

Federal Opportunity Investment Fund Proposal

We would like to describe in more detail our additional plans to grow the economy, intentionally, and perpetually into the future. The most relevant next step from a policy perspective is the creation of a long-term, community-driven mechanism to reinvest back into the productive capacity of our individual members. We have defined this mechanism as the Federal Opportunity Investment Fund (FOIF). As members of a society, constituted within the rule of law and defined by democracy, the FOIF seeks to create a process by which individual members of communities coordinate their shared goals and personal interest in a self-directed path towards their future.

Following from our last email, an economy that has explicit breaks in flows of money will also experience explicit breaks in returns to investment back into that economy. Here in the United States, this means that the primary productive elements in the economy, defined as unique human creativity applied to a problem, will be under-invested in consistently unless intentional effort is made to account for that lacking investment.

When thinking about investment into human capacity, it is useful to consider that every individual in society has the opportunity to spend their life providing a service to someone else. We do this in our jobs in return for wages, we do this when we raise children, and we do this when we provide advice and support to the people around us.

In return, that investment should come back to us substantively, and it should come back to the communities in which we live. However, market failures, information asymmetries, previous human action and environmental circumstances often conspire to diminish returns to our communities or distribute them unevenly. To a significant and definitive degree, this is the environment in which we find ourselves today.

The question we face is whether we are willing to bear the risk of taking an intentional approach to solving for investment today for growth tomorrow with the expectation that our solutions will provide the hoped-for results. Otherwise, we can trudge on, periodically stimulating the economy, hoping that something magically occurs that puts the economy on a better course - or, we could deliberately define the goal and take intentional action towards that goal. While the latter is more uncomfortable, it is also the only way forward when the starting point is the economy as currently constituted.

The evolution of property ownership and its resulting effects on individual productive capacity is instructive here. As property rights were instituted in the economy, the concept of personal responsibility for one's path was given explicit definition, and protected by law. Personal ownership increased one's awareness of both the

opportunities that can be present from information and skills improvements and reinforced the idea that equal application of this ownership would have value across every member of the economy. The more confident that we are that we will experience the products of our efforts, the more likely we are to expend the effort to improve our capabilities.

This concept of ownership, expanded to an economy that has increasingly become service-based, and reliant on human intellectual capability, underpins the intellectual foundation of our proposal and submission of the FOIF for your consideration. We are all owners in our communities, and even more, we are all owners of the individual capabilities that increase the enjoyment and productivity of our communities. As such, we want our communities to be incentivized to invest in their futures, we want them to have the support to do so effectively and we believe that the returns to the applied investment in our needs will produce the expected results in the lives of its members.

We invite your review and analysis.

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