COMMON SENSE

FOR A SUCCESSFUL AMERICA

TRUTH AND TRANSPARENCY

FOR INFORMED CITIZENS

Rick Schwenk

ISBN: 9798181299979

To my Friends and Family.

Table of Contents

ACKNOWLEDGMENT

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

Preface

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 result in better leaders and solutions to issues. All three have come together in this pamphlet.

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 its challenges and maximize its opportunities. I believe the same is true for a Successful America.

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 whose goals were to address 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 macro and fundamental changes to both our political and economic systems.

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, skills, experiences, and environments. The result is different 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 represents the fairest representation of all interests.

A running buddy of mine used to say as we approached a steep hill - "every challenge is an opportunity to excel!" When I face a challenge in life I like to think of this saying and look for opportunities to excel. I hope each of you experience the same joy and happiness in your lives that I have in mine and that your challenges become "opportunities to excel" for you as they have for me.

1 Introduction

Common Sense by Thomas Paine was published in 1776. Its purpose was to persuade the American people of the need for independence from the British monarchy and the establishment of a democratic republic. It paved the way for the Declaration of Independence and the Constitution.

The most fundamental principles of the Declaration of Independence were:

- All people have equal human value
- All people are entitled to life, liberty and the pursuit of happiness
- Governments derive their powers from their people
- The people have the right to alter their government to ensure their happiness

The most fundamental principle of the Constitution was:

- Governments are to ensure justice, tranquility, general welfare, and liberty for their people

Common Sense for a Successful America is being published 250 years later. Its purpose is to persuade the American people of the need for an Informed Citizens Commission (an independent government agency) to require accurate and meaningful reporting by corporations, candidates, and elected representatives. Accurate and meaningful information will lead to a Successful America with a real free market economy, a true representative democracy, and a society that respects everyone.

The elite at the top have had economic and political control over the people throughout the first 250 years of America's history, as has been the case throughout human history. The economic impact of that control has ebbed and flowed many times. We are currently at a point where that control is having a significantly negative impact on the people. Each such point in both American and human history has led to a catastrophic event (usually a revolution or war) to improve the balance.

Effectively balancing the interests of all of the people in our government, economy, and society would allow us to avoid a catastrophic event and provide the most effective checks and balances against the interests of a few dominating the interests of all in the future. Honestly and effectively pursuing and embracing the will of all of the people will lead to achieving that balance of 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 effectively reflect and benefit from the full potential of embracing the informed will of all the people and to achieve a huge leap forward toward a true democratic government, a real free and fair market economy, and a just and respectful society.

This pamphlet provides common sense information and perspectives on the challenges America faces today, the opportunities it has, and a foundation upon which it can build a Successful America.

2 Economy and Business

Purpose of an Economy

The purpose of an economy, and therefore each business and financial market within the economy, is to efficiently and effectively generate the maximum goods and services and allocate those goods and services in the fairest manner possible to support that system.

Capitalism

Capitalism is the private ownership of capital for investments. Socialism is the 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 for maximizing economic benefits for all. However, without sufficient checks and balances, capitalism can result in imbalances of power and benefits and therefore not be an effective and efficient economic system.

America has established sufficient checks and balances for free and fair capital markets and for free and fair corporate competition. Although America has established some checks and balances for employment and consumer markets, they have not been sufficient to create free and fair markets. The result is an economy where shareholders have an unfair influence over corporations and corporations have an unfair influence over employees and consumers (shareholder capitalism).

Shareholder Capitalism

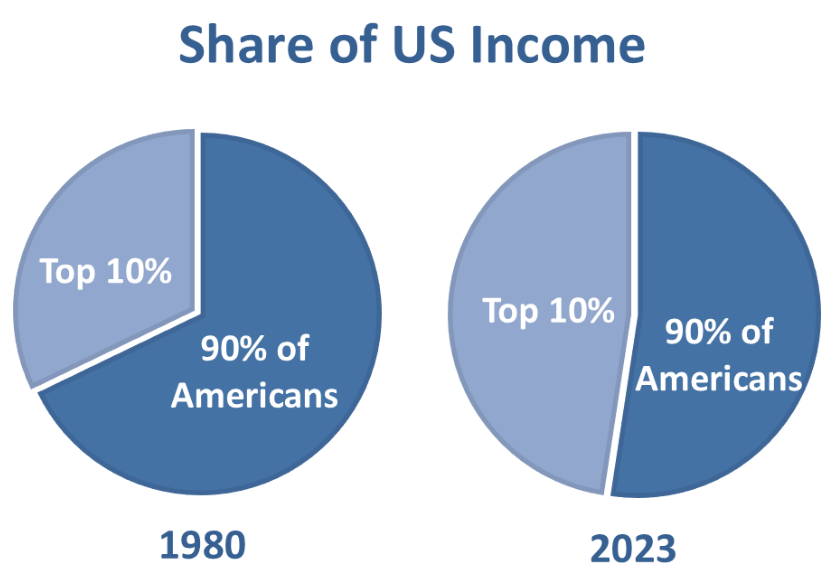
America's shareholder capitalism has led to the goal of corporations (and therefore the economy) being to maximize profits for shareholders. In order to maximize profits for shareholders, corporations must keep wages for employees as low as possible and keep prices for products and services as high as possible, while keeping the quality of products and services as low as possible.

Management is incentivized to accomplish the goal of maximizing profits for shareholders by having the majority of their compensation tied to increases in share values. The top 10% of Americans own 90% of all shares and therefore benefit from the increases in share values. Most Americans do not benefit materially from increases in share values. The result has been an unfair and economically inefficient shift in income from most Americans to the top 10% over the past forty years.

Shift in US Income

Shareholder capitalism has led to lower wages, higher prices, and lower quality of products and services for most Americans which has resulted in today's "affordability" crisis. Shareholder capitalism has also led to significant increases in prosperity for the top 10%. Together these have created a sense of unfairness that is causing America's current, significant political and social unrest.

America's top 10% share of income has increased from 32% to 47% over the past 43 years. The cumulative impact has been over $50 trillion. The 2023 impact alone was $2.3 trillion.



Without this unnecessary and inefficient shift in income, the average income for 70% of Americans would be 38% higher today.

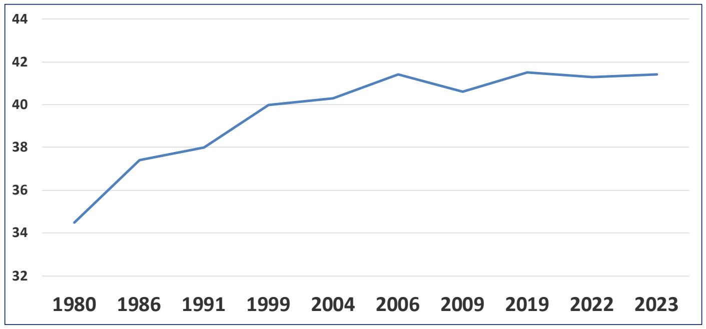
Impact on US Economy

The International Monetary Fund uses the GINI Index to measure the level of income sharing between the top 10% and the 90% of countries around the world. A GINI Index of 35 results in maximum economic growth and prosperity by achieving a sharing of income to the top 10% that maximizes supply of capital and income to the 90% that maximizes demand for goods and services.

America's GINI Index has been steadily increasing over the past forty-three years from 35 to 41, reflecting a steadily increasing imbalance of income between the top 10% and the 90% of Americans and therefore an increasingly inefficient and underperforming economy.

US GINI Index

Excess Income to the Upper Class



1980 – Maximum Economic Activity and Higher GDP Growth

2023 – Lower Economic Activity and Lower GDP Growth

The average GINI Index of the remaining 14 of the world's 15 largest economies is 36, reflecting more efficient and higher performing economies in those countries.

The result of the increasing imbalance of income between the top 10% and the 90% of Americans is an excess of income available to the top 10% which has led to significant, not economically supported, price increases of high end assets (stocks, real estate, crypto currencies, etc.).

The 90% of Americans use a greater percentage of their income for consumer purchases than the top 10%. Since consumer purchases drive economic activity, the significant shift in income from the 90% to the top 10% has limited US economic growth and therefore the prosperity of the country.

GDP growth 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 GDP.

To achieve maximum sustainable economic growth, America needs to achieve a balance of income between the top 10% for capital requirements and the 90% for consumer demand.

Impact on the Free Press

Mainstream media and social media (the "free press") are shareholder capitalism corporations. They have the same goal of maximizing shareholder value and management incentives tied to maximizing shareholder value as all other corporations. Although some more than others, all mainstream media and social media corporations 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.

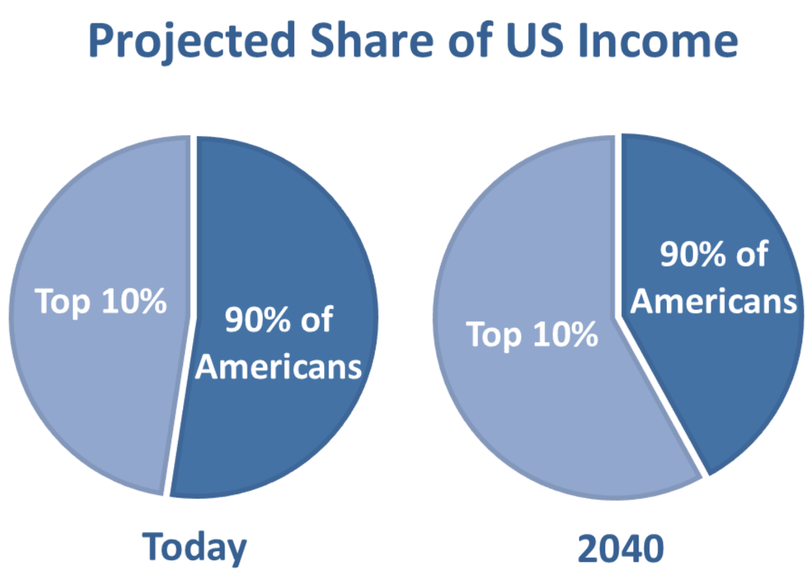
As a result, the increasing social and political unrest and divisiveness are made worse by mainstream media and social media goals of maximizing profits for the benefits of their shareholders.

Impact on Social Security

Social security taxes are projected to be insufficient to meet social security payment requirements over the next 75 years by $25 trillion. The majority of the top 10% of Americans' income is not subject to social security taxes while all of the 90% of Americans' income is subject to social security taxes. If the shift in income from the 90% of Americans to the top 10% had not happened, there would not be a shortfall because the 90% would be paying sufficient taxes to fund the requirements.

Continuing Shift in US Income

The share of America's prosperity going to the top 10% is continuing to increase. 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 year economic trends will not only continue but will accelerate with the benefits of the efficiencies generated by AI and robotics going to the top 10%, leaving the 90% further behind.



This trend is unsustainable. The only question is will we avoid it with rational intervention, or will it take a catastrophe or catastrophe's as it did in the early 20th century (great depression and world wars), which was the last time the imbalance in the US income was as high as it is today and the trends as negative as they are today, to reverse this trends and lead to the fair and efficient income sharing America enjoyed throughout the middle decades of the 20th century.

Summary

Shareholder capitalism's goal of maximizing shareholder interests has led to an unfair, inefficient, and unsustainable economy, political polarization, and social unrest.

Our economic system will not change on its own. Human nature is to do what's in our own self-interest. Our government must provide the checks and balances required for it to work for all, not just those at the top. Free and fair economic markets for employees, consumers, communities, businesses, and shareholders, with sufficient, but not excessive, regulations that provide the goals, incentives, and guardrails for fair competition, is the only way to balance the human nature trait of doing what's in our own self-interests.

A Successful America requires Informed employees who will require corporations to balance the interests of the top 10% (shareholders) and the 90% (employees and consumers) to achieve economic fairness and efficiency.

3 Government and Politics

Purpose of Government

The purpose of government, and therefore each elected representative and political party within government, is to ensure the fair pursuit of happiness for all citizens by providing rules and regulations that result in the fair balancing of liberal and conservative beliefs, in a fair and efficient balancing of economic interests of all citizens, and in physical and cyber security for its citizens.

Misuse of Information

Politicians use misinformation (lack of information, partial information, spin, and lies) to get votes. Liberal and conservative politicians support and/or attack social issues that energize their voters. The result is elected leaders who must support their extreme positions, rather than compromise to find solutions that are balanced for the interests of all, and therefore a government in gridlock.

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

Today there is an imbalance of influence by the establishment (the top 10% of Americans) on government which is benefiting them and negatively impacting 90% of Americans. The result is that the 90% assume there is a “deep state” controlling the establishment and that elections are rigged against them. They have lost faith in political leaders and democracy. They know the political and economic systems aren’t working for them. They have turned to authoritarianism in frustration.

There are currently two political paths being pursued to overcome the current authoritarianism:

- Return to existing political and economic systems
- Modify existing political and economic systems with progressive/socialist policies

Neither path will address the macro and fundamental challenges caused by shareholder capitalism.

Impact of Shareholder Capitalism

Under shareholder capitalism the purpose of a corporation, and therefore the economy, is to maximize profits to maximize shareholder value. Corporate goals and management incentive compensation plans are tied to that purpose. As a result, corporation shareholders, board members, and managers use their influence to persuade politicians to enact laws and enforce regulations that benefit corporations and enable them to maximize profits and their shareholders’ value. The impact is that the 90% of Americans’ interests (employees and consumers) are negatively affected.

Shareholder capitalism has also negatively affected America’s international relations. America’s businesses and government put profits for shareholders over other countries’ interests. We have established the purpose of both our economy and our government as being to make the wealthy wealthier, at the expense of 90% of Americans and interests of others around the world.

Summary

Without accurate and meaningful information on candidates, voters are left to select leaders based on personality, positions on issues, and/or misinformation.

The more politicians, mainstream media, and social media distort the truth for their own and their donors and shareholders' interests the less real the "will of the people" becomes. We must restore truth and transparency to politics, business, and society to benefit from the real "will of the people", which is the only way to realize the goodness of God through the goodness of the people.

The 90% of Americans being left behind politically, economically, and socially has led to a loss of faith in democracy and support for authoritarianism. America's political and economic systems are so intertwined that substantive political reforms are not possible without macro and fundamental changes to both our political and economic systems. Embracing democracy, a free and fair economy, and ensuring accurately and meaningfully informed voters and employees is the only way to evolve America from near authoritarianism to progressing toward a true representative democracy.

A Successful America requires informed voters who will elect candidates for public office with integrity and honesty, the skills and experience for the role and responsibilities, and the wisdom required to find balanced solutions for the issues and opportunities facing America and the world.

4 Society and its Citizens

Purpose of Society

The purpose of society is to organize the interactions of its members for the best interests of all. Its government must establish and enforce rules for both fair social interactions and an economy that determines how goods and services are created and fairly distributed to all members of society.

Beliefs and Self-interests

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. Prioritization of short-term self-interests is a fundamental aspect of human nature (survival instinct). Our beliefs lead to the need to control what happens in accordance with our beliefs. We create perspectives on issues that fit our beliefs and to achieve what is in our own self-interests.

Although there is a broad spectrum of beliefs in the top 10% of Americans, many believe that the America's economy is doing very well based on the following:

- Their incomes are high and growing
- GDP growth is high
- Stocks, crypto currencies, and other high end asset prices are high and increasing
- The incomes of the 90% of Americans are higher than most other countries

They believe America's economic success is the result of shareholder capitalism and the fiduciary duty of corporations, their boards, and CEOs to maximize profits for the benefit of shareholders. They believe that democracy and the rule of law are the foundation for America's success.

Many liberals in the top 10% believe liberal views (e.g., financial, legal, religious, social, etc.) and liberal initiatives (e.g. DEI, BLM, gay rights, abortion, gun safety, etc.) are good and justify win at all costs politics. They believe gerrymandering and closed primaries are justified to win against opponents. They use political beliefs messaging to get votes.

Many conservatives in the top 10% believe conservative views (e.g., financial, legal, religious, social, etc.) and conservative initiatives (e.g., abortion, gun rights, immigration, etc.) are good and justify win at all costs politics. They believe gerrymandering and closed primaries are justified to win against opponents. They use political beliefs messaging to get votes. They support Trump as a counter to liberal top 10% views and initiatives and for his support of their financial interests (lower taxes, etc.). They don't believe he will actually be able to overthrow democracy and establish authoritarianism.

Many in the top 10% of Americans don't understand why the 90% of Americans are unhappy. They believe low unemployment and modest gains in income for the 90% of Americans should be sufficient. They believe politicians need to “craft” messaging to convince the 90% to vote to maintain the status quo. The political messaging on the 90% affordability issue has been:

- Immigrants are taking your high paying jobs
- China is taking your high paying jobs
- Inflation is causing your inability to support your family

Although there is a broad spectrum of beliefs in the 90% of Americans as well, many believe that there is a “deep state” controlling the economy and government for their own self-interests.

Many of the 90% of Americans believe the US economy is not doing well based on the following:

- Their incomes are low, not growing, and not sufficient to support their families
- GDP growth does not impact them
- Stock market, crypto, and other high end asset price increases do not impact them
- Their incomes relative to other countries aren’t important to them

Many of the 90% of Americans believe the top 10% has been dishonest. They see political messaging as promises without delivering results. They see the top 10% as getting ahead while leaving the 90% of Americans behind. The 90% believe the top 10% is arrogant and condescending because of unfulfilled promises and the 90% continuing economic struggles.

They believe there has been election fraud because the results of elections have benefited the top 10% of Americans over the 90% of Americans. They blame the democrats more than the republicans due to their larger role in recent decades.

Women’s participation in the workforce in the 90% of Americans has increased. They have seen gains in their income relative to men, but they still only make 80% of what a man makes for the same job. Males in the 90% have seen a decline in both employment participation and income relative to women. They have become more dependent on their spouses to provide support for their families. Black and white men both see the other race in the top 10% of Americans getting ahead and therefore believe the other race in the 90% is getting ahead as well, which they are not.

Many of the white people in the 90% believe liberal initiatives (e.g., DEI, BLM, Gay Rights, etc.) are part of why they are being left behind economically, politically, and socially by the top 10%. They believe in legal, religious, social, but not financial, conservative views. They support Trump as a counter to liberal top 10% views and actions.

Many of the 90% of Americans have given up on democracy and capitalism and have turned to authoritarianism as their best hope for a better economic future, creating serious political and economic risks. Those 90% of Americans believe democracy and rule of law have been used to leave them behind. They support Trump to clean house and create a government that takes care of them.

Shared Values

Shared values are fundamental to society being able to balance its citizens' fair pursuit of happiness. Following are shared values and principles which are fundamental to a successful society:

- Human Rights
  - Life, liberty, and the pursuit of happiness for all
  - Equal social, civil, and legal justice for all
  - Freedom of speech, religion, press, assembly, and petition
- Beliefs
  - In honesty, transparency, integrity, and right over wrong
  - In treating others as we want them to treat us
  - Faith in the goodness of God
  - Faith in the goodness of people through our faith in the goodness of God
- Free Market Economy
  - Efficient and effective economic activity for meeting the needs of society
  - Sufficient income for the top 10% of Americans to fund business investment
  - Sufficient income for the 90% of Americans to fund economic activity
  - Sufficient income for social issues (healthcare, retirement, etc.)
  - Sufficient transparency of information to maximize efficient free and fair markets
- Democracy
  - Governance of the people, by the people and for the people
  - Separation of church and state, but retain a faith in the goodness of God
  - Separation of powers within the federal government
  - Separation of powers between the federal and state governments
  - Security and wellbeing (physical, digital, health, etc.)
  - Sufficient transparency of information to maximize effective elections

No matter the skills, abilities, or experiences, all people have a heart, love for children, and belief in fair play and right versus wrong. People's shared values, faith in God, and faith in the goodness of people can only surface if they believe their political and business leaders are being honest and are treating them fairly, which will only happen if their political and business leaders are being honest and are treating them fairly.

Faith in the goodness of God is important to most people. Religions help us to understand that faith. Each religion has developed from different cultures seeking to understand the greater good through God. The fact that they have developed with different approaches is understandable. Fundamental to each religion is the belief in treating others as you would have others treat you. Accomplishing that is done by seeking the common good through the pursuit of truth and balance in all things.

Balance of Interests

Balancing all individual interests and perspectives is the only way to function successfully as a society. The complete and honest consideration of all aspects of issues prior to determining a solution that best meets the interests of all people is required to find balance.

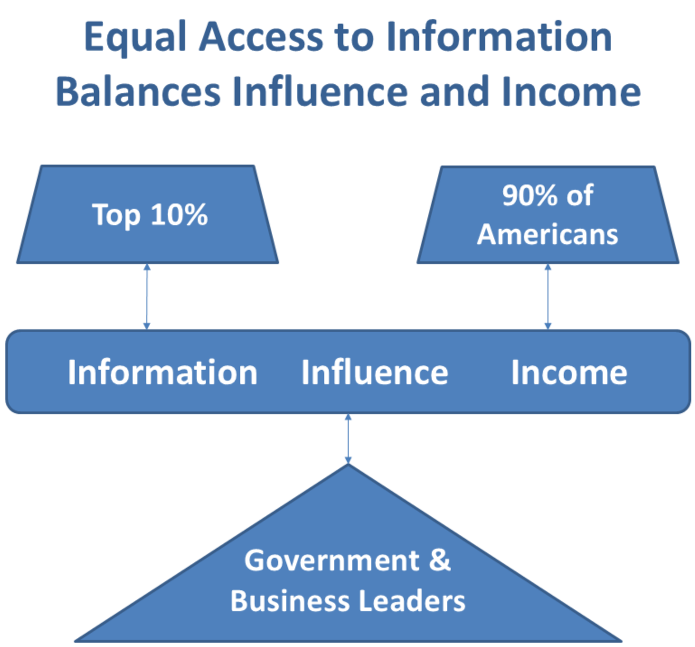
Following groups' interests require balance:

- Upper class and the 90% of America
- Urban and rural
- Conservatives and liberals
- White and non-white

Short-term and long-term perspectives also require balance. Our self-interests are more important in the short term (food, shelter, safety, family, etc.), but the common good is important in the long term for our long-term self-interest.

Balance of Information

Only a balancing of accurate and meaningful information among all participants can lead to a balancing of all short-term and long-term interests. Only an Informed Citizens Commission can ensure accurate and meaningful social, economic, and political information among all participants.



Today the Securities and Exchange Commission ensures the top 10% are provided with accurate and meaningful economic information. Political access via lobbyists, lawyers, networking, etc. ensures the top 10% are provided with accurate and meaningful political information. The current top 10% and the 90% of Americans imbalance in our economy and government is the result of the top 10% controlling the economic and political information the 90% receives. In order to achieve economic and political balance the 90% of Americans need an independent government agency to ensure they receive accurate and meaningful economic, political, and social information.

- The ***Securities and Exchange Commission*** and ***political access*** benefit the top 10% today
- An Informed Citizens Commission (an independent government agency) could balance that economic, political, and social benefit for the 90% of Americans

Summary

All people want a better future for their children and grandchildren. America's founding principles included: "All people are created equal" and "Life, liberty, and the pursuit of happiness". These principles should all be foundational for that future. An environment that provides the maximum opportunity for the pursuit of the greatest happiness for each citizen would embrace those principles and be a Successful America for all citizens. Achieving perfection is not possible but pursuing it as an important goal to maximize success.

There have been many advances in education, science, technology, communications, and information availability over the past few decades that have had significant impacts on our social, political, and business environments. Further advances in those areas, along with the fundamentals of who we are as a collective people, provide us with the opportunity to realize America's potential.

America is the melting pot of the world. America's diversity of race, nationality, culture, and religion provides our challenges and opportunity. It is the foundation upon which to build a great country and become an example for the world. America has had a positive impact on world affairs for 80 years and has the potential to have an even greater, more positive impact in the future. A true representative democracy is a great political system with which to fulfill America's potential. A free and fair market economy is a great economic system with which to provide for America's prosperity.

Citizens can't individually, or in groups, solve the issues facing government, business, and society. Citizens can collectively establish shared values and demand that political and business leaders find solutions to issues based on those shared values and that are balanced for the best interests of all.

A Successful America requires informed citizens who respect the rights of others who are different, or hold different beliefs, and accept the need to balance those differences for the common good.

5 Developing a Plan

America's Challenges

America's greatest challenges are:

- An unfair and inefficient economy is leaving 90% of Americans behind
- Political leaders are using misinformation for their self-interests
- Unfair economy and misinformation are causing social unrest

Shareholder capitalism originated in the 1970s and 1980s in response to stagflation, increased global competition, and activist investors. The macro-economic impact of shareholder capitalism has been negative and the prioritizing of the income and wealth of management and shareholders over employees and consumers has led to political and social cultures of prioritizing self-interests of those in leadership positions.

There are three primary impediments to overcoming the shareholder capitalism challenge:

- Economic, political, and social leaders benefit individually from the current situation
- There is a valid concern that a fix could have an even greater negative impact
- There is an incorrect belief that the purpose of a corporation is to enrich its shareholders

The primary impediment to overcoming the use of misinformation by political leaders is the incorrect belief that the first amendment of the constitution protects political lying as free speech.

America's challenges are tremendous, but so are its opportunities.

America's Opportunities

Overcoming shareholder capitalism requires clarity on the true purpose of America's economy. It will require the balancing of accurate and meaningful information, and therefore influence and income, between shareholders and employees. That information must include the true goals of the corporation and its board, as well as how its management is incentivized to accomplish those goals.

Overcoming political misinformation requires clarity on the true purpose of America's government. It will require legislation that penalizing intentional, provable lying by candidates, as is the case for many other areas in society (e.g., lying to shareholders, lying to government officials, lying to juries, etc.). It will also require the balancing of accurate and meaningful information, and therefore influence, between candidates and voters. That information must include prioritization of truth and transparency by candidates and their positions on key issues and campaign finance.

The collective will of the informed people is the best guideline for society, the economy, and the government. The collective will of the informed people can best be realized through true representative democracy and a real free market economy.

Realizing America's opportunities will require significant efforts by many people. Most significant will be the requirement to not give up. Together the people can determine the fate of the country. Overcoming the self-interest prioritization of many of those benefiting from shareholder capitalism will be the greatest obstacle.

America's greatest opportunities are:

- True representative democracy is the best form of government
- Real free and fair markets are the best form of an economy
- America's shared values reflect the best of humanity

In order to overcome its challenges and realize its opportunities America needs a plan that benefits all citizens. The plan must result in short term changes that will result in long term solutions.

Summary

Most people of reason and goodwill would agree that:

- The purpose of government, and therefore each elected representative and political party, is to ensure the fair pursuit of happiness for all citizens by providing rules and regulations that result in the fair balancing of liberal and conservative beliefs, in a fair and efficient balancing of economic interests, and in physical and cyber security for its citizens and that achieving that purpose would be best accomplished with a true representative democracy.
- The purpose of an economy, and therefore each corporation and financial market, is to efficiently and effectively generate the maximum goods and services and allocate those goods and services in the fairest manner possible to support that system and that achieving that purpose would be best accomplished with a real free and fair market solution.

In order to overcome America's challenges and realize its opportunities America needs a plan that works well for all its citizens. Development of a plan requires a vision of what is to be achieved, goals for what is needed to achieve that vision, and an approach for how to accomplish those goals. The above purposes of government and an economy are the foundation for the Plan for America.

6 Plan for America

Vision: A Successful America (a future that will maximize happiness for all)

- **A Government that Represents Everyone** and recognizes equal human value for all people through dignity and respect
- **An Economy that Benefits Everyone** and recognizes a fair economic value for all people while providing maximum economic efficiency
- **A Society that Respects Everyone** and recognizes the collective goodness of people through our faith in God

Goal: Truth and Transparency (what is needed to achieve the Vision)

- **Informed Voters** who elect qualified and trustworthy leaders with integrity and honesty, the skills and experience for the role and responsibilities, and the wisdom required to find balanced solutions for issues and opportunities facing America who:
  - Enact laws that provide for a fair and efficient economy
  - Enact laws that are balanced for liberal and conservative views
  - Enact laws that provide physical, cyber, and economic security
- **Informed Employees** who require corporations to balance the interests of the upper class (shareholders) and the working class (employees and consumers) to achieve maximum economic fairness and efficiency with:
  - A fair sharing of America's prosperity with the working class
  - Quality products for consumers and social responsibility
  - Sufficient, but not excessive returns for shareholders
- **Informed Citizens and Representatives** who respect the rights of others who are different, or hold different beliefs on issues, and accept the need to balance those differences for the common good which will lead to:
  - Trustworthy leaders who will do what's in the best interests of all citizens
  - Trustworthy leaders who are honest, transparent, and respect others
  - Trustworthy leaders who will result in honest and respectful citizens

Approach: Informed Citizens Commission (what is needed to accomplish the Goal)

- **A Voter Information Division** to ensure accurate and meaningful candidate information for voters so 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:
  - Balances the economic interests of the top 10% of Americans with the 90%
  - Prioritizes truth and transparency by politicians and business leaders
  - Balances the short-term and long-term impacts for all citizens

- **An Employee Information Division** to ensure accurate and meaningful corporate information for employees so they can choose corporations that balance the interests of the upper class (shareholders) and the working class (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*)

- **Citizens Research Services Division** to ensure accurate and meaningful information on key issues and guidelines for all citizens so they can respect the viewpoints of others and evolve into a society that respects everyone:
    - Accurate and meaningful business issues reporting for employees
    - Accurate and meaningful government issues reporting for voters
    - Accurate and meaningful social issues reporting for all citizens

Note: The above objectives of the Voter and Employee Information Divisions may change based on the information and perspectives developed by the Citizens Research Services Division.

For a document with more information on the **Informed Citizens Commission** click here.

Summary

Accurate and meaningful information is required for influence in business, politics, and government. Free economic markets are only fair if accurate and meaningful information is available to investors, management, and employees. True democracies are only successful if accurate and meaningful information is available to candidates, representatives, and voters. Truth and transparency are required for accurate and meaningful information. Transparency to ensure “truths” are the whole truth and nothing but the truth.

Only the government can ensure accurate and meaningful information. Only the people can require the government to ensure accurate and meaningful information.

The Plan for a Successful America provides goals that all Americans of reason and goodwill can embrace and a reasonable approach to accomplishing those goals. By embracing those goals and pursuing that approach we will ensure elected representatives enact an Informed Citizens Commission to pursue a Successful America.

Implementing the Plan for America will require citizens to let their elected representatives and candidates for elected office know they support the Plan for America and want them to enact an Informed Citizens Commission. You can send an email to your representative and/or sign a petition showing your support at: www.informedcitizens.com/take-action.

ABOUT THE AUTHOR

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