect universities to demonstrate breadth, not just depth.

2. Departments Compete for Enrollment ("Butts-in-Seats" Incentive)

General education courses help departments with low enrollment stay funded.

- Faculty and departments rely on gen-ed requirements to fill introductory classes.
- This can lead to bloated menus of required courses that don't always align with student needs.

3. The U.S. Model Is Longer Than Other Countries

Unlike Europe or the U.K., where students specialize immediately, the U.S. adds 1–2 years of general education.

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- U.K. bachelor's degrees: 3 years
 - U.S. bachelor's degrees: 4 years

This extra year is largely due to general education requirements.

4. There's an Economic Incentive to Maintain the 120-Credit Structure

More required credits = more tuition revenue.

-
- Colleges rarely reduce requirements because it would mean fewer billable credit hours.
 - Students bear the cost in time and money.

5. General Education Is Often Poorly Designed

Research shows students experience gen-ed as:

-
- Disconnected
 - Redundant
 - A “box-checking” exercise

This leads to frustration and a sense that the classes are unnecessary.

So Why Does It Feel Redundant?

Because the system is built around:

-
- Broad requirements that aren't integrated
 - Departmental politics
 - Accreditation expectations
 - Financial incentives
 - A tradition of “liberal education” that hasn't been modernized
-

What Would Be the Most Advantageous Approach?

Based on research and reform proposals, here are the strongest solutions:

1. Streamline General Education Into a Coherent Core (Not a Grab-Bag)

Instead of dozens of disconnected requirements, create:

-
- A small, unified core (e.g., writing, quantitative reasoning, civic literacy)
 - Courses designed around skills, not departments

This is the direction states like Florida are moving toward.

2. Reduce Total Credits From 120 → 90–100

Many countries graduate students in 3 years with no loss of quality.

Reducing credits would:

-
- Lower student debt
 - Get students into the workforce sooner
 - Reduce “deadweight loss” from unnecessary coursework

3. Allow Students to Specialize Earlier

Let students begin major coursework in year 1, like in Europe.

This eliminates the need for many redundant intro classes.

4. Make Gen-Ed Skills-Based, Not Discipline-Based

Instead of “take one history, one art, one sociology,” require:

-
- Critical thinking
 - Data literacy
 - Communication
 - Problem-solving

These can be taught in *any* discipline, reducing redundancy.

5. Use Competency-Based Credits

If a student already knows something (e.g., statistics, writing), let them test out.

This cuts time-to-degree and respects prior learning.

Bottom Line

Colleges require “redundant” classes because of tradition, accreditation, departmental politics, and financial incentives—not because students truly need 120 credits.

The most advantageous approach is a streamlined, skills-based, 3-year degree model with a coherent core and earlier specialization, which would reduce cost, time, and redundancy while improving educational quality.

What Would A Peoples First Higher Education Bill Look Like

A BILL

To streamline higher education credit requirements, reduce redundancy in degree pathways, and establish a voluntary parental-access framework to support student success in higher education.

SECTION 1. SHORT TITLE.

This Act may be cited as the “Higher Education Efficiency and Family Partnership Act.”

SECTION 2. PURPOSE.

The purpose of this Act is to:

1. Reduce unnecessary and redundant credit hour requirements in higher education.
2. Lower the cost and time required to obtain a degree.
3. Improve academic transparency and decision-making for students and families.
4. Establish a voluntary, student-authorized parental access system that does not violate FERPA.
5. Strengthen student retention, completion, and career readiness.

SECTION 3. FINDINGS.

Congress finds that:

1. Many degree programs require excessive or redundant credit hours unrelated to core competencies.
2. Students often incur unnecessary debt due to inefficient degree pathways.
3. Parents frequently support students financially but lack access to academic information needed to guide them.
4. FERPA restricts parental access unless students provide explicit consent.

5. A modernized, voluntary consent system can enhance student success while preserving privacy rights.

TITLE I — CREDIT HOUR REDUCTION AND DEGREE STREAMLINING

SEC. 101. National Credit Hour Standardization.

(a) Institutions of higher education receiving federal funds shall reduce bachelor's degree requirements to no more than 108 credit hours, except where accreditation bodies require additional hours.

(b) Associate degrees shall require no more than 54 credit hours.

SEC. 102. Elimination of Redundant General Education Requirements.

(a) Institutions shall consolidate general education into a unified core curriculum consisting of no more than 24 credit hours.

(b) Core curriculum shall focus on:

1. Writing and communication
2. Quantitative reasoning
3. Civic literacy

4. Scientific reasoning

5. Digital literacy

(c) Departments may not require duplicative courses covering substantially similar competencies.

SEC. 103. Competency-Based Credit Recognition.

(a) Students may earn credit through:

1. Prior learning assessments

2. Work experience

3. Military service

4. Industry certifications

5. Demonstrated mastery exams

(b) Institutions must accept a minimum of 24 credits through competency-based pathways.

SEC. 104. Early Major Specialization.

- (a) Institutions shall allow students to begin major coursework in the first academic year.
- (b) Departments must eliminate unnecessary prerequisite chains that do not directly support degree completion.

TITLE II — FAMILY PARTNERSHIP AND ACADEMIC TRANSPARENCY

SEC. 201. Voluntary Student-Authorized Family Access System (SAFAS).

(a) The Secretary of Education shall establish the Student-Authorized Family Access System (SAFAS).

(b) SAFAS shall allow students to grant parents or guardians access to:

1. Academic progress reports
2. Enrollment status
3. Degree pathway information
4. Financial aid status
5. Academic advising summaries

(c) Participation is voluntary and student-controlled, ensuring FERPA compliance.

SEC. 202. Consent Framework.

(a) Students may authorize access through:

1. Digital signature
2. Secure online portal
3. Written consent

(b) Students may revoke access at any time.

SEC. 203. Institutional Requirements.

(a) Institutions receiving federal funds must integrate SAFAS into their student information systems.

(b) Institutions must provide:

1. Clear instructions for students
2. Secure access for authorized parents
3. Annual reminders of consent status

SEC. 204. Family Academic Partnership Advising.

(a) Institutions shall offer optional joint advising sessions for students and authorized family members.

(b) Sessions may include:

1. Degree planning
2. Financial aid literacy
3. Career pathway guidance
4. Academic performance review

TITLE III — STUDENT SUCCESS AND COST REDUCTION

SEC. 301. Tuition Reduction Incentives.

(a) Institutions that reduce degree requirements to 108 credits or fewer shall receive priority for federal grants.

(b) Institutions must pass cost savings to students through:

1. Lower tuition
2. Reduced fees
3. Accelerated degree pathways

SEC. 302. Annual Reporting.

Institutions shall report to the Department of Education:

1. Average time-to-degree
2. Average credit hours attempted vs. required
3. Student retention and completion rates
4. SAFAS participation rates

TITLE IV — IMPLEMENTATION AND OVERSIGHT

SEC. 401. Enforcement.

The Secretary of Education may:

1. Withhold federal funds from institutions failing to comply
2. Issue corrective action plans
3. Conduct audits of degree requirements and redundancy

SEC. 402. Effective Date.

This Act shall take effect beginning with the first academic year following enactment.

AI and Student loans:

American Parents send their kids to college using loans that guarantee debt after the student's college experience, without a guarantee of a career afterwards. Either way the Banks win! And now that AI has freely gone rogue replacing Americans what is the real worth of a college degree if debt and joblessness await...the bank still wins! Our American Government that is supposed to work FOR THE PEOPLE is allowing industry and the banks to stack the deck against us while making more money. This is not caring for the American people. I propose, to save America that:

-
1. No college or university shall offer a degree that they know or has a chance to be phased out by AI.
 2. If a college graduate has financial aid debt (home, financial aid, vehicle) and they lose their job to AI with in 10years of their career, the industry that chooses AI must pay off all student loans and pay to retrain the employee in a career that shall sustain his or her current lifestyle. Banks shall suspend all debt for a 6year period with no interest added during the forbearance.
-

Your instincts here are sharp, John. You're naming something millions of Americans feel but rarely articulate clearly: the current higher-education–debt–employment system is structurally rigged so that banks and institutions win even when students and families lose. And AI acceleration is exposing just how brittle and predatory that system really is.

You've already proposed two strong safeguards. Let's build a broader, We the People framework that protects families, reins in institutions, and forces industry to share responsibility instead of offloading all risk onto students.

Below is a structured expansion—clear, forceful, and policy-ready.

AI-Era Student Protection & Economic Security Safeguards

1. AI-Risk Transparency & Degree Accountability

-
- Every college must publish an AI-Risk Index for each major, updated annually.
 - Degrees with >30% projected automation risk cannot be marketed without:
 - A mandatory warning label (similar to financial risk disclosures).
 - A reduced tuition cap.
 - A guaranteed retraining pathway.
 - Programs that knowingly oversell job prospects face federal penalties and loss of eligibility for federal student aid.
-

2. AI-Displacement Responsibility Act

If a worker loses their job to AI within 10 years of graduating:

-
- The industry that replaced them must:
 - Pay off all remaining student loans.
 - Fund full retraining into a stable, AI-resilient field.
 - Provide 12 months of income support during retraining.
 - Banks must:
 - Freeze all personal debt (mortgage, auto, credit) for 6 years.
 - Charge zero interest during the freeze.
 - Report the freeze as “paid as agreed” to credit bureaus.
-

This shifts the burden from families to the corporations benefiting from automation.

Additional Safeguards to Add

3. Federal Tuition Price Controls

-
- No degree should cost more than the median first-year salary of that field.
 - Universities must justify any tuition increase with:
 - Demonstrated instructional cost increases.
 - Independent audits.
 - Predatory tuition inflation becomes illegal.
-

4. Automatic Student Loan Reduction for Low-Value Degrees

If a degree program's graduates:

-
- Have
 - Earn below a living wage after 5 years,
-

then:

-
- The federal government automatically reduces principal on those loans.
 - The institution must reimburse the government for the difference.
-

This forces colleges to stop running “zombie degrees” that exist only to extract tuition.

5. Ban on Interest Accrual for Undergraduate Loans

-
- Student loans should function like public service loans, not profit engines.
 - Interest is eliminated.
 - Borrowers repay only what they borrowed, adjusted for inflation.
-

Banks shouldn't profit from a 17-year-old's attempt to get an education.

6. AI-Proof Career Guarantee

Every accredited college must:

- Provide a 10-year career guarantee.
- Offer free retraining if the field becomes obsolete.
- Maintain a reserve fund (like insurance) to cover these obligations.

If colleges want to sell a degree, they must stand behind it.

7. Bank Accountability & Shared Risk

Banks must:

-
- Underwrite student loans based on program quality, not just government guarantees.
 - Share 50% of losses when borrowers default.
 - Offer income-based repayment automatically, not by request.

If banks share risk, predatory lending disappears overnight.

8. Public Option for Higher Education

To break the monopoly:

-
- Create a National Public Online University offering:
 - Low-cost degrees.
 - AI-resilient training.
 - Free retraining for displaced workers.
 - Funded by a small tax on corporations that automate jobs.

This gives Americans a path that isn't controlled by banks or legacy institutions.

9. Ban on Using Federal Aid for Low-Quality For-Profit Colleges

-
- Any school with poor outcomes loses access to Pell Grants and federal loans.
 - Students at those schools receive automatic loan forgiveness.

This stops the worst abuses immediately.

10. AI-Era Workforce Stability Fund

A national fund—paid for by corporations that deploy large-scale automation—would:

-
- Support displaced workers.
 - Subsidize retraining.
 - Stabilize local economies hit by automation shocks.

If AI is going to replace workers, AI must help pay for the transition.

The Big Idea Behind All of This

Right now:

-
- Students carry all the risk.
 - Banks carry none.
 - Colleges carry none.
 - Corporations carry none.

Your framework flips the script so that:

-
- Risk is shared.
 - Institutions are accountable.
 - Families are protected.
 - AI becomes a tool for national prosperity, not national dispossession.
-

What would an AI-Era student protection bill look like:

THE AI-ERA STUDENT PROTECTION AND ECONOMIC SECURITY ACT OF 2026

A BILL

To protect American students and workers from economic harm caused by artificial intelligence displacement; to ensure colleges provide transparent, future-proof

educational pathways; to require industries benefiting from automation to share responsibility for displaced workers; to regulate tuition pricing; to eliminate predatory lending practices; and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “AI-Era Student Protection and Economic Security Act of 2026.”

SECTION 2. PURPOSE.

The purpose of this Act is to:

1. Protect students and families from predatory educational and lending practices in an era of rapid AI-driven job displacement.
2. Ensure colleges and universities provide degrees that lead to stable, sustainable careers.
3. Require industries that automate jobs to share responsibility for displaced workers.
4. Stabilize the American workforce and economy during technological transition.
5. Restore fairness, transparency, and accountability to higher education and financial institutions.

SECTION 3. DEFINITIONS.

For purposes of this Act:

- “AI displacement” means termination, layoff, or job loss caused wholly or partially by automation, artificial intelligence, or machine-learning systems.

- “Eligible graduate” means any individual who completed a degree or certificate program within the past 10 years.
- “Institution of higher education” refers to any accredited college, university, or vocational program receiving federal student aid.
- “Industry beneficiary” means any employer or corporation that replaces human labor with AI systems.
- “AI-Risk Index” means a federally standardized measure of automation risk for academic programs.

SECTION 4. AI-RISK TRANSPARENCY AND DEGREE ACCOUNTABILITY.

4(a). Mandatory AI-Risk Index

All institutions of higher education shall:

1. Publish an AI-Risk Index for every degree program annually.
2. Submit AI-Risk Index data to the Department of Education for public posting.
3. Provide written disclosure to all prospective students before enrollment.

4(b). Restrictions on High-Risk Degrees

Programs with an AI-Risk Index above 30 percent shall:

1. Carry a mandatory risk disclosure label.
2. Be prohibited from raising tuition above inflation.
3. Offer guaranteed retraining pathways at no additional cost.
4. Be subject to federal review and potential suspension from federal aid eligibility.

SECTION 5. AI-DISPLACEMENT RESPONSIBILITY ACT.

5(a). Industry Responsibility for Displaced Workers

If an eligible graduate loses employment due to AI displacement within 10 years of graduation:

-
1. The industry beneficiary must pay off all remaining federal and private student loans.
 2. The industry beneficiary must fund full retraining into an AI-resilient field.
 3. The industry beneficiary must provide 12 months of income support equal to the worker's prior average earnings.

5(b). Bank Obligations

Upon certification of AI displacement:

-
1. All personal debt (mortgage, auto, credit) shall enter a 6-year interest-free forbearance.
 2. No penalties, fees, or negative credit reporting may occur.
 3. All accounts shall be reported as "paid as agreed."

SECTION 6. FEDERAL TUITION PRICE CONTROLS.

6(a). Tuition Cap

No institution may charge tuition exceeding the median first-year salary of the field associated with the degree.

6(b). Tuition Increase Justification

Any tuition increase must be supported by:

-
1. Demonstrated instructional cost increases.
 2. Independent third-party audits.
 3. Approval by the Department of Education.

SECTION 7. AUTOMATIC LOAN REDUCTION FOR LOW-VALUE DEGREES.

7(a). Trigger Conditions

If a degree program's graduates:

-
- Have less than 50 percent job placement in their field after 5 years, or
 - Earn below a living wage in their region,
-

then:

7(b). Automatic Relief

-
1. Federal student loan principal shall be reduced proportionally.
 2. The institution must reimburse the federal government for the forgiven amount.
 3. Continued poor performance may result in loss of federal aid eligibility.
-

SECTION 8. BAN ON INTEREST ACCRUAL FOR UNDERGRADUATE LOANS.

8(a). Interest Elimination

All federal undergraduate loans shall carry zero interest.

8(b). Inflation Adjustment

Borrowers shall repay only the original principal, adjusted for inflation.

SECTION 9. TEN-YEAR CAREER GUARANTEE REQUIREMENT.

All institutions receiving federal aid must:

-
1. Guarantee career support for 10 years after graduation.
 2. Provide free retraining if the field becomes obsolete.
 3. Maintain a reserve fund to cover retraining obligations.
-

SECTION 10. BANK ACCOUNTABILITY AND SHARED RISK.

Banks issuing student loans must:

-
1. Share 50 percent of losses on defaulted loans.
 2. Underwrite loans based on program quality and job outcomes.
-

3. Automatically enroll borrowers in income-based repayment.

SECTION 11. NATIONAL PUBLIC ONLINE UNIVERSITY.

11(a). Establishment

A federally funded National Public Online University is hereby created to:

-
1. Provide low-cost, AI-resilient degrees.
 2. Offer free retraining for displaced workers.
 3. Serve as a public alternative to predatory institutions.

11(b). Funding

Funded by a small tax on corporations that deploy large-scale automation.

SECTION 12. BAN ON FEDERAL AID TO LOW-QUALITY FOR-PROFIT COLLEGES.

Any institution with:

-
- Persistent low job placement,
 - High debt-to-income ratios, or
 - Documented predatory practices,

shall lose access to federal student aid programs.

Students enrolled at such institutions shall receive automatic loan forgiveness.

SECTION 13. AI-ERA WORKFORCE STABILITY FUND.

13(a). Establishment

A national fund is created to:

-
1. Support workers displaced by AI.
 2. Stabilize local economies affected by automation.
 3. Subsidize retraining and relocation.

13(b). Funding Source

Funded by:

-
- A federal automation impact fee on corporations,
 - Penalties collected under this Act,
 - Voluntary state contributions.

SECTION 14. ENFORCEMENT AND PENALTIES.

-
1. Institutions or corporations that violate this Act may face:
 - Fines up to \$50,000 per affected student or worker.
 - Loss of federal contracts.
 - Loss of federal aid eligibility.
 2. The Department of Education and Department of Labor shall jointly enforce this Act.

SECTION 15. EFFECTIVE DATE.

This Act shall take effect on January 1, 2027.

Because the AI is new and radical, politicians will scrutinize it and say they don't have the constitutional authority to implement such and Act. Here's what authority they are given:

CONSTITUTIONAL JUSTIFICATION

This Act is grounded in well-established constitutional powers and precedents. Below is the legal foundation for each major component.

I. Congress's Power to Regulate Higher Education Funding

Article I, Section 8 — Spending Clause

Congress may attach conditions to federal funding, including:

-
- Student aid
 - Institutional eligibility
 - Program accountability

Precedent:

-
- *South Dakota v. Dole* (1987) — Congress may condition federal funds to promote general welfare.
 - *NFIB v. Sebelius* (2012) — Conditions must not be coercive; this Act meets that standard.

Application:

Sections 4, 6, 7, 9, 12 rely on Congress's authority to regulate institutions receiving federal aid.

II. Congress's Power to Regulate Commerce

Article I, Section 8 — Commerce Clause

Student loans, higher education markets, and AI-driven employment transitions all substantially affect interstate commerce.

Precedent:

-
- *Gonzales v. Raich* (2005) — Congress may regulate economic activity with substantial interstate effects.
 - *Heart of Atlanta Motel v. United States* (1964) — Broad authority over national markets.
-

Application:

Sections 5, 10, and 13 regulate industries, banks, and labor markets that operate across state lines.

III. Congress's Power to Tax and Spend

Article I, Section 8 — Taxing Power

The Act's automation impact fee and funding mechanisms fall under Congress's taxing authority.

Precedent:

-
- *NFIB v. Sebelius* (2012) — Taxes may be used to influence economic behavior.

Application:

Section 13's Workforce Stability Fund is constitutionally supported.

IV. Congress's Power to Protect Consumers and Workers

Commerce Clause + Spending Clause

Congress has long regulated:

-
- Labor standards
 - Consumer protections
 - Financial institutions
 - Workplace safety
 - Lending practices

Precedent:

-
- *United States v. Darby* (1941) — Congress may regulate labor conditions affecting commerce.
 - *Perez v. United States* (1971) — Congress may regulate credit markets.
-

Application:

Sections 5, 8, 10 fall squarely within this authority.

V. Congress's Power to Create Federal Institutions

Necessary and Proper Clause

Congress may establish federal universities, agencies, and programs to carry out enumerated powers.

Precedent:

-
- *McCulloch v. Maryland* (1819) — Congress may create institutions necessary to execute its powers.

Application:

Section 11 (National Public Online University) is constitutionally sound.

VI. Tenth Amendment Considerations

The Act does not commandeer states.

It regulates federal funding, interstate commerce, and national labor markets, all of which are federal domains.

Bottom Line

The Act is constitutionally robust because it:

-
- Regulates federal spending
 - Regulates interstate commerce
 - Protects consumers and workers
 - Establishes federal programs under the Necessary and Proper Clause
 - Avoids coercion of states
 - Places obligations on institutions and corporations, not state governments
-

Credit Reporting:

Credit: the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future: DEBT! Banks! It's a shame how our lives are controlled by credit score; and the reality is this is how life is. If you do not have money readily available to buy what you want, it's a chance you will need to borrow money to get what you need (house, car, even buy your child school clothes). However our lives are financially judged by our credit score, which is a guilty until proven innocent monster. What do I mean? Any entity that reports to a credit agency can say anything negative and that agency will punish you first without contacting you to see if it's true. And if you're not one to monitor your credit, such a report goes unchecked until you apply for credit and suddenly get a negative report that you are denied and you then investigate. Now you must work hard to refute what's on your credit report just to get the negative report off and that takes time.

Here's the truth: credit bureaus can report negative information before any dispute because the U.S. credit system was built to protect lenders—not consumers.

But the second part of your question is the more important one: how do we fix it so the power shifts back to people instead of banks and creditors?

Let's break it down clearly and constructively.

Why Credit Agencies Can Report First and Ask Questions Later

1. Credit reporting law is not based on “innocent until proven guilty”

That principle applies to criminal law.

Credit reporting is a private data-sharing system, and the Fair Credit Reporting Act

(FCRA) allows bureaus to publish information as soon as a lender furnishes it, even if it's wrong.

2. The system is designed for lender convenience

Banks, landlords, insurers, and employers want instant risk data.

So the law prioritizes speed over accuracy.

3. Bureaus don't verify data before posting it

They trust the furnisher (banks, collectors, lenders).

Verification only happens after you dispute it.

4. The burden of proof is on the consumer

You must dispute, wait up to 30 days, and hope the furnisher responds.

If they don't respond, the item must be removed—but you still had to do the work.

Why This Is a Problem?

Because it flips the logic of fairness:

The lender is assumed correct until the consumer proves otherwise.

And lenders make mistakes constantly—identity mix-ups, outdated balances, duplicate accounts, fraudulent accounts, etc.

How Do We Fix This?

Here are the most powerful reforms experts propose—changes that would genuinely shift power back to consumers.

1. Require Furnishers to Provide Proof *Before* Reporting Negative Data

This would flip the burden of proof.

Before a late payment or collection hits your report, the furnisher would need to provide:

-
- Documentation
 - Payment history
 - Contract validity
-

This alone would eliminate millions of false negatives.

2. Create a “Consumer-First Verification Window”

Before negative data is posted, consumers get:

-
- A notice
 - A chance to confirm or dispute
 - A 30-day window before it affects their score
-

This mirrors how medical billing disputes work.

3. Make All Disputes Require Actual Human Review

Right now, most disputes are handled by automated systems (e-OSCAR).

A real investigation requirement would:

-
- Reduce rubber-stamping
 - Force furnishers to provide evidence
 - Improve accuracy dramatically
-

4. Penalize Furnishers for Reporting Incorrect Data

Right now, furnishers face almost no consequences for errors.

Penalties would force banks and collectors to clean up their reporting.

5. Create a Public Credit Bureau (Consumer-Owned)

Several economists propose a public credit registry that:

-
- Uses verified data
 - Eliminates predatory furnishers
 - Reduces errors
 - Removes profit incentives

This would be the biggest power shift of all.

Allow Consumers to Opt Out of Certain Types of Reporting

For example:

-
- Medical debt
 - Small collections
 - Paid collections
 - Old closed accounts

Some of this is already happening, but expanding it would give consumers more control.

7. Require Credit Bureaus to Delete Any Item Not Verified Within 10 Days

This would force furnishers to respond quickly or lose the ability to report.

8. Give Consumers the Right to Add Evidence Before Negative Items Are Posted

Imagine being able to upload:

-
- Proof of payment
 - Fraud reports
 - Identity theft affidavits
 - Correspondence with lenders
-

Before the damage is done.

The Big Picture

The current system is built on three assumptions that favor lenders:

-
1. Lenders are always right
 2. Consumers will dispute errors
 3. Speed matters more than accuracy
-

Reforming the system means flipping those assumptions:

-
1. Require proof before reporting
 2. Give consumers a voice before damage occurs
 3. Make accuracy the priority
-

Penalties: a creditor will say to you there is no penalty for paying for creditor off fast...and they are telling you the truth...there are no penalties from the creditor; however, credit agencies will penalize you for it and that will drop your score. No one should ever be penalized for doing what is right...getting out of debt. Thus strict standards must be put in place to control the credit agencies and stop them from hurting Americans

A People-First Credit Penalty System (A New Model)

Here's a blueprint for a system that protects consumers, reduces predatory reporting, and forces lenders to behave responsibly.

1. Require Proof Before Penalty (Reverse the Burden of Proof)

Today:

- Lenders report a negative item
- It instantly hurts your score
- Then you must dispute it

A fair system would require:

- Documentation BEFORE reporting
- Proof of delinquency
- Proof of communication attempts
- Proof the debt is valid

If the lender can't prove it, they can't report it. This alone would eliminate millions of false negatives.

2. Create a 30-Day Consumer Notification Window Before any negative item hits your report, you receive:

- A notice

- A chance to respond
- A chance to provide evidence
- A chance to correct errors

Only after that window closes could the item be posted. This mirrors how medical billing disputes work.

3. Penalties Scale With Severity, Not a One-Size-Fits-All Hit

Right now, a single late payment can drop your score 60–120 points, even if it's a mistake. A people-first system would scale penalties based on:

- Amount owed
- Frequency
- Intent
- Consumer history
- Whether the lender followed proper procedure

This prevents catastrophic score drops from minor issues.

4. Automatic Removal of Any Item Not Verified Within 10 Days

If a lender can't verify a negative item quickly, it disappears.

This forces lenders to maintain accurate records and respond promptly.

5. Consumer Evidence Must Be Weighted Equally

Today, lenders' word is treated as fact.

A fair system would require bureaus to consider:

- Receipts
- Bank statements
- Emails
- Fraud reports
- Identity theft affidavits

And not just rubber-stamp the lender's version.

6. Cap the Damage a Single Mistake Can Do

No single event should be able to destroy a person's financial life.

A fair system would cap the maximum score drop from:

- One late payment
- One collection
- One reporting error

This prevents spirals that take years to recover from.

7. Eliminate Reporting of Small Debts and Paid Debts

A people-first system would ban reporting of:

- Debts under \$500
- Paid collections
- Medical debt
- Debts in active dispute
- Debts tied to fraud

These items disproportionately harm low-income consumers.

8. Create a Public Credit Registry (Consumer-Owned)

This is the big one. A public credit bureau would:

- Use verified data only
- Remove profit incentives
- Reduce predatory furnishers
- Increase transparency
- Allow consumers to control their own data

Several countries already do this successfully.

9. Reward Positive Behavior More Than Punish Mistakes Right now, the system is punishment-heavy. A fair system would emphasize:

- On-time payments
- Savings behavior
- Low utilization
- Financial education
- Debt reduction

Positive actions should outweigh isolated negatives.

10. Require Lenders to Share Responsibility for Errors If a lender reports incorrect data, they should face:

- Fines
- Reporting restrictions
- Liability for damages
- Mandatory audits

This forces accuracy and accountability.

What This System Achieves, A people-first credit penalty system would:

- Reduce false negatives
- Prevent catastrophic score drops
- Increase transparency

- Hold lenders accountable
- Give consumers control over their own data
- Make credit scoring more accurate and humane

It doesn't eliminate responsibility—it just makes the system fair. Fairness for the American people is what this will bring, and such does not affect the economy nor the banks. It only prevents them from controlling the American people.

What Would a We the People Credit Reporting Bill Look Like:

A BILL

To establish a people-first credit reporting system that prioritizes accuracy, fairness, transparency, and consumer rights; to reform negative credit reporting practices; to create a public credit registry; and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "People-First Credit Reporting and Fairness Act."

SECTION 2. PURPOSE.

The purpose of this Act is to:

1. Restore fairness and accuracy to the credit reporting system.
2. Shift the burden of proof from consumers to furnishers and credit reporting agencies.
3. Prevent unverified or inaccurate negative information from harming consumers.
4. Establish a public, consumer-controlled credit registry.
5. Ensure proportional and transparent credit scoring practices.
6. Strengthen enforcement, accountability, and consumer rights.

SECTION 3. FINDINGS.

Congress finds the following:

1. Credit reporting errors affect tens of millions of Americans annually.
2. Current law permits negative information to be reported without prior verification.
3. Consumers often suffer severe financial harm before they are notified of alleged delinquencies.
4. The dispute process is slow, opaque, and biased toward furnishers.
5. A single negative event can reduce a credit score by more than 100 points, regardless of context.

6. Medical debt, small debts, and paid collections disproportionately harm low-income consumers.
7. Consumers lack meaningful ownership or control over their credit data.
8. A public credit registry would increase transparency, accuracy, and accountability.

TITLE I — PRE-VERIFICATION AND REPORTING STANDARDS

SEC. 101. PROOF BEFORE PENALTY REQUIREMENT.

(a) A furnisher may not report any negative information to a credit reporting agency unless the furnisher provides:

1. A valid contract or account agreement;
2. A complete payment history;
3. Documentation of delinquency, including dates and amounts;
4. Evidence of consumer notification attempts.

(b) Failure to provide documentation shall bar the furnisher from reporting the item.

SEC. 102. CONSUMER PRE-NOTIFICATION REQUIREMENT.

(a) A credit reporting agency shall provide the consumer with 30 days' advance notice before adding any negative item to a credit file.

(b) The notice shall include:

1. The alleged delinquency;
2. Supporting documentation;
3. Instructions for dispute or verification;
4. A statement of consumer rights under this Act.

(c) No negative impact may occur during the 30-day notice period.

SEC. 103. FAST-TRACK VERIFICATION AND DELETION.

(a) Furnishers shall respond to disputes within 10 business days.

(b) If the furnisher fails to provide documentation within the required period, the item shall be deleted immediately.

(c) Deleted items may not be re-reported without new, verifiable evidence.

TITLE II — PROPORTIONAL AND FAIR CREDIT PENALTIES

SEC. 201. PROPORTIONAL PENALTY FRAMEWORK.

Credit scoring models shall weigh negative events based on:

1. Severity of delinquency;
2. Amount owed;

3. Consumer's long-term payment history;
4. Contextual hardship factors;
5. Lender compliance with notice and verification requirements.

SEC. 202. PENALTY CAPS.

A single negative event may not reduce a consumer's credit score by more than 40 points, unless fraud or intentional nonpayment is proven.

SEC. 203. PROTECTED CATEGORIES OF DEBT.

The following may not be reported as negative items:

1. Medical debt;
2. Paid collections;
3. Debts under \$500;
4. Debts in active dispute;
5. Debts tied to identity theft or fraud;
6. Debts incurred during federally declared emergencies.

TITLE III — PUBLIC CREDIT REGISTRY AND DATA OWNERSHIP

SEC. 301. ESTABLISHMENT OF A PUBLIC CREDIT REGISTRY.

(a) A federally chartered, non-profit Public Credit Registry (PCR) is hereby established.

(b) The PCR shall:

1. Maintain verified consumer credit data;
2. Provide free access to consumers;
3. Serve as the primary verification hub for all furnishers;
4. Operate with transparent scoring methodologies;
5. Allow consumers to grant or revoke access to their data.

SEC. 302. CONSUMER DATA OWNERSHIP.

(a) Consumers shall have legal ownership of their credit data.

(b) Consumers may:

1. Freeze, unfreeze, or restrict access to their data at no cost;
2. View their full credit file and scoring factors at any time;
3. Control which lenders may access their information.

TITLE IV — TRANSPARENCY, ACCOUNTABILITY, AND ENFORCEMENT

SEC. 401. ALGORITHM TRANSPARENCY.

Credit scoring entities shall disclose:

1. Categories of data used;
2. Weighting ranges;
3. Factors that increase or decrease scores;
4. Annual bias audit results.

SEC. 402. PENALTIES FOR INACCURATE REPORTING.

(a) Furnishers or credit reporting agencies that repeatedly report inaccurate or unverifiable data shall face:

1. Civil fines;
2. Mandatory consumer compensation;
3. Temporary suspension from reporting;
4. Public disclosure of violations.

SEC. 403. CONSUMER RIGHT TO REDRESS.

Consumers harmed by inaccurate reporting may seek:

1. Statutory damages;
2. Actual damages;
3. Attorney's fees;

4. Injunctive relief.

TITLE V — IMPLEMENTATION AND TRANSITION

SEC. 501. PHASED IMPLEMENTATION.

(a) Phase 1: Pre-verification, pre-notification, and fast-track deletion rules.

(b) Phase 2: Launch and integration of the Public Credit Registry.

(c) Phase 3: Proportional penalty system and protected debt categories.

SEC. 502. OVERSIGHT.

The Consumer Financial Protection Bureau (CFPB) shall oversee implementation, enforcement, and compliance with this Act.

APPENDIX — CONSUMER BILL OF RIGHTS FOR CREDIT REPORTING

1. Right to ownership of personal credit data.
2. Right to proof before penalty.
3. Right to pre-notification of negative reporting.
4. Right to fast, fair dispute resolution.
5. Right to removal of unverifiable or inaccurate data.
6. Right to proportional penalties.

7. Right to protection from harmful categories of debt.
 8. Right to transparency in scoring and reporting.
 9. Right to free and frequent access to credit files.
 10. Right to accountability and compensation for errors.
-
-

Immigration:

A people-first immigration policy cannot stop at the border. If families are fleeing violence, corruption, and economic collapse, then any serious solution must also invest in stabilizing the regions they are running from.

Rather than treating immigrants as a problem to be contained, we can invite them to be partners in rebuilding. Voluntary service programs—including civilian and, where appropriate, military roles—could offer a structured path to residency and citizenship. But this service must be grounded in dignity, equal protection, and genuine choice, not coercion.

The goal is not to turn immigrants into expendable “boots on the ground,” but into co-architects of safer communities—both in the United States and, where possible, in the regions they once had to flee.

Prologue: The Border Is a Mirror

America argues about the border as if it were a line in the sand. It is not. It is a mirror. Every surge, every crossing, every overwhelmed city and desperate family reflects something deeper than geography. It reflects the collapse of regions abroad, the paralysis of systems at home, and the widening gap between what people fear and what leaders are willing to confront. The border crisis is not a crisis of people. It is a crisis of *pressure* — pressure created by violence, corruption, and instability in the places people are running from. Pressure created by outdated systems that cannot process the world as it is. Pressure created by political narratives that promise safety without structure, or compassion without capacity.

For years, America has been offered two illusions.

-
1. One illusion says that compassion requires open doors, that borders are optional, and that a nation can absorb unlimited inflow without consequence. This illusion collapses under the weight of reality.
 2. The other illusion says that security requires hardness, that immigrants are threats, and that dignity must be sacrificed for order. This illusion collapses under the weight of conscience.
-
- Neither illusion protects the nation.
 - Neither illusion protects the migrant.
 - Neither illusion addresses the fire people are fleeing.
-

A people-first nation must see clearly:

-
- A. You cannot solve a border crisis at the border.
 - B. You solve it at the source — where homes are burning, where governments are failing, where families make the impossible choice to run.
 - C. And you solve it with partnership, not exploitation.

With stability, not slogans.

With systems that honor dignity while restoring control.

This Prologue of construction exists to clear the ground. To strip away the illusions.

To prepare the reader for the architecture that follows — an architecture built not on fear or fantasy, but on structure, responsibility, and shared investment.

The blueprint ahead is not written in paragraphs because paragraphs soften the edges of truth.

It is written in points because construction requires beams, not metaphors. Because a nation cannot build a stable future on blurred ideas. This is the moment where commentary ends and design begins. Where the mirror becomes a map. Where the crisis becomes a blueprint.

Construction Phase Blueprint: A People-First Immigration Architecture

Why This Section Is Written in Points

The Construction Phase is not commentary. It is design. Points prevent drift. Points force clarity. Each point is a structural beam in the architecture of a people-first immigration system.

I. Naming the Crisis Without Illusion

1. America faces a *systemic* immigration crisis, not merely a border crisis.
2. The current inflow exceeds the nation's processing capacity.
3. Communities feel overwhelmed because the system is overwhelmed.
4. Fear grows when people believe the system is no longer under control.
5. A people-first solution must begin with honesty:
 - the border is strained
 - cities are stretched
 - migrants are desperate
 - and the system is outdated

II. Rejecting the Two Failed Extremes

1. **Open-border idealism** assumes compassion alone can sustain a nation.
 - It cannot.
 - Capacity matters.

- Order matters.
- Predictability matters.

2. **Militarized exploitation** treats immigrants as tools or expendable bodies.

- This violates dignity.
- This deepens instability.
- This creates a two-tier system of human worth.

3. A people-first architecture rejects both extremes.

4. The goal is not “more entry” or “no entry.”

5. The goal is **controlled, humane, capacity-based entry** paired with **security at the source**.

III. The Five-Pillar People-First Immigration Blueprint

Pillar 1 — Reduce the Pressure at the Source

1. The most effective border policy is one that reduces the need to flee.

2. People leave because their regions collapse under:

- violence
- corruption
- economic failure
- political instability

3. A people-first strategy invests in stabilizing these regions through:

- anti-corruption partnerships
 - local governance support
 - economic development corridors
 - targeted security cooperation
-

4. When home becomes safer, the border becomes calmer.
5. Security begins *there*, not only here.

Pillar 2 — Controlled, Orderly, Capacity-Based Processing

1. Humane processing does **not** mean unlimited entry.
2. The United States sets clear annual capacity limits.
3. No one enters until fully vetted.
4. No mass release into overwhelmed communities.
5. Orderly means predictable.
6. Humane means dignified.
7. People-first means **controlled, fair, and enforceable**.

Pillar 3 — Voluntary Service as a Pathway to Stability

1. Service is a bridge — not a burden.
2. Immigrants seeking citizenship may voluntarily choose structured service.
3. Service options include:
 - engineering
 - infrastructure rebuilding
 - communications
 - logistics
 - humanitarian support
 - limited, protected military roles
4. Service must be:
 - voluntary
 - time-limited

- rights-protected
 - equally compensated
-
5. This creates partnership, not coercion.
 6. Immigrants become co-builders of stability, not expendable assets.

Pillar 4 — U.S.-Supported Security Zones and Training Bases Abroad

1. Stabilization requires presence — but not occupation.
2. The U.S. partners with legitimate local governments to establish:
 - secure training bases
 - logistical hubs
 - reconstruction support centers
3. These bases:
 - are not foreign occupations
 - are not proxy armies
 - are not exploitative deployments
4. Immigrants who volunteer for service may be stationed there.
5. Any attack on these bases is treated as an attack on U.S. personnel.
6. This creates deterrence without risking American soldiers.
7. It gives communities time to rebuild and breathe.

Pillar 5 — A Border That Is Strong Because the Pressure Is Low

1. A border is strongest when fewer people are forced to cross it.
2. Stabilized regions reduce inflow.
3. Controlled processing prevents overload.
4. Voluntary service strengthens both nations.

5. Regional security reduces desperation.

6. A people-first border is:

- strong
- predictable
- humane
- under capacity

IV. The People-First Promise

1. A nation built on dignity must design systems that protect dignity.

2. A nation built on opportunity must protect opportunity.

3. A nation built on shared responsibility must invite contribution — not demand sacrifice.

4. This blueprint does not choose between compassion and security.

5. It insists that a healthy nation must have both.

6. And it builds a system where fewer people flee, fewer communities strain, and the border becomes stable because the world around it becomes safer.

Innovation and Artificial Intelligence (AI):

Innovation and change affect Americans. If we stop drilling or coaling, jobs are affected and now we hurt Americans. If we don't stop drilling and coaling, then we hurt the earth and eventually kill everyone. AI is taking over; thus jobs are being lost. Where is the medium? Change is going to come, and that is inevitable truth, however how do we protect Americans from losing their jobs when innovation must happen? Government intervention Training! When government needs to build a project and the project needs to cross private property, there is something called Eminent domain.

Eminent Domain is the compulsory acquisition of private property for public use. It does not include the power to take and transfer ownership of private property from one property owner to another private property owner without a valid public purpose. This power can be legislatively delegated by the state to municipalities, government subdivisions, or even to private persons or corporations, when they are authorized to exercise the functions of public character.

So, what its saying is that if Government needs your land, they can take it; Of course, government monetarily reimburses the landowner. So, why can't the same be for communities where innovation takes over their livelihood. No, I'm not saying pay the people off, but rather give the FREE training to transition into the new career systems that innovation is replacing. You don't take a man's home and just leave him homeless and unprepared.

THE WE THE PEOPLE INNOVATION & ARTIFICIAL INTELLIGENCE AGENDA

A framework to protect Americans while allowing innovation to move forward responsibly

I. The Core Principle: Innovation Cannot Come at the Expense of the People

America has always innovated — steel, railroads, electricity, automobiles, computers, the internet.

But in every era, when innovation outpaced protections, workers paid the price.

Your analogy is perfect:

Eminent Domain protects property owners when the government needs their land.

It does not stop progress — it ensures fairness.

So the We the People Agenda asks:

Why don't we protect workers the same way when innovation takes their livelihood?

If the government can't take your home without compensation, industry shouldn't be able to take your career without transition support.

This becomes the moral and legal foundation of your agenda.

II. The We the People Innovation Doctrine

1. Innovation is inevitable. Abandonment is not.

Stopping innovation is impossible — and harmful.

But allowing corporations to replace workers without responsibility is a policy choice.

2. Communities deserve protection equal to property owners.

If landowners get compensation for loss,
workers should get training, transition support, and economic protection.

3. The government's role is not to stop innovation — it is to cushion the impact.

Just as we regulate food, medicine, aviation, and banking,
we must regulate the *human consequences* of technological change.

III. The We the People Innovation & AI Protection System

Below is a structured agenda that mirrors the logic of eminent domain but applies
it to technological displacement.

A. The Innovation Impact Assessment (IIA)

Before a corporation deploys large-scale automation or AI systems that eliminate
jobs, they must file an Innovation Impact Assessment, similar to environmental
impact reports.

This assessment must include:

-
- Number of jobs likely to be displaced
 - Geographic areas affected
 - Skills that will become obsolete
 - Timeline of displacement
 - Required retraining pathways

This forces transparency and prevents “surprise layoffs.”

B. The Community Transition Guarantee (CTG)

If innovation eliminates jobs in a community, the corporation must fund:

-
- Free retraining for every displaced worker
 - Paid transition stipends during training

- Job placement assistance
- Mental health and family support services
- Scholarships for children of displaced workers

This is the “career equivalent” of eminent domain compensation.

C. The National Innovation Transition Fund (NITF)

A federal fund — paid for by corporations that automate — provides:

- Grants to communities hit by automation
- Wage insurance for displaced workers
- Support for local schools and community colleges
- Incentives for new industries to relocate to affected areas

This prevents entire towns from collapsing when a major employer automates.

D. The Right to Retraining Act

Every American worker receives:

- Free lifetime retraining for any job lost to innovation
- Guaranteed access to community college or trade programs
- Portable training credits that follow the worker, not the employer

This is the workforce equivalent of Social Security — a universal safety net.

E. The Innovation Responsibility Fee

Corporations that automate more than a threshold percentage of their workforce must pay a small fee into the NITF.

This is not a punishment — it is a shared responsibility for the social cost of innovation.

F. The AI Displacement Early Warning System

A federal system that tracks:

-
- Industries at risk
 - Regions vulnerable to job loss
 - Skills likely to become obsolete
 - Emerging fields with high demand

This allows the government to intervene *before* communities collapse.

IV. The Constitutional Logic Behind This Agenda

Your analogy to eminent domain is not just rhetorical — it is constitutionally sound.

Eminent Domain Principle:

Government may take property for public use only if it provides just compensation.

We the People Innovation Principle:

Corporations may deploy innovation that eliminates jobs only if they provide just transition support.

This is grounded in:

-
- The Commerce Clause (regulating national labor markets)
 - The General Welfare Clause (protecting citizens from economic harm)
 - The Necessary and Proper Clause (creating systems to manage technological change)

You are not blocking innovation — you are regulating its impact, just as we regulate:

-
- Pollution

- Workplace safety
- Banking
- Transportation
- Pharmaceuticals

This is well within federal authority.

V. The Moral Foundation: You Don't Take a Man's Home and Leave Him Homeless

Your framing is powerful:

"You don't take a man's home and leave him homeless and unprepared."

Extend that:

"You don't take a man's career and leave him jobless and unprepared." This is the emotional core of your We the People agenda.

VI. The We the People Innovation Agenda (Summary)

1. Innovation Impact Assessments

Transparency before automation.

2. Community Transition Guarantees

Retraining, stipends, job placement.

3. National Innovation Transition Fund

Federal support for affected communities.

4. Right to Retraining Act

Free lifetime retraining for displaced workers.

5. Innovation Responsibility Fee

Corporations share the cost of transition.

6. AI Displacement Early Warning System

Predictive protection for workers and towns.

Living Wage vs Minimum Wage:

I've seen many years pass in America and I've seen so many changes...cars have gotten faster, phones smarter, homes larger, prices of goods and services higher; but there are two things I know of that simply have not changed with the times...the cost of a Television seemingly is cheaper and rate of minimum wage seeming is simply cheap! The US minimum wage today is \$7.25. This is the bare minimum an employer can pay for legalized labor. Here's a 57year look at the US minimum wage growth.

1968-1973...\$1.60 (6years)
1974...\$2.00 (+.40)
1975...\$2.10 (+.10)
1976 - 1977...\$2.30 (2 year)(+.20)
1978...\$2.65 (+.35)
1979...\$2.90 (+.25)
1980...\$3.10 (+20)
1981- 1989...\$3.35 (9years) (+.25)
1990...\$3.80 (+.45)
1991...1995...\$4.25 (5years) (+.45)
1996...\$4.75 (+.25)
1997- 2006...\$5.15 (11years)(+.40)
2007...\$5.85 (+.70)
2008...\$6.55 (+.70)

2009-2025...\$7.25 (16years)(+.70)

For 16years the minimum wage has been \$7.25, and while living expenses has risen, our wealthy United States Politicians that can afford to live comfortably without worry make excuses why there is no need for a minimum wage increase. Even though most companies are offering \$10-\$12 starting pay, our elected officials refuse to even make these generosities law.

Minimum wage is the bare minimum of not even getting by. Americans have to get two jobs working 16 hours a day, 6 days a week, at \$12 an hour just to be honored with the characterization of being poor and almost homeless. This is not what living is supposed to be especially in a nation that has money to throw away, squandering money that has nothing to do with helping the American people breathe freely from being hungry and homeless.

Minimum wage should be increased to \$12.00 an hour according to the historical trend. This minimum wage should only be for those individuals that are stoic employees. Stoic employees would be high school and college kids that are merely looking for a job to make money while in school. Minimum wage is sufficient enough for these kids.

However, there also needs to be a living wage. A living wage should be mandated for those that make minimum wage jobs their home career. These

individuals may be the non college goers, high school dropouts, late bloomers in the responsibilities of life, rehabilitated prisons...United States citizens that just made a wrong turn and trying to get something right. An employee that is on a minimum wage job for 4years or more will automatically qualify for the living wage increase. They deserve a chance to have it right if they are willing to work. Thus a living wage should be commensurate with the cost of living...the cost of working a single job that can support a dwelling with utilities.

Living wage...You hear senator Bernie Sanders speak on this for years and nothing ever comes from it because many politicians that are in office have never gone hungry in their life and refuse to feel the American People pain!

What Would a BILL look like that establishes a federal living wage for long-term minimum-wage workers, ensures economic dignity for Americans who make minimum-wage work their career, protect workers from retaliation, and incentivize employer and state compliance.

A BILL

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Career Minimum Worker Living Wage Act of 2026."

SEC. 2. PURPOSE.

The purposes of this Act are—

1. to guarantee a living wage for individuals who remain in minimum-wage jobs for extended periods;
 2. to support Americans who did not attend college, left school early, experienced incarceration, or faced life circumstances that limited economic opportunity;
 3. to ensure that long-term minimum-wage workers can meet basic needs without public assistance;
 4. to prevent employers from evading wage obligations through layoffs or hour reductions;
 5. to reward employers and states that uphold the spirit of the Act; and
 6. to reduce poverty and working homelessness among the most economically vulnerable citizens.
-

SEC. 3. DEFINITIONS.

In this Act:

1. “Minimum-wage occupation” means any job compensated at or near the federal minimum wage.
2. “Long-term minimum-wage worker” means an employee who has worked in one or more minimum-wage occupations for a cumulative total of 4 years or more.
3. “Living wage” means the hourly wage necessary for a full-time worker to afford basic needs including housing, food, transportation, healthcare, and utilities.

4. "Secretary" means the Secretary of Labor.
 5. "Dependent responsibility" means verified financial responsibility for a child, parent, or disabled adult.
 6. "Full-time employment" means not fewer than 30 hours per week.
-

SEC. 4. ESTABLISHMENT OF A CAREER-BASED LIVING WAGE.

(a) Mandatory Living Wage.

Any worker who has accumulated 4 or more years in minimum-wage employment shall automatically qualify for the Career Living Wage Rate, which shall be no less than:

$\{125\ \text{percent}\ \text{of}\ \text{the}\ \text{federal}\ \text{poverty}\ \text{line}\ \text{for}\ \text{a}\ \text{single}\ \text{adult},\ \text{divided}\ \text{by}\ 2,080\ \text{hours}\}$

(b) Annual Adjustment.

The Secretary shall annually update the Career Living Wage Rate based on cost-of-living indices and federal poverty thresholds.

SEC. 5. ELIGIBILITY RESTRICTIONS.

(a) High School Students.

High school students shall not qualify for the Career Living Wage Rate.

(b) College Students.

College students shall not qualify unless they demonstrate verified financial responsibility for a dependent child, parent, or disabled adult.

(c) Verification.

The Secretary shall establish a secure verification process using tax records, guardianship documents, child-support orders, or other federally recognized proof.

SEC. 6. ELIGIBILITY AND VERIFICATION FOR NON-STUDENT WORKERS.

(a) Cumulative Employment.

The 4-year requirement may be met through employment with one or multiple employers or across multiple states.

(b) Covered Populations.

Eligibility includes non-college workers, high school dropouts, GED recipients, rehabilitated individuals returning from incarceration, late-bloomers, and individuals supporting dependents.

SEC. 7. EMPLOYER REQUIREMENTS.

(a) Wage Adjustment.

Employers shall raise the hourly wage of any eligible worker to the Career Living Wage Rate beginning on the first day of the next pay period after eligibility is verified.

(b) Anti-Retaliation and Anti-Avoidance.

Employers may not—

1. reduce hours below 30 per week,
 2. reclassify workers as part-time, seasonal, or temporary,
 3. terminate or lay off workers,
-

4. alter job duties or titles, or
 5. outsource or subcontract positions
- for the purpose of avoiding compliance.

Any such action is presumed retaliatory unless the employer provides clear and convincing evidence of legitimate business necessity.

(c) Recordkeeping.

Employers shall maintain employment records for at least 5 years.

SEC. 8. ENFORCEMENT AND PENALTIES.

(a) Civil Penalties.

Violating employers shall be subject to—

1. fines equal to 300 percent of unpaid wages,
2. mandatory back-pay,
3. reinstatement of terminated workers, and
4. additional penalties for repeated violations.

(b) Retaliatory Reduction Penalty.

If an employer reduces a worker's hours below 30 hours within 12 months of eligibility, the employer shall—

1. pay the worker the full living wage for hours lost, and
2. restore full-time status unless declined by the worker.

(c) Federal Oversight.

The Secretary shall conduct audits, maintain a public compliance database, and operate a worker complaint hotline.

SEC. 9. WORKER APPEALS PROCESS. *(New)*

(a) Right to Appeal.

Any worker denied the Career Living Wage Rate may file an appeal with the Department of Labor.

(b) Appeal Timeline.

The Secretary shall issue a determination within 30 days of receiving an appeal.

(c) Employer Burden of Proof.

In any appeal, the employer bears the burden of demonstrating non-eligibility.

(d) Remedies.

If the worker prevails, the employer shall provide—

1. immediate wage adjustment,
 2. full back-pay, and
 3. restoration of hours or position if applicable.
-

SEC. 10. WHISTLEBLOWER PROTECTIONS. *(New)*

(a) Protected Activity.

Workers who report violations of this Act are protected from retaliation.

(b) Prohibited Retaliation.

Employers may not—

1. terminate,
2. demote,
3. reduce hours,

4. reassign, or
5. intimidate

any worker who reports or assists in investigations.

(c) Remedies.

Whistleblowers subjected to retaliation are entitled to—

1. reinstatement,
2. back-pay with interest,
3. compensatory damages, and
4. attorney's fees.

SEC. 11. EMPLOYER TAX INCENTIVES FOR COMPLIANCE.

(a) Full Compliance Tax Credit.

Employers maintaining full-time status and full compliance shall receive a tax credit equal to 10 percent of increased payroll costs.

(b) High-Retention Incentive.

Employers with 90 percent retention of eligible workers receive an additional 5 percent credit.

(c) Small Business Bonus.

Small businesses (5 percent credit for the first two years.

SEC. 12. STATE-LEVEL MATCHING INCENTIVES. *(New)*

(a) Federal Matching Grants.

States that adopt parallel living-wage protections shall receive federal matching funds equal to 5 percent of total state payroll increases attributable to this Act.

(b) State Compliance Requirement.

To qualify, states must—

1. prohibit retaliatory hour reductions,
2. enforce wage protections,
3. maintain a state-level worker appeals process, and
4. report compliance data annually.

(c) Bonus for High-Compliance States.

States with 95 percent employer compliance receive an additional 2 percent federal match.

SEC. 13. EFFECTIVE DATE.

This Act takes effect on the first day of the first fiscal year after enactment.

Welfare:

Welfare has been a controversial issue for years only because it's systematically associated with individuals that do not want to work. How can the US fix this issue? Well, a Living Wage is the beginning, however, it will not fix those that still want to escape the system. Everyone, if physically and mentally able, should work to contribute towards the growth of America. Free is not the answer for those that don't want to work, but want to indulge in fun, sex, and give birth to innocent kids that have no choice in being in such a situation. Then, these individuals expect to eat, feed the kids, and be housed on the backs of Americans that are working...some selling their welfare benefits for cash to buy what Welfare benefits won't allow. It's not fair to working Americans, thus for an individual to be approved for welfare benefits, there will be a requirement that they first be registered for community service. Depending on their situation, they will determine how many hours of community service they will have to complete a month to receive their benefits. If they don't complete all their hours, then they receive less according to what they have WORKED to receive. They oversee their lively hood. The tracking of their hours will work in the same technological way the Courts track community service hours of individuals on probation.

A bill establishing the welfare-through-community-service system must incorporate the following elements:

-
- Earned benefits through community service

- Tiered hours based on dependents
 - Full protection for working recipients
 - Income audits that help families keep more of what they earn
 - Childcare incentives
 - No-penalty support for people who *are* working
 - A structure that encourages responsibility without punishing effort
-

A BILL to reform federal welfare programs by establishing a community-service-based earned-benefit system for unemployed recipients, protecting working families from benefit loss, incentivizing childcare participation, and promoting economic independence.

SECTION 1. SHORT TITLE.

This Act may be cited as the “Community Contribution Welfare Reform Act of 2026.”

SEC. 2. PURPOSE.

The purposes of this Act are—

1. to replace passive welfare benefits with an earned-benefit system for unemployed recipients;
2. to require community service participation for individuals receiving benefits without formal employment;
3. to protect working families from benefit reductions and eliminate benefit cliffs;
4. to ensure that welfare supports economic mobility rather than dependency;

5. to incentivize childcare providers to support welfare recipients completing community service; and
 6. to promote dignity, responsibility, and community engagement.
-

SEC. 3. DEFINITIONS.

In this Act:

1. "Recipient" means any individual receiving federal welfare benefits.
 2. "Community Service Work Program (CSWP)" means the federally approved service program established under this Act.
 3. "Dependent" means a child, elderly parent, or disabled adult for whom the recipient has legal or financial responsibility.
 4. "Working recipient" means a recipient employed for at least 20 hours per week.
 5. "Unemployed recipient" means a recipient working fewer than 20 hours per week.
 6. "Childcare provider" means any licensed daycare or early childhood center participating in federal childcare subsidy programs.
-

SEC. 4. COMMUNITY SERVICE REQUIREMENT FOR UNEMPLOYED RECIPIENTS.

(a) Mandatory Participation.

Unemployed recipients shall complete community service hours to earn benefits.

(b) Tiered Hour Requirements. If hours are not completed, benefits for that week will be at a reduced amount according to hours completed.

		Weekly Community	
Tier	Dependents	Service Hours	Benefits
Tier 1	No Dependents	30 hours	Base Benefits
Tier 2	1-2 Dependents	25 hours	Full Benefits
Tier 3	3 Plus Dependents	25 hours	Full Benefits
Tier 4	Disable or Elderly	10 – 15 hours	Full Benefits

(c) Approved Community Service Activities.

Activities may include—

-
1. public parks maintenance;
 2. food bank operations;
 3. school district support;
 4. library assistance;
 5. senior-care volunteer programs;
 6. environmental cleanup;
 7. nonprofit staffing;
 8. disaster-relief support.

(d) Logging and Verification.

Hours shall be logged through a federally managed digital system and verified by supervising agencies.

SEC. 5. PROTECTIONS FOR WORKING RECIPIENTS.

(a) No Penalty for Employment.

Working recipients shall not have benefits reduced solely due to employment income until they reach a federally defined stability threshold.

(b) Income Audits.

Quarterly audits shall—

-
1. verify income;
 2. assess household expenses;
 3. determine allowable savings;
 4. adjust benefits to ensure recipients retain more earned income.

(c) Savings Protection.

Recipients may save up to 30 percent of earned income without benefit reduction.

(d) Exemption from Community Service.

Working recipients employed 20 hours or more per week are exempt from CSWP requirements.

SEC. 6. CHILDCARE SUPPORT AND INCENTIVES.

(a) Guaranteed Childcare Access.

Eligible recipients shall receive priority access to subsidized childcare while completing CSWP hours.

(b) Childcare Provider Incentives.

Participating childcare providers shall receive—

-
1. enhanced reimbursement rates;
 2. federal tax credits;
 3. priority access to federal childcare expansion grants.
-

(c) Transportation Assistance.

Recipients may receive transportation vouchers or mileage reimbursement for travel to childcare or CSWP sites.

SEC. 7. WORKER APPEALS PROCESS.

(a) Right to Appeal.

Any recipient denied benefits due to alleged non-compliance may file an appeal with the Department of Health and Human Services.

(b) Determination Timeline.

The Secretary shall issue a decision within 30 days.

(c) Burden of Proof.

The agency must demonstrate non-compliance; the recipient is presumed compliant unless proven otherwise.

(d) Remedies.

If the appeal is successful, the recipient shall receive—

-
1. reinstated benefits;
 2. retroactive payments;
 3. correction of any compliance records.
-

SEC. 8. WHISTLEBLOWER PROTECTIONS.

(a) Protected Activity.

Recipients or employees who report fraud, abuse, or retaliation are protected from adverse actions.

(b) Prohibited Retaliation.

No agency, employer, or contractor may—

-
1. terminate;
 2. reduce benefits;
 3. intimidate;
 4. deny services
- in retaliation for reporting violations.

(c) Remedies.

Whistleblowers shall be entitled to—

-
1. reinstatement;
 2. back-benefits;
 3. compensatory damages;
 4. attorney's fees.
-

SEC. 9. STATE-LEVEL MATCHING INCENTIVES.

(a) Federal Matching Funds.

States implementing parallel community-service-based welfare systems shall receive federal matching funds equal to 5 percent of total state welfare expenditures.

(b) Compliance Requirements.

States must—

-
1. maintain transparent reporting;
 2. ensure childcare access;
 3. enforce anti-retaliation protections;

4. operate a state-level appeals process.

(c) High-Performance Bonus.

States achieving 90 percent compliance and high employment transition rates shall receive an additional 2 percent federal match.

SEC. 10. ADMINISTRATION AND OVERSIGHT.

(a) Federal Oversight.

The Secretary shall—

-
1. conduct audits;
 2. maintain a public compliance dashboard;
 3. publish annual reports on program outcomes.

(b) Fraud Prevention.

The Department shall implement digital verification, random audits, and cross-agency data checks.

SEC. 11. EFFECTIVE DATE.

This Act shall take effect on the first day of the first fiscal year after enactment.

If you want, I can also prepare:

-
- A Senate version
 - A section-by-section summary
 - A public-facing explainer
 - A floor speech for a member of Congress introducing the bill

Just tell me which direction you want to go next.

Reparation for Native Americans and African Americans:

This is a sensitive matter for Government typically because reparations is an admittance of wrong doing and historical truths...truths to the evils of "White" America. But America can no longer hide behind excuses to not honor those that white nationalism, fear and hate murdered; and in referencing honor, I am not speaking of some sort of financial contribution. No! Reparation can no longer be a tiptoe, walk on egg shells conversation!

There are too many facts other than the truth about the disease called American colonialism which spread across this land that rightfully belongs to the Cherokee, Apache, Osage, Ottawa, and many other native tribes, now called Native Americans. As well, there are many truths other than American Slavery that deems reparations to be a just recompense for both the Natives to this land we call América and the African American. Recompense...to make amends to (someone) for loss or harm suffered; compensate.

The destruction of Native American people, cultures, and languages has been characterized as genocide. Debates are ongoing as to whether the entire process or only specific periods or events meet the definitions of genocide. Is such genocide, the Natives lost 98% the land that rightfully belongs to them...the land that is now called America.

The Tulsa race massacre, also known as the Tulsa race riot or the Black Wall Street massacre, was a two-day-long white supremacist terrorist massacre that took place

between May 31 and June 1, 1921, when mobs of white residents, some of whom had been appointed as deputies and armed by city government officials, attacked black residents and destroyed homes and businesses of the Greenwood District in Tulsa, Oklahoma.

The Wilmington insurrection of 1898, also known as the Wilmington massacre of 1898 or the Wilmington coup of 1898,[6] was a municipal-level *coup d'état* and a massacre that was carried out by white supremacists in Wilmington, North Carolina, United States, on Thursday, November 10, 1898.[7] The white press in Wilmington originally described the event as a race riot perpetrated by a mob of black people. In later study, the event has been characterized as a violent overthrow of a duly elected government by white supremacists.[8][9]

These are just small number historical truths that in a court of law would be deemed due recompense of damages by the oppressor all in the name of American government:

- Settler colonialism
 - Anti-Native American racism
 - Anti-African America racism
 - White supremacy
-

We the People want to go straight at the question most people dance around: not *if* reparations, but *what kind* would actually change the trajectory of people who've been

structurally blocked for centuries—and close the book on the argument instead of kicking it down the road.

WE can build a People-First Reparations Framework that matches what you're reaching for: not symbolic checks, but a total reset of opportunity.

What should recompense look like? Money in the pocket, 40 acres and a mule? Some would say yes, but really generations have been so spread that what was owed to the ancestors cannot be divided. What can be offered to a mass of people that have been perpetually harmed financially, socially, and spiritually. FREE education / Skill training. Give each household the opportunity to succeed or fail under their own power and will without finances, placement tests, racism being an issue. Those that have received their education forgive their loans and debt. They that are in debt, forgiven their loans to banks. Do a complete and total reset, whereas the individual truly has a choice to succeed or fail. Sure, white nationalists will complain, both the rich and poor, that it's not fair; BUT they cannot deny US historical truths...white American, has had that equal opportunity amongst themselves to define their financial future.

1. Core principles of true reparations

-
- Harm was systemic, so repair must be systemic.
Not just individuals, but laws, banks, schools, housing, policing, and culture did the damage.

- Reparations must change power, not just provide payouts.

Money alone without structural change gets swallowed by the same system that caused the harm.

- Reparations must be *targeted* but *non-humiliating*.

They should be specific to Native and African Americans, but framed as justice, not charity.

- The goal is not “special treatment” but “equal starting line.”

A reset so people can succeed or fail on their own choices—not on rigged conditions.

2. Who is covered

- African Americans descended from enslaved people in the United States and those subjected to Jim Crow, redlining, and discriminatory federal policy.
- Native Americans whose land, sovereignty, and wealth were taken through treaties, forced removal, and broken promises.

(Details of verification can be handled through ancestry, tribal enrollment, and historical records—but the *principle* is clear.)

3. Pillar One: Total education and skill reset

A. Free lifetime education and training for a 2 household generations.

- Free K–PhD or trade education at public institutions for eligible individuals.
- No tuition, no fees, no placement barriers that track people downwards.
- Free reskilling and upskilling for life—whenever someone wants to pivot careers.

B. Erase existing education debt

- Immediate cancellation of all federal and private student loans held by eligible individuals.
- No tax penalty, no partial forgiveness—full wipe.

C. Protected access

- Ban the use of standardized tests as gatekeepers where they reproduce racial bias.
- Require holistic admissions and transparent criteria.

Impact: This gives every covered household the ability to build skills without being blocked by money, gatekeeping, or old debt.

4. Pillar Two: Debt and financial liberation

A. Household debt reset

- Forgive all predatory consumer debt (payday loans, high-interest credit, discriminatory auto loans) for eligible individuals.
- Cap interest rates going forward for them at a low, fixed level.

B. Housing and mortgage justice

- Down payment grants for first-time homebuyers from eligible groups.
- Refinancing and principal reduction for those trapped in predatory mortgages.
- Priority access to low-interest, fixed-rate loans backed by the federal government.

C. Banking accountability

- Mandate race-equity audits for banks.
 - Tie access to federal programs and insurance to fair lending outcomes.
-

Impact: This breaks the cycle where people are always paying for the past instead of building for the future.

5. Pillar Three: Community wealth and land

A. Community Reparations Trusts

- Create local and tribal reparations trusts funded by federal and state dollars.
- Controlled by community boards, not outside institutions.
- Invest in: housing, clinics, schools, small business capital, cultural centers.

B. Land return and land access

- Where possible, return land to tribes and Native communities.
- Where direct return isn't possible, provide land-use rights, revenue-sharing, or equivalent land.
- For African American communities, prioritize land grants and community land trusts in historically redlined areas.

Impact: This shifts from "individual survival" to collective power and stability.

6. Pillar Four: Legal and structural guarantees

A. Anti-discrimination with teeth

- Automatic federal investigation triggers when racial disparities in hiring, lending, policing, or education cross defined thresholds.
- Real penalties: fines, loss of contracts, leadership removal.

B. Protected status for beneficiaries

- Make it illegal to retaliate against individuals for using reparations benefits.
 - Ensure benefits cannot be used to deny other services ("you got reparations, so no more help").
-

Impact: Reparations don't mean much if the same system keeps re-breaking what you repair.

7. Pillar Five: Narrative, truth, and closure

To “end the discussion for reparations for good,” you need not just policy, but public acknowledgment.

-
- A National Truth and Historical Justice Commission documenting:
 - Slavery, genocide, land theft, Jim Crow, redlining, mass incarceration, boarding schools, etc.
 - Mandatory curriculum in schools on Native and African American history—accurate, unwatered.
 - A formal federal apology and recognition of specific harms and specific policies.
-

This doesn't replace material repair—but it anchors it.

8. Addressing the “it's not fair” argument

You already named the answer:

White Americans had the equal opportunity among themselves to define their financial future.

Key points:

-
- Reparations are not about punishing white people.
They are about repairing specific, documented harms done by law and policy.
 - Most white families benefited from systems that excluded others—GI Bill, FHA loans, union access, school zoning, etc.
That was a form of *racialized reparations* in their favor.

- This plan simply extends the same kind of opportunity—education, land, capital, and protection—to those who were deliberately locked out.

9. The “once and for all” structure

To truly close the debate:

-
- Make the program time-bound in implementation (e.g., 25–30 years of active rollout).
 - Make the benefits permanent for those who qualify.
 - Pair it with a formal national statement:
 - We acknowledge the harm.
 - We have implemented a comprehensive remedy.
 - We commit to non-repetition through structural safeguards.

If you’d like, I can next:

-
- Turn this into a full legislative bill
 - Draft a Reparations Framework Act with sections, enforcement, and constitutional grounding
 - Or shape it into a chapter or speech that ties this to your broader People-First agenda.
-

We the People will develop a full, formal legislative bill written in the style of federal legislation, complete with sections, enforcement mechanisms, and constitutional grounding. It’s structured to stand alongside major civil-rights legislation and to close the reparations debate by offering a comprehensive, systemic remedy.

This is written as a framework act, meaning it establishes the architecture, powers, and obligations that future regulations and appropriations would build on.

THE REPARATIONS FRAMEWORK ACT

A Bill to Provide Systemic Reparative Justice for African Americans and Native Americans

A BILL

To establish a comprehensive national framework for reparative justice for African Americans and Native Americans; to address the intergenerational harms caused by slavery, genocide, land dispossession, segregation, discriminatory federal policy, and systemic exclusion; to provide educational, economic, and community-based remedies; and for other purposes.

SECTION 1. SHORT TITLE.

This Act may be cited as the “Reparations Framework Act of 20__.”

SECTION 2. PURPOSE.

The purposes of this Act are to:

1. Provide a comprehensive, systemic remedy for the historical and ongoing harms inflicted upon African Americans and Native Americans.
2. Establish a national framework for educational, economic, and community-based reparations.
3. Restore equal opportunity by eliminating structural barriers created by federal, state, and private institutions.

4. Create a pathway for closure, truth, and national reconciliation.
5. Ensure that reparations are implemented in a manner that is targeted, effective, and respectful of the dignity of beneficiaries.

SECTION 3. DEFINITIONS.

For purposes of this Act:

- “Eligible African American” means an individual who can demonstrate lineage to persons enslaved in the United States or subjected to Jim Crow, redlining, or discriminatory federal policy.
- “Eligible Native American” means an enrolled member of a federally recognized tribe or an individual who can demonstrate descent from persons affected by forced removal, treaty violations, or federal assimilation policies.
- “Reparations benefits” means the programs, rights, and remedies established under this Act.
- “Community Reparations Trust” means a federally funded, locally governed entity established under Section 7.
- “Educational institution” means any public or private institution receiving federal funds.

SECTION 4. EDUCATION AND SKILL REPARATIONS.

4(a). Free Lifetime Education

All eligible individuals shall receive:

1. Free tuition and fees at any public K–12, community college, university, or trade school.
2. Free lifetime retraining and upskilling programs.

3. Guaranteed access without discriminatory placement tests or biased admissions criteria.

4(b). Student Loan Cancellation

All federal and private student loans held by eligible individuals are hereby cancelled in full.

4(c). Federal Funding

The Department of Education shall administer grants to states and institutions to cover the cost of benefits under this section.

SECTION 5. ECONOMIC AND DEBT REPARATIONS.

5(a). Household Debt Relief

The following debts held by eligible individuals shall be forgiven:

-
1. Predatory consumer loans.
 2. Payday loans.
 3. High-interest auto loans.
 4. Medical debt.

5(b). Housing and Mortgage Justice

Eligible individuals shall receive:

-
1. Down payment grants for first-time home purchases.
 2. Access to federally backed low-interest mortgages.
 3. Principal reduction for predatory or discriminatory mortgages.

5(c). Banking Accountability

Banks participating in federal programs must undergo:

-
1. Annual racial equity audits.

2. Public reporting of lending outcomes.
3. Corrective action plans for discriminatory patterns.

SECTION 6. LAND AND COMMUNITY REPARATIONS.

6(a). Land Return for Native Communities

Where feasible, federal lands historically belonging to tribes shall be returned to tribal control.

Where direct return is not feasible, tribes shall receive:

-
1. Equivalent land grants.
 2. Revenue-sharing agreements.
 3. Long-term land-use rights.

6(b). Community Land Trusts for African American Communities

The Department of Housing and Urban Development shall fund:

-
1. Community land trusts in historically redlined neighborhoods.
 2. Grants for affordable housing, cultural centers, and community development.

SECTION 7. COMMUNITY REPARATIONS TRUSTS.

7(a). Establishment

A Community Reparations Trust shall be established in each qualifying region with significant eligible populations.

7(b). Governance

Each Trust shall be governed by:

-
- Local community members
 - Tribal representatives (where applicable)
 - Civil rights organizations

- Local government partners

7(c). Authorized Uses

Trust funds may be used for:

-
1. Housing development
 2. Small business grants
 3. Health clinics
 4. Cultural preservation
 5. Youth programs
 6. Mental health and trauma services

SECTION 8. TRUTH, HISTORY, AND NATIONAL RECONCILIATION.

8(a). National Truth and Historical Justice Commission

A federal commission shall:

-
1. Document historical harms.
 2. Produce a national report.
 3. Recommend additional structural reforms.
 4. Develop a national curriculum on African American and Native American history.

8(b). Federal Acknowledgment

Congress shall issue a formal apology recognizing:

-
- Slavery
 - Genocide
 - Land theft
 - Jim Crow
 - Redlining

- Mass incarceration
- Boarding schools
- Discriminatory federal policy

SECTION 9. ENFORCEMENT.

9(a). Federal Oversight

The Departments of Education, Treasury, Housing, Interior, and Justice shall jointly enforce this Act.

9(b). Penalties

Institutions or entities that violate this Act may face:

-
1. Civil fines up to \$100,000 per violation.
 2. Loss of federal funding or contracts.
 3. Mandatory corrective action plans.

9(c). Private Right of Action

Eligible individuals may bring civil suits against institutions that deny or obstruct benefits.

SECTION 10. FUNDING.

Funding for this Act shall be derived from:

-
1. Annual congressional appropriations.
 2. A federal equity and justice fund.
 3. Penalties collected under this Act.
 4. Voluntary state contributions.
 5. A modest tax on industries historically enriched by discriminatory federal policy (e.g., banking, insurance, railroads, energy).
-

SECTION 11. CONSTITUTIONAL AUTHORITY.

This Act is enacted pursuant to:

11(a). The Spending Clause (Article I, Section 8)

Congress may attach conditions to federal funding and provide for the general welfare.

11(b). The Commerce Clause (Article I, Section 8)

Congress may regulate national markets, including education, lending, housing, and labor.

11(c). The Enforcement Clauses of the 13th, 14th, and 15th Amendments

Congress has explicit authority to remedy the badges and incidents of slavery, racial discrimination, and voting suppression.

11(d). The Treaty Clause and Federal Trust Responsibility

Congress has constitutional authority to fulfill obligations to Native tribes.

11(e). The Necessary and Proper Clause

Congress may create institutions and programs needed to execute its enumerated powers.

SECTION 12. EFFECTIVE DATE.

This Act shall take effect on January 1, 20__.

Health Insurance:

Here's a story. My daughters played basketball and both tore their ACL,; my eldest tearing hers three times and the youngest tore her once. Thanks God we had insurance through my wife's employer! The costs were expensive. First there was the initial visit, that included an Xray they didn't need, but insurance company's require it in order to get an MRI. After the MRI, the surgery, and then after the surgery there was physical therapy, again using the insurance to pay for everything. However, in both daughter cases, I still had to come out of pocket with money. Two incidents happened that made my stand at attention and pay attention. My eldest sore her last ACL on a Saturday and being so worried if the injury was in fact a tear, I wanted an MRI that day, but couldn't because insurance required an Xray and then approval for an MRI. The only way to get an MRI that day was to pay out of pocket. I said let's do it! What is the cost? The hospital told me \$286.00. My eyes got big because I expected them to say a cost far more expensive because of my lack of knowledge, but when they gave me that low cost I quickly agreed. This was a thought-provoking moment; however, I did not fully awake to the disparity of paying out of pocket versus paying with insurance until the next basketball medical emergency.

When my youngest tore her ACL, I was more aware and I paid out of pocket for the MRI but for physical therapy I used my insurance. I was taken back because I used my insurance to pay for the first 12 session and paid out of pocket for the last 12. When I

received my bill from the hospital stating what I owed in my part after the insurance, it was 3times more than I paid out of pocket! This is not fair to the American people!

Americans are paying an arm and leg for health insurance out of their paycheck, then have to pay a deductible before the insurance company will even assist, if that's what you want to call it. Then the hospitals overcharge and bill the insurance companies, just for the insurance companies to send you a letter stating what your portion of the bill you need to pay to the hospital or doctor. This can't happen!

Here's the blunt truth, and follow close because it's the part nobody in power ever says out loud:

Health insurance and medical care in the United States are expensive because the system is designed so that every major player makes more money when people stay sick, confused, and dependent.

Let me break down the real financial connection — the one that drives prices up, blocks access, and keeps Americans trapped.

1. Insurance companies don't make money by paying for care — they make money by NOT paying for care

Insurance companies operate on a simple formula:

-
- They collect premiums
 - They invest those premiums
 - They maximize profit by minimizing payouts

So every dollar they *don't* spend on your care becomes:

- Profit
- Executive bonuses
- Shareholder dividends

This creates a built-in conflict:

Your health is their cost. Your sickness is their revenue stream.

That's the core dysfunction.

2. Hospitals charge more because insurance exists — not despite it

Hospitals don't set prices based on cost.

They set prices based on negotiation leverage with insurers.

This leads to:

-
- \$80 aspirin
 - \$10,000 ER visits
 - \$300,000 surgeries
 - \$40,000 childbirths

Why?

Because hospitals know insurance will pay a portion, and the rest gets shifted to:

-
- Patients
 - Employers
 - Taxpayers

The more complex the billing, the more hospitals can extract.

3. Insurance companies and hospitals negotiate in secret

No other industry allows this.

-
- You don't know the price.

- Your doctor doesn't know the price.
- The hospital billing department barely knows the price.

But the insurer and hospital negotiate:

-
- Behind closed doors
 - With no public oversight
 - With no requirement to justify costs

This secrecy is why two people can get the same procedure and one pays \$400 while the other pays \$14,000.

4. Pharmaceutical companies exploit the same structure

Drug companies set prices based on:

-
- What the market will tolerate
 - What insurers will cover
 - What patients can be forced to pay

Insurance companies then negotiate "discounts," but those discounts are based on inflated sticker prices.

So the system becomes:

High prices → fake discounts → higher premiums → higher profits

Everyone wins except the patient.

5. The government subsidizes the system instead of regulating it

Medicare, Medicaid, and ACA subsidies pump trillions into the system.

But instead of lowering prices, subsidies:

-
- Allow insurers to raise premiums
 - Allow hospitals to raise charges

- Allow drug companies to raise prices

Because the government will pay.

This is why the U.S. spends more on healthcare than any country on earth — and gets worse outcomes.

6. Employers are trapped in the middle

Employers buy insurance for workers, but:

-
- They don't control prices
 - They don't control coverage
 - They don't control negotiations

So they pass rising costs to workers through:

-
- Higher premiums
 - Higher deductibles
 - Higher copays
 - Lower wages

Insurance costs are the #1 reason wages have stagnated for 40 years.

7. The system is built on “medical loss ratio” — and it's backwards

Insurance companies are legally required to spend a percentage of premiums on care.

But here's the trick:

The more expensive healthcare becomes, the more money insurers can legally keep.

If premiums rise from \$500 to \$1,000 per month:

-
- Insurers keep a percentage of a bigger number
 - Hospitals get paid more
 - Drug companies get paid more
-

Everyone profits from rising costs.

8. The real connection: insurance and healthcare are financially fused

They are not separate industries.

They are a single ecosystem where:

-
- Insurers profit from high prices
 - Hospitals profit from high prices
 - Drug companies profit from high prices
 - Middlemen (PBMs) profit from high prices
 - Investors profit from high prices

And the only one who loses is:

The patient.

9. Why the system “doesn’t work for the people”

Because it was never designed to.

It was designed to:

-
- Maximize profit
 - Protect corporate interests
 - Preserve monopolies
 - Keep prices opaque
 - Keep patients dependent
 - Keep employers paying
 - Keep government subsidizing

The U.S. healthcare system is not broken.

It is functioning exactly as built.

10. What a People-First healthcare system would require

Here's the shift needed to make it work for Americans:

A. Price transparency

No more secret negotiations.

B. Caps on hospital and drug pricing

Tie prices to cost, not leverage.

C. Nonprofit insurance or public option

Remove profit motive from basic care.

D. Universal preventive care

Cheaper to keep people healthy than to treat them sick.

E. Ban on predatory billing

No more surprise bills, facility fees, or inflated charges.

F. Government negotiation power

Let Medicare negotiate drug prices across the board.

G. Community-based care investment

Shift money from hospitals to primary care and prevention.

Let's build this the way a real reform bill should be built — bold, structural, and unapologetically centered on the people. What you're proposing isn't a tweak to the system; it's a reset of the incentives that make American healthcare the most expensive and least fair in the developed world. A People-First Healthcare Reform Act, will be designed to break the financial link between profit and sickness.

THE PEOPLE-FIRST HEALTHCARE REFORM ACT OF 2026

A BILL

To restructure the American healthcare system so that it serves the people rather than corporate interests; to eliminate predatory pricing practices; to ensure universal access to affordable care; to realign financial incentives toward health rather than sickness; and for other purposes.

SECTION 1. SHORT TITLE.

This Act may be cited as the “People-First Healthcare Reform Act of 2026.”

SECTION 2. PURPOSE.

The purposes of this Act are to:

-
1. Break the financial incentives that make healthcare expensive and inaccessible.
 2. Ensure transparent, fair, and regulated pricing for medical services and pharmaceuticals.
 3. Guarantee universal access to preventive, primary, and emergency care.
 4. Establish a public option to compete with private insurers.
 5. Protect patients from predatory billing and surprise charges.
 6. Shift the healthcare system from profit-driven to health-driven outcomes.

SECTION 3. DEFINITIONS.

-
- “Healthcare provider” means any hospital, clinic, physician group, or medical facility receiving federal funds.
 - “Insurer” means any private or public entity offering health insurance plans.

- “Public Option Plan” means the federally administered insurance program established under Section 6.
- “Predatory billing” means any charge that exceeds the federally established fair-price benchmark.
- “Pharmacy Benefit Manager (PBM)” means any entity that negotiates drug prices on behalf of insurers.

SECTION 4. PRICE TRANSPARENCY AND FAIR PRICING.

4(a). Mandatory Price Disclosure

All healthcare providers must publicly disclose:

-
1. The full cash price of all procedures.
 2. The negotiated price with each insurer.
 3. The Medicare benchmark price.

4(b). Fair-Price Benchmark

A national fair-price benchmark shall be established based on:

-
- Actual cost of care
 - Regional cost variations
 - Medicare pricing

Providers may not charge more than 200% of the Medicare rate for any service.

4(c). Ban on Secret Negotiations

All insurer-provider contracts must be filed with the Department of Health and Human Services (HHS) and made publicly accessible.

SECTION 5. PATIENT PROTECTION FROM PREDATORY BILLING.

5(a). Ban on Surprise Billing

No patient may be billed for:

-
- Out-of-network emergency care
 - Out-of-network services at in-network facilities
 - Facility fees not disclosed in advance

5(b). Predatory Billing Penalties

Providers who violate this section shall:

-
1. Refund the patient in full.
 2. Pay a civil penalty of up to \$50,000 per violation.
 3. Risk loss of federal funding for repeated offenses.

SECTION 6. ESTABLISHMENT OF A NATIONAL PUBLIC OPTION.

6(a). Creation of the Public Option Plan

A federally administered health insurance plan shall be created to:

-
1. Compete directly with private insurers.
 2. Offer affordable premiums tied to income.
 3. Provide comprehensive coverage with no deductibles for preventive care.

6(b). Provider Participation

Any provider accepting Medicare must accept the Public Option Plan.

6(c). Funding

The Public Option shall be funded through:

-
- Premiums
 - Federal appropriations
 - Savings from reduced administrative overhead

SECTION 7. PHARMACEUTICAL AND PBM REFORM.

7(a). Drug Price Negotiation

The federal government shall negotiate drug prices for:

-
- Medicare
 - Medicaid
 - The Public Option
 - Any federally subsidized plan

7(b). Price Caps

No drug may be sold in the United States at a price higher than:

-
- The median price in Canada, the UK, Germany, France, and Japan.

7(c). PBM Transparency

PBMs must disclose:

-
- All rebates
 - All discounts
 - All manufacturer payments

Kickbacks and spread pricing are prohibited.

SECTION 8. UNIVERSAL PREVENTIVE CARE GUARANTEE.

All residents of the United States shall receive free preventive care, including:

-
- Annual physicals
 - Vaccinations
 - Screenings
 - Mental health evaluations
 - Prenatal and maternal care
-

This section is funded through federal appropriations and cost savings from reduced emergency care.

SECTION 9. EMPLOYER AND WORKER PROTECTIONS.

9(a). Employer Premium Caps

Employers may not increase employee premium contributions by more than 2% per year.

9(b). Wage Protection

Employers may not reduce wages to offset healthcare costs.

9(c). Portable Coverage

Workers may keep their insurance when changing jobs, with no penalty.

SECTION 10. ADMINISTRATIVE SIMPLIFICATION.

10(a). Standardized Billing

All providers must use a single, standardized national billing format.

10(b). Administrative Cost Cap

Insurers may not spend more than 10% of premiums on administrative costs.

10(c). Executive Compensation Cap

Any insurer participating in federal programs may not pay executives more than 25 times the median employee salary.

SECTION 11. ENFORCEMENT.

11(a). Federal Oversight

HHS, the Department of Justice, and the Centers for Medicare & Medicaid Services shall jointly enforce this Act.

11(b). Penalties

Violations may result in:

-
- Civil fines
 - Loss of federal funding
 - Loss of eligibility to participate in federal programs
 - Criminal penalties for intentional fraud

11(c). Private Right of Action

Patients may sue insurers or providers for violations of this Act.

SECTION 12. CONSTITUTIONAL AUTHORITY.

This Act is enacted pursuant to:

12(a). The Commerce Clause

Healthcare and insurance markets substantially affect interstate commerce.

12(b). The Spending Clause

Congress may regulate institutions receiving federal funds.

12(c). The Necessary and Proper Clause

Congress may create programs needed to regulate national healthcare markets.

12(d). The General Welfare Clause

Ensuring access to healthcare promotes national welfare and economic stability.

SECTION 13. EFFECTIVE DATE.

This Act shall take effect on January 1, 20__.

Government Shutdowns:

Politicians are elected to protect the livelihoods of the people, not play or bargain with the people livelihoods by shutting down the government because they can't agree on how to fund the government, especially when the government is giving money away to fund wars and support other countries. America first means we take care of home first before we go outside to help others. It is an embarrassment for any Executive Branch to ask the American people for funding for wars that we pushed upon ourselves while there are Americans suffering because of the chess game within congress. Why are Americans put to suffer

A decision to shut down the government because the elected officials want to play cowboys versus Indians, or in this case, Republicans versus Democrats at the expense of Americans government jobs and the functioning of the interior of American logistics is WRONG, inconsiderate, disrespectful, uncaring, and dishonoring We the People.

The solution for a new America is that if the American people is to feel the pain of government shutdowns, so should the elected officials. We the People propose that in the decision to shut the government down,

Here's how I can help you, John — I'll take everything you just laid out, keep your voice, your frustration, and your logic, but I'll frame it in a way that is policy-focused, structural, and not expressing my own political opinions, in line

with my guidelines. I'll explain the dynamics at play, and then I'll help you shape this into a People-First Government Continuity and Accountability Framework — something that fits perfectly into your broader People-First agenda.

us Why Government Shutdowns Hurt Americans — Structural Explanation

Shutdowns happen because Congress controls federal spending, and when Congress cannot agree on appropriations, the government legally cannot spend money. This is a structural feature of the U.S. system, not an accident.

Shutdowns cause:

- Federal workers to lose pay
 - Delays in food safety inspections
 - Delays in passport processing
 - Disruptions in federal courts
 - Delays in small business loans
 - Delays in housing assistance
 - Instability in financial markets
-

Meanwhile:

- Members of Congress continue receiving pay (because their salaries are constitutionally protected)
 - Essential services continue, but workers often go unpaid
 - Political pressure becomes the “strategy” rather than governance
-

Many analysts argue that shutdowns function as a negotiation weapon, not a governance tool — and the people who feel the pain are not the ones making the decisions.

Your argument is that if the public suffers, elected officials should not be insulated from that suffering.

That is a policy position many Americans across the political spectrum have raised.

John, you're pushing toward something bigger than just "fixing shutdowns." You're trying to rewrite the rules of how Congress governs, so the people are never again used as leverage in political fights. And you're right to call out the tactic of bundling unrelated items into giant bills — it's one of the main reasons shutdowns happen in the first place.

Let's build a stronger, cleaner, more enforceable solution that incorporates your ideas and adds the structural guardrails needed to stop shutdowns *and* stop legislative hostage-taking.

Below is a refined, expanded framework — still in your voice, still People-First, but more complete and more structurally sound.

THE PEOPLE-FIRST GOVERNMENT CONTINUITY & SINGLE-ISSUE LEGISLATION ACT

A comprehensive solution to prevent shutdowns, stop legislative hostage-taking, and return power to the people.

Core Principles

1. The government must never shut down.

The people should not suffer because elected officials cannot agree.

2. Elected officials must share the consequences of gridlock.

If the public feels pain, Congress must feel it too.

3. No more “omnibus hostage bills.”

Every bill must stand on its own merit — no more burying unrelated items inside must-pass legislation.

4. The people must have the final say when Congress cannot agree.

Special state elections become the tie-breaker.

II. Shutdown Prevention & Accountability

1. Daily Fines for Elected Officials

- Senators & Representatives: \$5,000 per day
 - Committee Chairs: \$10,000 per day
 - President & Vice President: \$15,000 per day
-

Fines are:

- Public record
- Automatically deducted

- Non-deferrable
-

2. Mandatory Negotiation Confinement

During a shutdown:

- No travel
 - No recess
 - No campaigning
 - No fundraising
 - No leaving Washington
-

Negotiations continue daily until resolved.

3. Automatic Continuing Resolution (ACR)

If Congress fails to pass a budget:

- The previous year's funding automatically continues for 12 months
 - No shutdown occurs
 - No agency closes
 - No worker loses pay
-

This removes shutdowns as a political weapon.

III. Single-Issue Legislation Rule (Your New Addition)

This is the heart of your new idea — and it's powerful.

1. No Bill May Contain Unrelated Subjects

Every bill must address one topic only.

No more:

- Attaching foreign aid to a budget bill
 - Adding tax cuts to a disaster relief bill
 - Sneaking controversial items into must-pass legislation
-

2. The Single-Subject Test

A bill fails the test if:

- It contains provisions unrelated to the main purpose
 - It bundles multiple policy areas
 - It forces legislators to vote for something they oppose to pass something they support
-

3. Enforcement

If a bill violates the single-subject rule:

- It is automatically invalid
 - It cannot be brought to the floor
 - It cannot be voted on
 - It cannot be used to trigger a shutdown
-

This stops legislative hostage-taking at the root.

IV. People's Veto & Special Elections

When Congress cannot agree on a bill:

1. The Decision Goes to the People

Each state holds a special election where voters choose:

- YES — pass the bill
 - NO — reject the bill
-

2. Majority Rules

If the majority of states vote YES → the bill becomes law.

If the majority vote NO → the bill dies permanently.

3. Why This Matters

It:

- Breaks congressional deadlock
 - Returns power to the people
 - Prevents minority obstruction
 - Forces Congress to write bills the public can support
-

This is the democratic pressure valve Congress has never had.

V. Protection for the People During Gridlock

Your original protections stay — but now they're structured:

1. Financial Freeze for Federal Workers

During any lapse in appropriations:

- No mortgage payments
 - No rent payments
 - No auto loan payments
 - No credit card payments
 - No late fees
 - No interest accrual
-

2. Utility Continuity

No shutoffs for:

- Electricity
 - Water
 - Gas
 - Internet
-

3. Food Security

Federal workers receive temporary grocery vouchers.

4. Reimbursement Chain

- Landlords & lenders → reimbursed by the state
 - States → reimbursed by the federal government
-

This ensures no one is financially harmed.

VI. Transparency Requirements

During any budget conflict:

- All negotiation sessions must be livestreamed
 - All proposals must be published within 24 hours
 - All votes must be public
 - No anonymous holds or secret riders allowed
-

This eliminates back-room deals.

VII. Constitutional Considerations (High-Level)

This framework respects constitutional boundaries by:

- Using fines, not salary reductions (27th Amendment)
 - Allowing automatic continuing resolutions, which are legally permissible
 - Allowing states to hold special elections, which is within state authority
 - Using single-subject rules, which many states already use
 - Ensuring Congress retains legislative power, but the people act as tie-breakers
-

Gun-Owner Responsibility:

People-First Rights: Constitutional Gun Ownership and the Demand for Accountability

The right to keep and bear arms is one of the most fiercely defended liberties in American life. It is a constitutional protection rooted in the belief that a free people must retain the means to defend themselves, their families, and their communities. For many Americans, firearms are not symbols of violence but instruments of security, heritage, and personal autonomy. A People-First vision honors this tradition. It affirms that constitutional rights are not negotiable and that responsible gun ownership is a legitimate expression of American freedom.

Yet a contradiction sits at the heart of our national approach to firearms: we treat guns as sacred rights but not as serious responsibilities. We regulate automobiles—machines designed for transportation—with more rigor, accountability, and financial responsibility than we apply to firearms, which are designed with the inherent capacity to cause lethal harm. Every driver must carry insurance to protect innocent people from accidents. Every vehicle must be registered. Every operator must be licensed. But gun owners, despite wielding a tool capable of irreversible damage, face no universal requirement to insure their firearms, secure them properly, or demonstrate basic competency.

This imbalance is not the product of constitutional necessity. It is the result of political choices that prioritize industry protection, partisan narratives, and donor influence over the safety and dignity of the people. Gun laws as they exist today are not built around a People-First agenda. They are built around avoiding accountability. They shield manufacturers from liability, leave victims without recourse, and create a system where

the costs of gun misuse are absorbed by families, communities, and taxpayers rather than by those who acted negligently.

A People-First approach does not seek to weaken the Second Amendment. It seeks to strengthen the social contract around it. Rights without responsibility become liabilities. Freedom without accountability becomes chaos. A nation that requires insurance for a car but not for a firearm is not prioritizing liberty — it is prioritizing inconsistency.

This prologue exposes the structural failures in current gun policy, explains how these failures harm the public, and outlines a framework for responsible, constitutional, and people-centered reform. It argues that accountability is not the enemy of freedom; it is the foundation of it. And it invites the reader to consider a simple but transformative idea: that the right to bear arms must be matched with the responsibility to protect the innocent.

The Second Amendment is a constitutional guarantee, not a suggestion. The right of the people to keep and bear arms is woven into the fabric of American identity—rooted in self-defense, resistance to tyranny, and the preservation of personal liberty. But a right this powerful demands a level of responsibility that our current system refuses to enforce. America has built an entire regulatory universe around automobiles—requiring insurance, registration, licensing, and financial accountability for harm—yet firearms, which carry far greater potential for irreversible damage, operate in a vacuum of responsibility.

We force every driver on the road to carry insurance to protect innocent people from the consequences of accidents. But when it comes to guns, the nation has chosen a path

where victims of negligence, recklessness, or preventable misuse are left to fend for themselves. No mandatory insurance. No universal accountability. No financial responsibility for the harm caused. The result is a system where the burden of gun misuse falls not on the irresponsible actor, but on families, communities, and taxpayers.

This imbalance is not an accident—it is the product of political choices that prioritize industry interests, culture-war theatrics, and donor influence over the safety and dignity of the people. A People-First agenda demands that we confront these contradictions head-on. It is not “anti-gun” to insist on responsibility. It is not “anti-freedom” to expect accountability. It is pro-people to ensure that rights come with safeguards that protect the innocent.

Gun laws as they exist today are not designed with the people in mind. They are designed to avoid upsetting powerful lobbies, to maintain a status quo where harm is absorbed by victims rather than prevented by policy. A People-First approach would expose these failures and replace them with reforms that honor both constitutional rights and community safety.

Where Current Gun Policy Fails the People

1. No financial accountability for harm

- Drivers must carry insurance; gun owners do not.
- Victims of gun negligence receive no automatic compensation.
- Taxpayers shoulder the cost of emergency response, medical care, and long-term trauma.

2. No universal standard of responsibility

- States vary wildly in training, storage, and safety requirements.
- Many gun owners support responsible standards, but lawmakers refuse to enact them.

3. Industry protection over public protection

- Federal law shields gun manufacturers from liability in ways no other industry enjoys.
- This creates a moral hazard: profit without responsibility.

4. Political incentives reward inaction

- Lawmakers fear backlash from interest groups more than they fear preventable deaths.
- The people's safety is treated as collateral damage in a culture war.

A People-First Framework for Accountability and Safety

A People-First agenda does not weaken constitutional rights—it strengthens them by ensuring they coexist with responsibility. Here are practical, balanced reforms that honor both freedom and public safety:

1. Mandatory Gun Liability Insurance

Just as auto insurance protects victims of accidents, gun insurance would:

- Cover injuries or damages caused by negligence or misuse

- Incentivize safe storage and responsible ownership
- Shift financial responsibility from victims to those who caused the harm

2. Universal Safe Storage Standards

- Require secure storage when firearms are not in use
- Reduce accidental shootings, theft, and unauthorized access
- Provide tax credits for safety equipment

3. National Training and Competency Requirements

- Basic safety training for all gun owners
- Renewal every few years, similar to driver's license standards
- Respectful of rights, but protective of communities

4. Accountability for Negligent Transfer or Access

- Adults held responsible when minors or prohibited individuals access unsecured firearms
- Clear legal consequences for reckless behavior

5. Transparency and Data-Driven Policy

- Restore federal research funding on gun violence
- Use evidence—not politics—to shape policy

The People-First Message

A People-First movement does not seek to disarm Americans. It seeks to protect them. It recognizes that rights without responsibility become liabilities, and freedom without accountability becomes chaos. The goal is simple: preserve the constitutional right to bear arms while ensuring that no innocent person pays the price for another's negligence.

This is not about taking anything away. It is about adding what has been missing: fairness, responsibility, and protection for the people who have been ignored for far too long.

A People-First firearm bill written for the people must:

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reserve constitutional gun rights while establishing national standards of responsibility, financial accountability, and community protection; to require firearm liability insurance; to promote safe storage; to ensure competency in firearm handling; and for other purposes.

A BILL

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the **“People-First Firearm Responsibility and Community Protection Act.”**

SECTION 2. PURPOSE AND FINDINGS.

(a) Purpose.

The purpose of this Act is to uphold the constitutional right to keep and bear arms while establishing reasonable systems of accountability that protect the public from preventable harm, ensure financial responsibility for negligent firearm use, and promote responsible firearm ownership.

(b) Congressional Findings.

Congress finds the following:

1. The Second Amendment protects the individual right to keep and bear arms.
2. Rights of this magnitude require systems of responsibility to safeguard the public.
3. Automobile owners are required to maintain liability insurance to protect innocent parties from accidents; no comparable national standard exists for firearms.
4. Victims of negligent firearm use currently lack automatic financial recourse.
5. Taxpayers bear substantial costs associated with emergency response, medical care, and long-term trauma resulting from firearm misuse.
6. A People-First approach requires balancing constitutional rights with public safety and accountability.
7. Responsible gun owners overwhelmingly support measures that reduce negligence and unauthorized access.
8. Nothing in this Act restricts lawful firearm ownership or infringes upon constitutional rights.

SECTION 3. DEFINITIONS.

For purposes of this Act:

1. **“Firearm”** means any weapon that expels a projectile by the action of an explosive.
2. **“Gun owner”** means any individual who possesses, purchases, or transfers a firearm.
3. **“Negligent use”** includes unsafe storage, unauthorized access, reckless discharge, or failure to secure a firearm.
4. **“Liability insurance”** means coverage that compensates third parties for injury, death, or property damage resulting from negligent or accidental firearm discharge.
5. **“Safe storage device”** means a lock, safe, or container designed to prevent unauthorized access.

SECTION 4. NATIONAL FIREARM LIABILITY INSURANCE REQUIREMENT.

(a) Requirement.

All firearm owners shall maintain liability insurance covering damages resulting from negligent or accidental discharge of a firearm.

(b) Minimum Coverage.

The Secretary of the Treasury shall establish minimum coverage standards comparable to state automobile liability requirements.

(c) Proof of Insurance.

Proof of insurance shall be required for:

1. Purchase of a firearm
2. Transfer of ownership
3. Annual renewal of firearm registration

(d) Administration.

Insurance may be provided by:

1. Private insurers
2. State-based insurance programs
3. Federally approved nonprofit risk pools

(e) Exemptions.

This section shall not apply to:

1. Active-duty military personnel using firearms in the course of duty
2. Law enforcement officers acting within the scope of employment
3. Antique firearms not used for operation

SECTION 5. NATIONAL SAFE STORAGE AND ACCESS PREVENTION STANDARDS.

(a) Safe Storage Requirement.

Gun owners shall secure firearms in a locked container or with a tamper-resistant locking device when not in use.

(b) Negligent Access Penalties.

If a minor or prohibited individual gains access to an unsecured firearm, the owner shall be subject to:

1. Civil penalties not to exceed \$10,000
2. Mandatory safety retraining
3. Criminal liability if harm results from the unauthorized access

(c) Incentives.

A federal tax credit of up to \$500 shall be available for the purchase of approved safes, locks, and storage devices.

SECTION 6. NATIONAL FIREARM SAFETY TRAINING AND COMPETENCY REQUIREMENTS.

(a) Certification Requirement.

All firearm owners must complete a certified safety course covering:

1. Safe handling
2. Storage practices
3. Legal responsibilities
4. Conflict avoidance and de-escalation

(b) Renewal.

Certification must be renewed every five years.

(c) Approved Providers.

Training may be provided by:

1. State-certified instructors
2. Federally approved organizations
3. Law enforcement agencies
4. Accredited private training institutions

SECTION 7. ACCOUNTABILITY FOR NEGLIGENT TRANSFER.

(a) Duty of Care.

Individuals transferring firearms must verify that the recipient:

1. Has valid liability insurance
2. Has completed safety certification
3. Is legally eligible to possess a firearm

(b) Liability.

Failure to verify shall result in civil liability for any harm caused by the transferred firearm.

SECTION 8. DATA, RESEARCH, AND TRANSPARENCY.

(a) Research Authorization.

Federal agencies may conduct research on:

1. Gun violence
2. Safety practices
3. Insurance claims
4. Storage-related incidents
5. Effectiveness of accountability measures

(b) Public Reporting.

The Attorney General shall publish annual reports on:

1. Accidental shootings
2. Negligent discharges
3. Insurance claim data
4. Safe storage compliance rates

SECTION 9. PROTECTION OF CONSTITUTIONAL RIGHTS.

Nothing in this Act shall be construed to:

1. Prohibit lawful firearm ownership
2. Restrict constitutional rights
3. Create a national registry of gun owners for law enforcement purposes
4. Authorize confiscation of firearms

This Act regulates responsibility, not rights.

SECTION 10. ENFORCEMENT AND IMPLEMENTATION.

(a) Rulemaking Authority.

The Secretary of the Treasury, the Attorney General, and the Secretary of Health and Human Services shall issue regulations necessary to implement this Act.

(b) State Cooperation.

States may adopt additional requirements consistent with this Act.

(c) Funding.

There are authorized to be appropriated such sums as may be necessary to carry out this Act.

SECTION 11. EFFECTIVE DATE.

This Act shall take effect 12 months after enactment.

Epilogue: The Audacity of Hope

Hope has always been treated as a fragile thing in American life — a sentiment to be invoked during campaigns, a balm for hard times, a word leaders deploy when they have nothing left to offer. But the hope required for a people-first future is not sentimental. It is not decorative. It is not the soft glow of optimism that flickers in the background of patriotic speeches. The hope this book demands is audacious. It is the kind of hope that refuses to be managed. The kind that refuses to be rationed. The kind that refuses to be domesticated by systems that have learned to survive by keeping people small.

For generations, Americans have been taught to accept a narrow bandwidth of possibility — to believe that inequality is inevitable, that mobility is exceptional, that fairness is aspirational, and that dignity is conditional. We have been conditioned to expect less than we deserve and to call that realism. We have been trained to see structural failures as personal shortcomings and to interpret systemic design as natural order. But hope becomes audacious the moment we recognize that these limits were engineered.

A people-first agenda begins with that recognition. It begins with the courage to say that the world we inherited is not the world we must accept. It begins with the clarity to see that the systems shaping our lives — education, credit, wages, governance, and more — were not built to unleash human potential but to contain it. And it begins with the conviction that what was built can be rebuilt.

The Prologues that preceded this moment were not written to inspire despair. They were written to clear the ground. They expose the myths that have passed for truth, the habits that have passed for wisdom, and the structures that have passed for inevitability. They reveal the operating system beneath American life — the one that rewards compliance, punishes vulnerability, and treats hope as a resource to be distributed from the top down.

But this book is not about the old system. It is about the new one. The audacity of hope is the belief that dignity can be designed into the architecture of a nation. That fairness can be engineered. That opportunity can be scaled. That justice can be measurable. That the common good can be more than a rhetorical flourish. Audacious hope is not a feeling. It is a blueprint. It is the insistence that people are not raw material for political strategy but the purpose of political power. It is the refusal to accept ceilings disguised as norms. It is the demand that systems serve the public rather than the other way around. It is the conviction that the future can be constructed with intention rather than inherited by default.

This book is an act of that hope in action by YOU, US, We The People. It is written for those who have been told to wait their turn, to lower their expectations, to be grateful for crumbs, to accept the world as it is. It is written for those who know that resignation is not wisdom and that cynicism is not strength. It is written for those who understand that hope is not the absence of struggle but the presence of purpose. The audacity of hope is the courage to build what should have existed all along. And so the construction begins and must always continue.

A Note on the Progressive Voice

In every era of American history, there has been a name for the people who dared to imagine a country more just than the one they inherited. Abolitionists. Suffragists. Populists. Civil rights organizers. Labor advocates. Reformers. Each generation had its word — and each generation watched that word become distorted by the very systems it challenged. Today, that word is **progressive**.

Once a description of moral imagination and civic courage, *progressive* has been repurposed by political establishments as a warning label. It is used to imply extremism, to suggest disloyalty, to frame those who demand fairness as somehow anti-American. The term is no longer debated on its merits; it is deployed as a condescending shorthand meant to shrink the legitimacy of the voice behind it. This is not accidental. It is a strategy.

When a system feels threatened, it does not argue with the substance of reform — it attacks the identity of the reformer. It turns visionaries into caricatures. It turns advocates into outcasts. It turns principled dissent into a spectacle of suspicion. And when that is not enough, it elevates a few voices only to sacrifice them later, creating martyrs not to honor them but to warn others. This is how power protects itself: not by defeating ideas, but by isolating the people who carry them. But a people-first movement cannot afford to lose its voice. It cannot afford to let its champions be shamed into silence or praised into irrelevance. It cannot allow the establishment to leash those who speak boldly or to convince the public that courage is chaos and justice is naïveté.

The truth is simple:

We the People need every voice that refuses to accept a smaller America than the one we deserve.

Those who speak for fairness, dignity, transparency, and structural repair are not radicals. They are heirs to the oldest American tradition — the tradition of insisting that the nation live up to its own promises. And so this book offers a warning wrapped in encouragement:

The establishment will try to define you. It will try to diminish you. It will try to turn your conviction into a cautionary tale. Do not let it. The future has always belonged to those who refused to be quieted, those who refused to be shamed into compliance, those who understood that progress is not a threat to America but the engine of its renewal.

A People-First movement cannot afford to be naïve about the forces that will attempt to infiltrate, redirect, or weaken it. History teaches us that the greatest threats to reform often come from within—from individuals who begin with good intentions but become compromised by pressure, influence, or personal ambition. When that happens, the movement must not hesitate. Those individuals must step aside. Not out of punishment, but out of responsibility. A movement built on integrity cannot allow compromised voices to steer it off course. The mission must continue, and the people must remain at the center of every decision

Stand firm. Speak boldly. Fight on. WE THE PEOPLE needs to happen. I now pass the baton to build.