Informed Citizens

For a Successful America

A Successful America

A Government that Represents Everyone

An Economy that Benefits Everyone

A Society that Respects Everyone

Rick Schwenk

Informed Citizens

For a Successful America

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For a Successful America

To my Friends and Family.

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The information and perspectives contained herein have been developed from the cumulative efforts of many people of reason and goodwill.

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Introduction

The income gap between those at the top and everyone else has been growing over the past forty years and is continuing to grow now. With projections for increased productivity, the gap will grow even faster. This combined with a lack of trust in government caused by the use of misinformation and disinformation by the establishment, has led to polarization, social unrest, and the rise of authoritarianism and socialism.

When I retired, I had three thoughts: I wanted to give back in some way, I wanted to write a letter to my children and grandchildren with life lessons, as my grandfather had done for me, and I wanted to understand why America's political system didn't produce better leaders and solutions to issues. All three have come together in this book.

During my career as a chief financial officer for various operating companies and a private equity firm, I found that success in any business requires an honest and thorough analysis of both its challenges and opportunities and the development of an honest and thorough plan to minimize those challenges and maximize those opportunities.

In performing an honest and thorough analysis of America's political challenges, I identified specific problems that were contributing to its lack of success. I began working with reform organizations with goals of addressing those problems but saw insurmountable resistance. I found that our political systems are so intertwined with our economic systems that substantive political reforms are impossible without changes to both our economic and political systems and that in order to accomplish the significant changes required to those systems a redefining of the fundamental purpose and goals of our economy and government would be required.

One of the benefits of being a parent and grandparent is developing a greater appreciation of the differences among people. We all have different personalities, abilities, experiences, and environments. The result is different skills, beliefs, feelings, and perspectives on issues. Such fundamental differences mean that consensus on solutions for issues isn't possible and that our goal must be to achieve a balance that is the fairest representation of all beliefs and interests.

The phenomenal and accelerating advancements in communications and technology, education and reasoning, and availability of information and perspectives provide the greatest opportunity in human history to reflect and benefit effectively from the full potential of embracing the informed will of all of the people to achieve a huge leap forward toward a true democratic government, a real free and fair market economy, and a just and respectful society.

The incomes of 90% of Americans today are not keeping up with America's prosperity and are falling far behind the incomes of those in the top 10%. The same was true for their

parents and grandparents. They are, as were their parents and grandparents before them, working as hard as those at the top. As a result, they don't believe they are being treated fairly. In addition, many Americans in the 90% are having trouble making ends meet while watching the income and wealth of those at the top increase to unnecessarily high levels. Almost all agree that our economic systems are only working well for those at the very top.

Most Americans no longer believe that politicians, the government, or the establishment are working for them. Political misuse of information (spin or "messaging") to win elections, rather than honestly evaluating the challenges Americans are facing and addressing them, has led to an increasing lack of trust.

Many of our elected representatives ignore their responsibility to represent the interests of all the people, instead they represent their self-interests and the interests of those who support and fund their political careers. Any reform initiatives that favor democracy over the interests of those who support the politicians have little chance of being enacted.

Those at the top have had economic and political control over the rest of the people throughout the first 250 years of America's history, as has been the case throughout human history. The economic fairness of that control has varied significantly over time.

The current economic unfairness, lack of trust in the establishment, polarization, and social unrest trends are unsustainable. The only question is whether we will address them with rational intervention, or whether it will take a catastrophe or catastrophes as it did in the early 20th century (great depression and world wars), which was the last time the imbalance in the U.S. income was as high as it is today and the trends as negative as they are today, to reverse these trends and lead to the fair income sharing and high economic performance that America enjoyed throughout the middle decades of the 20th century.

Balancing the interests of all people would allow us to reduce the risk of a catastrophic event. Honesty and transparency about our economic and political challenges and opportunities is essential to allow the will of the people to effect the changes required to balance those interests. Accurate and meaningful information is essential for honesty and transparency.

Only the government can ensure accurate and meaningful information. In order to do so, independence from political and financial influences is essential. With independence and authority, a government agency could establish the rules and regulations required for reporting accurate and meaningful information for the 90% (employees, consumers, and voters) to balance the influence of the top 10% (shareholders, management, and politicians).

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1 Economy and Business

America's corporate boards and CEOs are paid to maximize shareholder value. Maximizing shareholder value requires boards and CEOs to attain and maintain the lowest possible wages for their employees and the highest possible prices for their goods and services. The impact has been twofold: first, low wages and high prices have led to an affordably crisis for many in the 90% of Americans; and second, an upward shift in share of income to the top 10% has led to an inefficient economy caused by an excess of capital and insufficient income for consumer demand

Shareholder Capitalism

Capitalism is the private ownership of capital for investments. Socialism is government ownership of capital for investments. Capitalism allows for the benefits of free and fair market determination of economic investments and therefore has the best potential to maximize economic activity. In addition to a free capital market, a free market economy also has a free employment market and a free consumer market. A successful free market economy requires balance of influence among all three. All three require accurate and meaningful information to achieve a balance of influence. A balance of influence results in a balance of income that maximizes performance of the overall economy to the benefit of all.

Shareholder capitalism is where shareholders have more influence over corporations, and therefore more income, than employees and consumers. America has established sufficient checks and balances for free and fair capital markets and although America has established some checks and balances for free and fair employment and consumer markets, they have not been sufficient to balance the influence shareholders have over the employment and consumer markets.

America's shareholder capitalism has established the goal of a corporation (and therefore the economy) as being to maximize profits for shareholders. In order to maximize profits for shareholders, corporate boards and CEOs must keep wages for employees and the quality of products and services as low as possible, while keeping the prices for products and services for consumers as high as possible. CEOs are incentivized to accomplish the goal of maximizing profits for shareholders by having the majority of their compensation tied to increases in shareholder values. The top 10% of Americans own 90% of all shares and therefore benefit from the increases in shareholder values. Most Americans do not benefit materially from increases in shareholder values.

Shareholder capitalism originated in the 1970s in response to economic, political, and social challenges of the 1960s and 1970s. It spread rapidly in the 1970s and 1980s as management teams were given stock options to incentivize the increase in shareholder value.

Early in my career I joined a private company where the senior management team had been given stock options as part of their compensation plans. The company began offering its stock publicly in 1981, making several members of the senior management team wealthy. Several of them bought Porsches shortly after the public offering. Later in my career, I joined a private company as its chief financial officer and was provided with stock options as part of my compensation plan. The company began offering its stock publicly in 1996 and I too became wealthy and bought a Porsche shortly thereafter.

In hindsight, it is easy for me to see how the use of shareholder equity (stock options, restricted stock, stock grants, etc.) leads to prioritizing profits for shareholders (and therefore management) over employee wages and customer value. At the time, I thought management teams, including me, were being fair with respect to employee wages and customer value because we were paying employees at or above what we believed to be fair market wages and were providing customers with value at or above what we believed to be fair market value. What I didn't know at the time was how much the government was doing to create free and fair shareholder markets and how little they were doing to create free and fair employee and consumer markets leaving corporations and shareholders with excessive influence over those markets.

Excessive Income Inequality

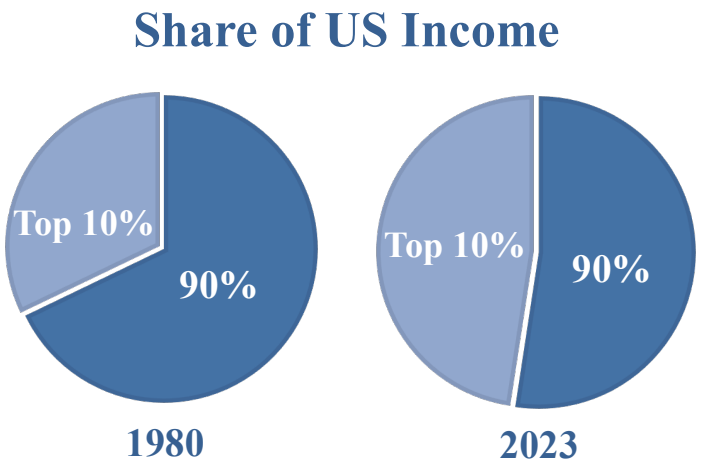
The term income inequality is appropriately used to describe the unfairness of income differences between people with similar skills and abilities, but of different gender or race. However, the term is not appropriate for describing the differences between people of different skills and abilities. Income inequality between people of different skills and abilities is essential to maximize personal performance and therefore maximize overall economic performance. However, excessive income inequality between people of different skills and abilities is unnecessary and unfair, and therefore negatively impacts America's economic, political, and social environments.

Shareholder capitalism has led to a significant and unnecessary increase in income for the top 10%, lower wages for employees, and higher prices for products and services for consumers. The result has been, and continues to be, excessive and increasing income inequality, a significant sense of unfairness, and an affordability challenge for many in the 90% of Americans.

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The share of America's income going to the top 10% increased from 32% to 47% from 1980 thru 2023. The impact is a shift of $53.4 trillion of income to the top 10% ($42.2 trillion to the top 1%). In 2023 the shift was $2.3 trillion. Without this unfair and economically inefficient shift in income, 90% of Americans would have 29% higher incomes today (see Appendix A).



Source: IRS Table 3 Adjusted Gross Income of US Taxpayers
(see informedcitizens.com/data for source data and calculations)

Unfair and Inefficient Economy

The shares of income going to the top 10% and the 90% determines America's economic growth and prosperity. Income to the top 10% provides funds for capital investment, as well as purchases of goods and services. Income to the 90% provides funds for purchases of goods and services.

The increased share of income going to the top 10% has exceeded both America's need for capital investment by the top 10%, as well as the top 10%'s need for goods and services. The excess income is spent by the top 10% on high end assets like stocks, government bonds, crypto currencies, real estate, etc., resulting in significantly inflated prices for those assets.

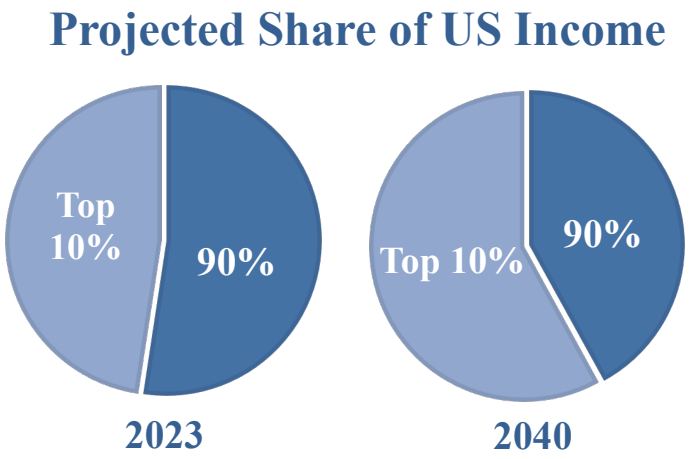
Since the 90% spend most of their income on goods and services and purchases of goods and services drive economic activity, the significant decline in share of income to the 90% has limited economic growth and prosperity for the country.

The economic growth that we have experienced over the past 20 years was primarily the result of deficit spending (which takes prosperity from future generations) and population

growth (over 50% of which was from immigration). We will have no choice but to stop the deficit spending soon and our population growth has and will continue to slow. The result will be a near term and continuing decline in economic growth.

The Business Roundtable is made up of the CEOs of the 181 largest corporations in America. In 1997, they publicly supported shareholder capitalism with their statement that the primary focus of corporate management and boards of directors is to maximize financial returns and value for shareholders. In 2019, they changed their definition of the purpose of a corporation from "maximizing shareholder value" to "creating value for all stakeholders (customers, employees, suppliers, communities and shareholders)". When I came across this in 2020, I thought the negative impact of shareholder capitalism had been recognized by corporate America and was being addressed. However, I shortly thereafter realized this was a marketing initiative, and those corporations were not changing their behavior. Most, if not all, of those corporations have retained shareholder equity as the primary incentive compensation for their CEOs, therefore those CEOs have and will continue to maximize shareholder value, regardless of what the Business Roundtable statement was changed to say. The fact that they felt the need to change the purpose of a corporation shows they are and have been aware of the negative impact shareholder capitalism is having on our economy, politics, and society. This was simply a marketing ploy to placate the public.

The share of America's income going to the top 10% is continuing to increase.



2023 Source: IRS Table 3 Adjusted Gross Income of US Taxpayers
(see informedcitizens.com/data for source data, calculations and assumptions)

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Without significant changes to America's shareholder capitalism culture (i.e., where the purpose of each corporation is to maximize shareholder value and therefore minimize employee and consumer value), the past forty-three year economic trends will not only continue but will accelerate with the benefits of the efficiencies generated by AI, robotics, and other technological improvements going to the top 10%, leaving the 90% further behind.

This trend is unsustainable. The only question is will we be able to implement a rational, balanced solution or will it take a catastrophic event similar to those that prior unsustainable economic trends have required.

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2 Government and Politics

Most politicians use misinformation (spin, messaging, exaggerations, partial truths, etc.) about issues, themselves, and their opponents to get elected. Some politicians will also resort to lying to get elected. Most politicians are funded by the top 10% and therefore collectively serve the interests of the top 10% to the detriment of the 90%. The result of misinformation, lying, and top 10% money in politics is an increasing lack of trust in government, politicians, and the establishment by the 90%.

Dishonest Political Messaging

The only goal of almost all political messaging is to get the candidate elected. Political messaging is almost never honest and transparent about the substance of the issue. This happens for two reasons. First, each candidate believes they and their political party will be better for the country than their opponent and their opponent's political party and therefore they must use political messaging to get elected. Second, they believe that what they promise in their political messaging will have a positive impact. The reality is that while what they do may have some positive impact, that impact won't be what they have misled the voters to believe it will be and therefore voters lose faith and trust in politicians.

The most important issue to 90% of Americans is, and has been for decades, the decline in affordability in their day to day lives. This affordability crisis is being, and has been, caused by shareholder capitalism. Corporate CEOs are paid to maximize income and value for their shareholders. In order to do so they must maximize prices for their goods and services and minimize incomes for their employees. This is true for almost all corporations and therefore for the entire economy. Politicians ignore this and instead focus on the dishonest political message that they will reduce the costs of goods once in office when they know they won't be able to have a material impact because of shareholder capitalism.

Many politicians also lie to get elected and to stay in power. Politicians have convinced voters that they have the right to lie under the First Amendment right to free speech, but they do not. The First Amendment protects the right of politicians to speak freely about what they believe, but not the right to intentionally lie to the people they serve. There are many laws that prohibit lying today that have been determined by the Supreme Court not to be in violation of the First Amendment (e.g., lying to Congress, perjury, defamation, fraud, committing a crime, etc.). The harm that lying by politicians does to our political system is much larger than the harm of any other lying that is against the law today. Politicians could, but choose not to, pass a law that prohibits them from lying to their voters.

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Dishonest political messaging and political lying cause huge risk and harm to our democracy, political systems, and government. Voters can't develop the best collective public opinion (i.e., "will of the people") without accurate and meaningful information.

Top 10% Money in Politics

Elected representatives spend an average of 40% of their time fund raising. Those who provide the funds expect the representatives to support legislative actions that they support. Those providing the funds are in the top 10% economically and therefore the legislative actions they support are primarily ones that benefit the top 10% to the detriment of the 90%.

Political leaders have modified election and legislative process rules and procedures to advance their own self-interests, primarily being re-elected, rather than balancing their self-interests with the public interest. The number of meaningful laws enacted by Congress has declined significantly, while the laws that are passed are becoming more and more partisan.

Shareholder capitalism incentivizes corporate executives and shareholders (the top 10%) to exercise as much political pressure (including campaign financing) as possible on candidates and elected representatives to accomplish legislation that benefits their shareholders (the top 10%) to the detriment of the 90%.

This economic/political system results in the "will of the top 10%" being represented in government and the economy, rather than the "will of all the people". Unless changed, our economic/political system will continue to be of benefit to the top 10% to the detriment of the 90%, creating an even more lopsided economy and therefore greater social unrest, which will continue to erode our democracy and free market economy.

Ineffective Free Press

An independent free press is critical to a successful democracy. An independent free press holds elected officials accountable for promises made and provides voters with accurate and meaningful information on issues. America does not have an independent free press today.

America's "free press" has been fragmented into various mainstream media outlets and multiple social media platforms. Mainstream media and social media corporations are all shareholder capitalism corporations. They have the same primary goal of and management incentives for maximizing shareholder value as all other shareholder capitalism corporations. Although some more than others, they all use and misuse information and take advantage of political and social unrest and divisiveness to generate users and therefore revenue and profits for their shareholders. They are today adding to the disinformation and

misinformation that is creating the extreme political polarization and social unrest. They are not providing the essential role of an independent free press that is required in a successful democracy.

International relations have also been negatively affected by shareholder capitalism. America's business and government leaders are rewarded under shareholder capitalism for putting profits for shareholders over other countries' interests. We have established the purpose of both our economy and our government as making the wealthy wealthier, at the expense of 90% of Americans and the interests of others around the world.

In order to run in a general election a candidate must win a partisan primary election with low voter turnout of the most ideologically extreme voters of that party. To win that primary the candidate must represent those ideologically extreme positions on issues. As a result, elected officials primarily represent the ideologically extreme voters within their party in their districts, which results in gridlock in government.

One of the strengths of a democratic government and society with the freedom of speech, is a fully functional "marketplace of idea". Freedom to discuss and consider ideas and elect leaders who will act on those ideas results in creative government, economic, and social environments and therefore a successful society. The combination of lying and misinformation by politicians, mainstream media, and social media, along with extreme ideology resulting from partisan primaries, has led to a dysfunctional "marketplace of ideas" in America today.

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3 Society and Citizens

On average people in the top 10% have greater skills and abilities than those in the 90% and therefore without adequate regulatory controls and social norms their human nature instincts of putting their self-interests first have resulted in an excess of economic and political influence over the 90% and a widening economic gap, polarization, and social unrest.

Beliefs

Beliefs are necessary for humans to process and respond to the complexities of life. They are influenced by our personalities and experiences and fundamental to who we are. They may be refined with additional information and perspectives from others, but we each have a fundamental point of personal preference on the spectrum of things ranging from the far left to the far right.

Our beliefs are influenced by our need to prioritize our short-term self-interests over those of others. Prioritizing short-term self-interests is a fundamental aspect of human nature (survival instinct). We develop perspectives on issues that fit our beliefs and self-interests and see truth through our lens of personality, experiences, environments, self-interests, etc.

Many in the top 10% believe that America's economy is doing very well based on their high and increasing incomes; high GDP growth rate; high and increasing stocks, crypto currencies, and other high-end asset prices; and the incomes of 90% of Americans being higher than those in most other countries. Most believe they are doing the right thing and that the pursuit of profits for shareholders and dishonest messaging by politicians is just how it is and therefore must be right.

Many in the 90% believe that the U.S. economy is not doing well based on their incomes being low, not increasing, and not sufficient to support their families; economic growth and stock market, crypto, and other high-end asset price increases not affecting them; and their incomes relative to other countries not being important to them.

Accurate information is essential to achieving the best perspectives on issues possible among people with different beliefs. Transparency allows us to evaluate the accuracy of the information that supports perspectives of others.

Trust in government requires a belief that elected leaders are honest and transparent and that their solutions are fairly balanced for the economic interests of the top 10% and the 90%, as well as for liberal and conservative perspectives on issues.

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Polarization

Politicians use misinformation (unintentionally inaccurate) and disinformation (intentionally inaccurate) to persuade voters to vote for them. They focus on the "us versus them" human nature instinct to pit groups of people against others (race, culture, religion, gender, beliefs, etc.). The politicians' use of misinformation and disinformation has led to extreme polarization which is harmful to both our government and society.

The use by the mainstream media and social media of misinformation and disinformation that leans left or right to obtain and retain audiences in order to create profits has also contributed to the current extreme political and social polarization.

Social Unrest

Economic unfairness and political misinformation and disinformation have led to the current and significant polarization and anti-establishment sentiments within the 90%. The result is social unrest and support for authoritarianism on the right and socialism on the left. The top 10% are doing very well and fear that solutions to the problems of the 90% might have a significantly negative impact on them and therefore choose to ignore their problems.

The 90% have been unable to change this because of the significant misinformation and disinformation being used by the establishment (the top 10%). By the top 10% not honestly and transparently discussing and addressing America's very serious problems they are increasing the difficulty of doing so and increasing the risk of significant and negative consequences.

America's increasing concentration of income and wealth, social and political polarization, gridlock in government, distrust of the establishment, and social unrest are all indications of a civilization in decline.

4 A Successful America

A Successful America has a government that represents everyone, an economy that benefits everyone, and a society that respects everyone. To create a Successful America, we need honesty and transparency from our leaders. Honesty and transparency will allow America to overcome its current economic, political, and social challenges, build upon its strengths, and take advantage of its opportunities.

Strengths and Opportunities

Even though it has provided some of America's greatest challenges, America's population diversity of race, nationality, culture, and religion is one of its greatest strengths. America's successes and promise of opportunity have attracted many of the world's best and brightest. Diversity of ideas and opinions creates an opportunity for the best solutions and advancements. Because of its diversity, a Successful America would be an even greater example for the world of "a city on a hill" providing hope and an example for all of humanity.

Recent and continuing advances in education, reasoning, technology, communications, and information availability provide an opportunity for the first time in history for a real free and fair market economy and a true representative democracy. Both business and government leaders can now effectively pursue perspectives from those they lead and provide accurate and meaningful information and perspectives to those they lead about their decisions.

Many of America's best and brightest are working in the financial services industry today making money with money, not maximizing their value to society. In a Successful America these individuals would be utilizing their talents as business leaders, government leaders, social leaders, scientists, educators, etc. resulting in a significant increase in their value to society.

One of America's greatest strengths is its shared values. Americans value the basic human rights of freedom of speech, religion, press, assembly, and petition; life, liberty, and the pursuit of happiness for all; and equal social, civil, and legal justice for all. Americans also believe in honesty, transparency, integrity, and right over wrong; in treating others as we want them to treat us; and in economic and political free markets.

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Honesty and Transparency

The 90% of Americans want and need leadership from the top 10%. They also want and need honesty and transparency from their leaders. When leaders in any organization aren't honest and transparent with those they lead, they lose their trust and respect.

The true "will of the people" and real "marketplace of ideas" are both essential in both a successful democracy and a successful free market economy. Many business and political leaders use misinformation and disinformation to create a "will of the people" and "marketplace of ideas" that work for them in the short-term. When the people realize their leaders are dishonest and non-transparent, they lose trust and respect and seek alternatives.

A real free and fair market economy has sufficient honesty, transparency, regulatory controls, and oversight to achieve a balance in influence between the top 10% and the 90% that results in free and fair economic markets with sufficient income for the top 10% to provide maximum capital for investment, sufficient income for the 90% to provide maximum economic consumption, as well as sufficient income for requirements of society.

A true representative democracy has sufficient honesty, transparency, regulatory controls, and oversight to result in effective elections, represent the balanced beliefs and interests of all citizens and achieve the security and well-being (economic, physical, digital, and health) of all citizens.

A fair and good society has sufficient honesty, transparency, regulatory controls, and oversight to result in the respectful treatment of others who are different (different beliefs, class, race, religion, language, citizen status, economic status, social status, education, skills, abilities, interests, looks, gender, intellect, attributes, city, country, etc.).

Honesty and transparency are essential for a true "will of the people" and a real "marketplace of ideas" to flourish.

Creating a Successful America

We have learned much from history, including that a real free and fair market economy and a true representative democracy are the best form of economy and government with which to create a Successful America and that a true representative democracy and a real free and fair market economy require honesty and transparency to operate successfully.

Accurate and meaningful economic, political, and social information for all citizens will create the public, political, market, and peer pressure that will lead to a legal and cultural environment of honesty and transparency.

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Accurate and meaningful corporate information will create market and peer pressure for honesty and transparency by business leaders. Accurate and meaningful information on how a corporation's goals, board representation, and management compensation plans balance the interests of employees, consumers, and shareholders would allow employees to better decide which corporations to work for and consumers to better decide which corporations to buy goods and services from.

Accurate and meaningful candidate information will create public and political pressure for honesty and transparency by political leaders. Accurate and meaningful information on a candidate's background and qualifications, positions on issues, certification of honesty, campaign finance sources, and goals of the campaign finance sources, would provide voters with the opportunity to elect representatives with integrity, honesty, and transparency, with the skills and experience for the office, and who will enact legislation with balanced solutions to issues.

Accurate and meaningful information on the issues facing our government, economy, and society would result in citizens being able to develop perspectives on those issues that would lead elected representative to pass legislation with balanced solutions for them. For example, accurate and meaningful information for all citizens about the impact shareholder capitalism has had on the affordability crisis, the increasing income inequality, and the creation of the billionaire class, would lead to public and political pressure for legislation that would facilitate the evolution to a real free and fair market economy. Similarly, accurate and meaningful information for all citizens about the inappropriate and unnecessary use of misinformation and disinformation by politicians would lead to public and political pressure for legislation that would facilitate the evolution to a true representative democracy.

Only a government agency with the goal of honesty and transparency, real independence, and true enforcement authority can ensure accurate and meaningful economic, pollical and social information reporting for all citizens. Informed citizens will hold their political and business leaders accountable for honesty and transparency, leading to a Successful America.

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5 Informed Citizens Commission

The Informed Citizens Commission will have the independence and authority to ensure accurate and meaningful corporate, candidate, and issues information reporting to all citizens in order to achieve its goal of creating a legal and cultural environment of honesty and transparency that will lead to a successful America where the government represents everyone, the economy benefits everyone, and the society respects everyone.

Today the Securities and Exchange Commission (SEC) ensures that the top 10% are provided with accurate and meaningful corporate information. Political access via lobbyists, lawyers, networking, etc., ensures that the top 10% are provided with accurate and meaningful candidate and issues information. The imbalance of influence and income between the top 10% and 90% of Americans in our economy and government today is the result of the top 10% controlling the corporate, candidate, and issues information that the 90% receives.

The 90% need an independent government agency like the SEC to ensure that they are provided with accurate and meaningful corporate, candidate, and issues information in order to balance influence and income with the top 10%. The Informed Citizens Commission would provide that function.

Current government checks and balances (e.g., three branches of the federal government, separation of state and federal powers, and government agencies independent of partisan politics) are designed to provide a balance of interests within the top 10% (e.g., liberals, conservatives, self-interests, etc.) but don't sufficiently address the interests of the 90%.

In order to be truly independent of both partisan ideology and top 10% economic influence an Informed Citizens Commission would have citizen oversight with approval authority, public transparency, and independent authority to implement its regulations.

Independence

The Informed Citizens Commission would be an independent, non-partisan agency with rotating citizen volunteer commissioners and professional staff. The volunteer commissioners would ensure independence, honesty, transparency, and public participation. The professional staff would be the most qualified personnel and would be vetted to ensure a belief in, and commitment to, the goal and objectives of the Informed Citizens Commission. Each year all eligible voters would have the opportunity to volunteer to be a commissioner of the Informed Citizens Commission. Random selections would be made from the volunteers for screening. The screening would be done by rotating federal judges as they do

for their juries. Citizens would be excused by the judge if they showed clear bias or could not fulfil the responsibilities of the commissioners.

The Informed Citizens Commission would assume the responsibilities and staff of the research organization that provides confidential research on issues for members of Congress. The Informed Citizens Commission would continue to provide those research services for Congress; however, all research performed for Congress and the Informed Citizens Commission would be transparent and made available to the public.

The budget for the Informed Citizens Commission would be reviewed and approved directly by Congress to provide independence from the Administrative branch of government.

Independence is critical to overcoming the lack of trust of current leaders and the establishment. Any attempt to inappropriately influence the selection process or decisions of a Commissioner or any of the professional staff, would be a crime punishable by a minimum of 1 year to up to 15 years in prison.

Authority

The Informed Citizens Commission would have SEC-type authority over corporations to ensure accurate and meaningful corporate reporting to employees and consumers.

The Informed Citizens Commission would assume the responsibilities and staff of the regulatory agency with responsibility for public disclosure of, and enforcing restrictions on, campaign financing for federal elections. Being part of the Informed Citizens Commission would provide greater political and financial independence, which is essential to be able to do its job of balancing the interests of those on the left and right as well as those in the top 10% and 90%.

The Informed Citizens Commission would also have the authority to require politicians to file certifications of honesty and transparency certifying that they have been truthful in all campaign and other communications with voters. If politicians are found to have made false statements in their certifications of honesty and transparency, they would be subject to civil and/or criminal punishment.

The Informed Citizens Commission would be able to enforce its regulations itself through civil lawsuits that could result in fines, injunctions, barring business leaders from serving as corporate officers or directors and political leaders from running for public office and could refer willful or severe fraudulent misconduct to the Department of Justice for criminal prosecution.

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An Informed Citizens Commission would provide two-way communications with all citizens by using all technology options, including the rapidly developing use of AI to evaluate large amounts of information and perspectives. The public would be provided with access to all information provided to commissioners (in detail and summarized formats), summarized responses from commissioners, and the results of votes by the commissioners. The public would also be provided with the opportunity to participate in national surveys by the Informed Citizens Commission and provide information and perspectives via their portal.

In addition to a federal Informed Citizens Commission, each state would enact their own Informed Citizens Commissions with a similar goal, objectives, and organization as the federal Informed Citizens Commission, modified to address the state voter, employee, consumer, and issue reporting requirements.

See Appendix B for information on the organization and operations of the Informed Citizens Commission.

Next Steps

Citizens cannot individually or in select groups fix the problems America is facing today. We can, however, define what a Successful America looks like and put pressure on our government and business leaders to find the best path forward to create that Successful America. Enacting the Informed Citizens Commission would be the best first step in creating the public, political, market, and peer pressure for a legal and cultural environment of honesty and transparency which would lead to a Successful America.

Many people are waiting to see if the pendulum will swing back to where things were prior to the current populist authoritarianism and socialism movements. However, the underlying causes of the populist movements (widening income gap and increasing misuse of information) have gotten worse and unless addressed will continue getting worse leading to greater social unrest and further movement toward authoritarianism on the right and socialism on the left.

There are also many economic policy reforms being proposed (e.g., taxing the wealthy, raising the minimum wage, expanding labor unions, strengthening labor laws, investing in infrastructure projects, providing universal healthcare, improving education, and enforcing anti-trust laws). Many of these policies existed during prior progressive eras (late 19th century, early 20th century, and mid-20th century) so are viewed as possible ways to overcome the current economic, political, and social challenges we face. The social environments of the periods when these reforms were enacted were substantially different from today. The severity of the economic and working conditions of the majority of the people in the late 19th

and early 20th centuries were far worse than they are today and the shared well-being culture of the mid-20th century was the result of WWII, which only a significant catastrophe will be able to recreate. The social unrest today isn't caused by extremely severe economic and working conditions, but rather by the unfair economic treatment of the 90% by the top 10% and a greater awareness of the use of misinformation and disinformation by political and business leaders.

Even if these economic policy reforms were possible, their impact on America's excessive income inequality would be relatively minor and they would not overcome the negative trend caused by the purpose of corporations, and therefore our entire economy, being to maximize the income and wealth of the top 10% to the detriment of the 90% of Americans.

There are also many political system reforms being proposed (e.g., campaign finance reform, open primaries, anti-gerrymandering, and term limits). When I first retired, I began supporting and participating in open primary and anti-gerrymandering reform initiatives in my home state of Pennsylvania. In meetings with state and local representatives it became clear that for most of them what they and/or the people believed or wanted wasn't important, only what their political party believed they could get away with to obtain or maintain power and serve those who were providing the funding for their party.

Even if these political system reforms were possible, their impact on America's political system would be relatively minor and they would not be sufficient to overcome the influence of the top 10% on our political systems and government as long as the purpose of corporations, and therefore our entire economy, remains to maximize the income and wealth of the top 10% to the detriment of the 90%. The top 10% would continue to have a greater influence on politicians and government than the 90%, accelerating the increasing economic and social imbalance.

All of the economic policy and political system reforms being proposed today are viewed as partisan in an increasingly polarized political environment and require the support of voters who are receiving misinformation and disinformation, making it difficult for them to discern the truth. Although all of these reform initiatives are worthy of consideration, and many would have positive impacts if enacted, the probability of doing so in today's economic and political environments is low.

Pursuing these reform initiatives while concurrently pursuing a legal and cultural environment of honesty and transparency would significantly increase the probability of enacting those reform initiatives that would have the most positive impacts on the fairness

and efficiency of our economy and balanced representation of all the people by our government.

Enacting the Informed Citizens Commission will require significant public pressure from many citizens of different beliefs, class, race, religion, etc. Each of us must stand up for what we want America to be, our shared values, and a fair balance of interests and income. If we do, our leaders will have no choice but to accept the will of the people. If you agree, call, write, or email your elected representatives. You can find your elected representatives' names and contact information at www.usa.gov/elected-officials. In addition, you can go to www.informedcitizens.com/next-steps and complete a form to look up your representatives and send them a standardized email showing your support for an Informed Citizens Commission.

ABOUT THE AUTHOR

The author is a retired businessman, husband, father, and grandfather in pursuit of truth, transparency, reason, goodwill, and maximization of the opportunity for happiness for all.

Appendix A

Income Sharing without Shareholder Capitalism

		Average Income per Tax Return	
	Multiple of Top 10% to 90%	Top 10%	90%
1980 Actual, adjusted for inflation	4.3x	$204,314	$47,921
2023 Actual	8.2x	$472,568	$57,799
2023 Without Shareholder Capitalism	4.3x	$319,124	$74,849
Average Increase for the 90% *			**29%**

* The 29% increase is in adjusted gross income, the average after-tax income increase would be 26%.

Economic Performance and Fairness

Top 10% View: $57,799 average income should be sufficient for the 90%

90% View: $319,124 average income should be sufficient for the top 10%

90% View is Better Because:

1. 1980 was a more efficient and higher performing economy than 2023
2. An equal sharing of income increases is fair in an efficient economy

Note: For additional details, comments, notes, sources and calculations, see Appendix A - Detail

Income Sharing without Shareholder Capitalism

	Average Income per Tax Return						
		Top 10%			90%		
	Total	Top 1%	Next 4%	Next 5%	Next 15%	Next 25%	Bottom 50%
1980 Actual, adjusted for inflation	$63,560	$539,107	$199,235	$141,418	$104,175	$65,162	$22,502
2023 Actual	$99,276	$2,047,755	$391,962	$222,015	$138,466	$76,056	$24,472
2023 without Shareholder Capitalism	$99,276	$842,049	$311,192	$220,885	$162,715	$101,778	$35,146
Average Increase for the 90%					**18%**	**34%**	**44%**

Comments:

1980 Actual distribution reflects the fair income sharing and efficient economy results of a GINI Index of 35

2023 Income distribution reflects the unfair income sharing and inefficient economy results of a GINI Index of 42

2023 without Shareholder Capitalism reflects income sharing as if a GINI Index of 35 had been maintained, but does reflect the benefit of an efficient economy and higher income that would have resulted from doing so.

Note: An Excel file with worksheets reflecting all data sources and calculations for the income and after-tax income information presented above, in the pie charts and narrative of the Informed Citizens for a Successful America book, and in Appendix A, is available at informedcitizens.com/data

INFORMED CITIZENS COMMISSION

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INFORMED CITIZENS

FOR A SUCCESSFUL AMERICA

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Introduction

The income gap between those in the top 10% and everyone else has been growing over the past 40 years and is continuing to grow now. With most of the benefits from the projected increases in productivity resulting from AI, robotics, and other technological advancements going to the top 10%, the gap will grow even faster. This combined with a lack of trust in the establishment caused by political lying and misinformation, has led to polarization, social unrest, and the rise of authoritarianism and socialism.

Balancing the interests of all people will allow us to overcome our challenges and take advantage of our opportunities. Honesty and transparency about our economic and political challenges and opportunities is essential to allow the will of the people to effect the changes required to balance those interests. Accurate and meaningful information is essential for honesty and transparency.

The Informed Citizens Commission will ensure accurate and meaningful political, economic, and social information for all citizens in order to generate the public, political, market, and peer pressure required to create a Successful America with a government that represents everyone, an economy that benefits everyone, and a society that respects everyone.

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Goal

Honesty and Transparency

For A Successful America with

A Government that Represents Everyone

An Economy that Benefits Everyone

A Society that Respects Everyone

Objectives

1. Ensure accurate and meaningful candidate information for voters so that they elect qualified and trustworthy leaders who will balance their own self-interests with citizens' interests and will enact balanced legislation that minimizes challenges and maximizes opportunities for all citizens and that:
    - Balance the economic interests of the top 10% of Americans with those of the 90%
    - Prioritize honesty and transparency on the part of politicians and business leaders
    - Ensure campaign financing results in balanced solutions for all citizens (*eliminate large, special interest campaign funding because it prioritizes the interests of those providing the funding over the interests of all citizens)*

2. Ensure accurate and meaningful corporate information for employees so that they can choose corporations that balance the interests of the top 10% of Americans (shareholders) and the 90% (employees and consumers) to achieve maximum economic fairness and efficiency with:
    - Corporate goals that balance the interests of the shareholders, employees, and consumers
    - Corporate board representation that balances the interests of the shareholders, employees, and consumers
    - Management compensation that is tied to achieving goals that balance the interests of shareholders, employees, and consumers (*eliminate management shareholder equity compensation because it prioritizes shareholder interests over the interests of employees and consumers*)

3. Ensure accurate and meaningful business, political, and social issues information for elected representatives and citizens so they are better able to appreciate the interests and beliefs of others and create a society that respects everyone.

Note: The candidate and corporate information reporting objectives may change based upon the information and perspectives developed by the Citizens Research Services Division (see Citizens Research Services Division below).

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Organization

The Informed Citizens Commission would be organized to achieve its goal and objectives, as follows:

- Commissioners who are citizen volunteers who support the goal and objectives above to review regulations and reporting proposed by the Employee Information Division, the Voter Information Division, and the Citizens Research Services Division, and approve, disapprove, request revisions, or request further information on those regulations and reporting proposals
- An Employee Information Division to ensure accurate and meaningful corporate information for employees so that they can choose corporations that will achieve a fair and efficient economy that benefits everyone
- A Voter Information Division to ensure accurate and meaningful candidate information for voters so that they can elect qualified and trustworthy leaders who will enact balanced legislation and achieve a fair and efficient government that represents everyone
- Citizens Research Services Division to ensure accurate and meaningful issues and guidelines information for elected representatives and citizens so that they can better appreciate the interests and beliefs of others and achieve a society that respects everyone
- Support Group to support Commissioners and the staff of the Employee Information Division, the Voter Information Division, and the Citizens Research Services Division

The Informed Citizens Commission would be an independent, non-partisan agency with rotating citizen volunteer Commissioners and professional staff. The volunteer Commissioners would ensure independence, honesty, transparency, and public participation. The professional staff would be the most qualified personnel and would be vetted to ensure a belief in, and commitment to, the goal and objectives of the Informed Citizens Commission. Independence is critical to develop citizens' trust and overcoming the lack of trust of current leaders and the establishment. Any attempt to influence inappropriately the selection process or decisions of a Commissioner or any employee of the Citizens Research Services Division, the Employee Information Division, the Voter Information Division, or Support Group, would be a crime punishable by a minimum of 1 year to up to 15 years in prison. The budget for the Informed Citizens Commission would be reviewed and approved directly by Congress to provide independence from the Administrative branch of government. The Informed Citizens Commission would be able to enforce its regulations itself through civil lawsuits that could result in fines, injunctions, barring business leaders from

serving as corporate officers or directors and political leaders from running for public office and could refer willful or severe fraudulent misconduct to the Department of Justice for criminal prosecution.

States would enact their own Informed Citizens Commissions with a similar goal, objectives, and organization as the federal Informed Citizens Commission, modified to address the state voter, employee, consumer, and issue reporting requirements.

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Commissioners

The responsibilities of the Commissioners would be to review reporting requirements proposed by the Employee Information Division and the Voter Information Division and issues and guidelines recommendations proposed by the Citizens Research Services Division, consider whether they will accomplish the goal and objectives of the Informed Citizens Commission, and approve, disapprove, request revisions, or request further information on those proposals. Consideration would be given by the professional staff within each division and the Commissioners for each proposal of the extent and timeframe that achieves the best long-term political, economic, and social outcomes while alleviating adverse short-term effects.

Each year all eligible voters would have the opportunity to volunteer to be a Commissioner of the Informed Citizens Commission. Eligible voters could volunteer via the Informed Citizens Commission website by providing an email address or by checking a box on their tax return and providing an email address. All volunteers would be emailed a high-level questionnaire to be completed online requesting basic information and confirmation of a belief in, and commitment to, the goal and objectives of the Informed Citizens Commission and the Commissioners' responsibilities.

Random selections would be made from the questionnaires submitted for screening. The screening would be done by federal judges as they do for their juries. Citizens would be excused by the judge if they showed clear bias or could not fulfil the responsibilities of the Commissioners. Rotating judges would provide this service, each judge screening for approximately 50 Commissioners each year. In total, 900 Commissioners would be selected by approximately 18 judges in the first year.

Commissioners would serve three-year terms, except that one-third of the initial group would serve for a one-year term and one-third of the initial group would serve for a two-year term. Each following year 300 new Commissioners will be selected using the same review process as the initial one. The Commissioners could vote to remove any Commissioner whom they determine is not committed to the Commissioner's responsibilities. Commissioners would be expected to be available for one to five days per month. Commissioners' employers would be required to provide those days off as unpaid service days. They would be paid by the Informed Citizens Commission at their current employer compensation rate for their time worked.

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Employee Information Division

The Employee Information Division would be responsible for developing and recommending to the Commissioners corporate reporting requirements for accurate and meaningful information for their employees, potential employees, and the public that would be required to accomplish the Informed Citizens Commission's goal and objectives. It would be responsible for implementing and enforcing the regulations approved by the Commission. This would help employees make informed employment decisions and consumers make informed buying decisions. This information would also be used by the press, think tanks, research and educational institutions, governments, communities, and other entities for analysis for better political, economic, and social perspectives.

The Employee Information Division would have the staff, either directly or through the Support Group, to research and determine what information and in what format that information should be to ensure that employees have accurate and meaningful information from corporations for free and fair employment markets, to determine what regulations would be required to ensure that the information is provided and that it is in the format required, and to enforce those regulations.

Following are examples of corporate information reporting requirements that the Employee Information Division would consider:

- Corporate Goals and Board Representation
    - Corporate goals and how they are balanced for the interests of all participants (employees, consumers, and shareholders)
    - Board representation and how it is balanced for the interests of all participants (employees, consumers, and shareholders)
- Management Compensation Plans
    - Management compensation plans and how they are designed to accomplish the corporate goals, particularly those that balance the interests of all participants
    - Explanation of why there are shareholder equity compensation plans, if any, and when those plans will be replaced with plans that balance the interests of all participants
- Management and Employee Compensation
    - CEO and senior management compensation compared with average compensation for groups of employees, along with ratios of the CEO and senior management compensation to each group of employees' average compensation

- Roles, responsibilities, compensation levels and structures for each group

The Employee Information Division would require corporations to provide, and update at least annually, all reporting information required in both a sufficiently summarized format to be useful for all employees and potential employees, as well as a sufficiently detailed format to be useful for those employees and potential employees who require a more detailed format. Both reporting formats would be made available on the corporation's public website presented in an Employee Information Division format. The corporation would be required to notify all employees and potential employees of the availability of that information and any updates thereto. The information reporting requirements would be published by the Employee Information Division on the USA.Gov website as well as an Employee Information Division website that would be available to all citizens.

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Voter Information Division

The Voter Information Division would be responsible for developing the candidate reporting requirements that would accomplish the goal and objectives of the Informed Citizens Commission. Those reporting requirements would provide voters with the information they need to elect qualified and trustworthy leaders who will represent everyone. The Voter Information Division would recommend candidate information reporting requirements regulations to the Commissioners. The Voter Information Division would be responsible for implementing and enforcing the regulations that the Commissioners approve. This would result in candidates providing accurate and meaningful information about themselves and their supporters so that voters could make more informed voting decisions. This information would also be used by the press, think tanks, research and educational institutions, governments, communities, and other entities for analysis for better political, economic, and social perspectives.

The Voter Information Division would have the staff, either directly or through the Support Group, to research and determine what information and in what format that information should be to ensure that voters have accurate and meaningful information from candidates to elect the most qualified and trustworthy leaders, to determine what regulations would be required to ensure that the information is provided and that it is in the format required, and to enforce those regulations. In addition, the Voter Information Division would assume the responsibilities and staff of the Federal Election Commission. The Federal Election Commission is an independent regulatory agency with responsibility for public disclosure of, and enforcing restrictions on, campaign financing for federal elections, overseeing and administering the public funding of presidential campaigns, and providing public information on campaign finance regulations. Being part of the Informed Citizens Commission provides greater political independence, which is essential to be able to do its job of balancing the interests of those on the left and right and those in the top 10% and the 90%.

Following are examples of candidate information reporting requirements that the Voter Information Division would consider:

- Background and qualifications
    - Name, address, and candidate website
    - Education, experience, and skills for the office
    - Goals for the office and the country
- Positions and certification of honesty and transparency

  - Positions on key issues and balanced solutions to address those issues, including those recommended by the Citizens Research Services Division
  - Position on establishing a law that prohibits politicians from lying about elections
  - Regular certifications that all public statements made since the last filing were materially true, the whole truth, and nothing by the truth (provable, intentional violations would lead to either suggestions for clarification, requirements for clarifications, small fines, large fines, exclusion from public office, or prison time)
- Sources of campaign funding
  - By major donor and PAC
  - Each major donor and PAC's position on key issues and balanced solutions
  - Explanation of differences between the candidate and each major donor and PAC's positions on key issues and balanced solutions

The Voter Information Division would require candidates to provide, and update as necessary, all required candidate information reporting in a sufficiently summarized format to be useful for all eligible voters and in a sufficiently detailed format to be useful for those eligible voters who require a more detailed format. Both reporting formats would be made available on the candidate's website and on a Voter Information Division website that would be available to all citizens. The Voter Information Division website would include comparisons between candidates running for the same office (see Vote-USA.org and BallotReady.org for examples). Candidate websites would be required to include a link to the Voter Information Division website. Information about the candidate information reporting requirements along with links to the Voter Information Division website would be provided on the USA.Gov website.

The Voter Information Division would provide the Citizens Research Services Division with any recommendations for candidate reporting requirements that would provide voters with the information they need to elect qualified and trustworthy leaders that require changes to laws and regulations and/or constitutional amendments. Two examples would be 1) honesty and transparency in political speech and campaign advertising and 2) changes to campaign finance, including limits to political contributions, public financing of political campaigns, and/or limited influence of political donors during and after elected officials' terms.

Voter Use of Candidate Information

The Voter Information Division would also be responsible for developing and recommending to the Commissioners individual and team candidate evaluation processes, procedures, and forms, as

well as suggested evaluation criteria for voters to consider using in their evaluations of candidates for elected office.

Following are sample candidate evaluation criteria:

- Integrity, honesty, and transparency
    - Positive ads, based on record, which do not attack opponent or opponent's party
    - Actions consistent with messaging
    - Transparent with the information required for this rating
- Skills and experience for the office
    - Government and business experience
    - Education
    - Goals for the office
- Enact balanced approaches to challenges and opportunities
    - Short-term and long-term effects
    - Top 10% and 90% of Americans interests
    - Citizens Research Services Division guideline recommendations

The Voter Information Division would be responsible for creating the infrastructure required, including technology to support access to process, procedures, and forms, to implement the approved individual and team candidate evaluation processes, procedures, and forms, as well as suggested evaluation criteria approved by the Commission. Information about this service and links to this website would be provided on the USA.Gov website.

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Citizens Research Services Division

The Citizens Research Services Division would be responsible for researching and recommending to the Commissioners the following:

- High-level, accurate, and meaningful information, analysis, and reporting on the issues facing our government, economy, and society that would be of most benefit to elected representatives and the people they serve (e.g., voters, employees, business leaders, the press, think tanks, educational institutions, governments, and other entities)
- High-level guidelines for macro and fundamental solutions to those issues that would include potential timeframes to realize outcomes, which could be years or even decades
- Methods to measure those solutions and the results of those measurements
- Suggestions for legislation and/or constitutional amendments to implement those solutions; where possible, legislation that addresses an issue in part together with amendment suggestions

The Citizens Research Services Division would assume the responsibilities and staff of the Congressional Research Service agency. The Congressional Research Service agency is a public policy research institute of the United States Congress. Operating within the Library of Congress, it works primarily and directly for members of Congress and their committees and staff on a confidential, nonpartisan basis. It is referred to as America's think tank. The Citizens Research Services Division would continue to provide research services for members of Congress, but no longer on a confidential basis. All research performed for Congress and the Informed Citizens Commission would be available for public review on a Citizens Research Services Division website. Being part of the Informed Citizens Commission provides political independence, which is essential to its job of balancing the knowledge and experience of those on the left and right and those in the top 10% and the 90% to achieve the most balanced solutions to issues that Americans face and opportunities with which they are presented.

Following are examples of issues that the Citizens Research Services Division would consider researching and reporting information and guidelines for:

- The purpose of an economy and therefore, each business within the economy and its financial markets, and goals for accomplishing that purpose. Objectives and targets that would achieve those goals for the following:
    - Corporation, board, and management goals and incentive compensation plans
    - Top 10% share of U.S. income

  - 90% share of U.S. income
  - U.S. GINI index
  - Tax rates
  - Risk weighted equity returns
  - Long-term interest rates
  - Inflation rate
  - GDP growth rate
  - Federal debt to GDP ratio
  - Deficit to change in GDP ratio
- The purpose of the government and therefore, elected representatives within government, and goals for accomplishing that purpose. Objectives and targets that would achieve those goals for the following:
  - Campaign finance
  - Primary elections
  - General elections
  - Voting districts
  - Political honesty and transparency
  - Candidate reporting information
  - Campaign advertising
  - Voting
  - Voter participation
  - Vote for president
  - Voter representation in senate
  - Legislative operations
- Education and healthcare
- Racial, legal, and criminal justice
- Environmental responsibility
- Physical and cyber security
- Globalization and international affairs

The Citizens Research Services Division would provide, and update as necessary, all reporting required in a sufficiently summarized format to be useful for all citizens and in a sufficiently detailed format to be useful for those who require a more detailed format. Both reporting formats

would be made available on the USA.Gov website as well as a Citizens Research Services Division website that would be available to all citizens.

The Citizens Research Servies Division would seek input, via surveys and website input portal, from all citizens on their perspectives on issues and potential guidelines to consider those and prepare reporting that is most responsive and helpful for all citizens. The staff would use AI, with appropriate review and controls, to summarize and evaluate the feedback received from the public.

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Support Group

The Support Group would be responsible for providing support for the Commissioners and the staff of the Employee Information Division, the Voter Information Division, and the Citizens Research Services Division in the fulfillment of their responsibilities.

The Support Group would include the offices of Regulations, Employee, Voter, and Citizen Education, Enforcement, Examination, General Counsel, Financial Management, Recruiting, Human Resources, and Information Technology. The Commissioners could approve additional offices, as necessary. An independent recruiting firm would identify and recommend Support Group CEO candidates, and the Commissioners would select a CEO from the candidates presented. The CEO would then select a recruiting firm or firms to identify candidates for leadership positions in the Employee Information Division, the Voter Information Division, Citizens Research Services Division, and each Support Group office, and would recommend and present leaders from the candidates presented to the Commissioners for approval.

The Commissioners would work remotely with support, coordination, and controls provided by the Support Group employees. Each Commissioner would be provided with a computer and secure access.

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Operations

The staff of the Employee Information Division, the Voter Information Division, and the Citizens Research Services Division would research all sources of information and engage advisors to identify accurate and meaningful information on each key issue and guideline and each candidate and corporate reporting requirement to be recommended to the Commissioners, considering an appropriate balance of the cost and benefit of each. The staff would use the Support Group as necessary. The staff would also survey economists, sociologists, political scientists, business leaders, community leaders, etc., as necessary. The surveys would include most, if not all, leading participants in the field being surveyed. The results of all surveys would be publicly available on the Informed Citizens Commission website. The staff would prepare draft reporting requirements and make them available for public comments. Comments would then be considered when preparing the reporting recommendations for the Commissioners review.

The candidate and corporation reporting requirements and issues and guidelines recommendations would be presented to the pubic in two or more formats: sufficiently summarized as to be useful to as many citizens as reasonable, as well as sufficiently detailed as to be useful to as many of the more sophisticated citizens as reasonable. The public would have sufficient opportunity to review the reporting requirement recommendations and provide their opinions via a rating system and comments on whether they achieve the Informed Citizens Commission goal and objectives. The staff would make use of AI, with appropriate review and controls, to summarize and evaluate the feedback received from the public and use this information to either revise its recommendations or prepare responsive information and perspectives to communicate the reasons for and benefits of the recommendations once approved.

The reporting requirements and issues and guidelines recommendations and public ratings and summarized comments would be presented to the Commissioners in two formats: sufficiently summarized as useful for all Commissioners, as well as sufficiently detailed for maximum benefit for the most sophisticated Commissioners. The Commissioners would have the opportunity to approve, decline, request more information, or suggest changes. The process would continue until a majority of the Commissioners approve or decline the recommendations. The Division and Support Group staff would then implement the recommendations approved.

The Commissioners, Division and Support Group staff, special interest groups, think tanks, and the public in general, would be surveyed annually on current regulations, suggestions for new regulations, the Informed Citizens Commission operating process, etc. The results of the surveys would be evaluated and summarized by AI, with appropriate reviews and controls, and would be

made public and would be considered by Informed Citizens Commission applicable personnel for changes required.

The Support Group staff would prepare an Annual Report for the Commissioners and public that would be available to the public. The Annual Report would include accomplishments that support the goal and objectives of the Informed Citizens Commission for the prior year; political, economic, and social trends; and goals and operating plan for the upcoming year.

The Staff would make maximum use of technology to ensure accomplishment of the goal and objectives of the Informed Citizens Commission: 1) collection of citizen information and perspectives via surveys, portal access points, and use of AI, with appropriate reviews and controls, to analyze large quantities of citizen information and perspectives, and 2) distribution of citizen information and perspectives collected and analyzed, together with Informed Citizens Commission information, perspectives, and recommendations.

The public would also be provided with the opportunity to participate in national surveys by the Informed Citizens Commission by opting in on their tax returns. They would also be able to opt in to surveys and provide information and perspectives on the Informed Citizens Commission website portal by registering if they haven't opted in via their tax return. All personal information collected via tax returns and/or website portal would be held in confidence and not used for any other purpose.

Informed Citizens Commission

Only an independent government agency can ensure accurate information for everyone

