

11 The Family Support Administration (FSA)

Issue/Problem

This National program area will be restructuring of the way public services are provided to help Americans in various areas that require federal, state, county, city, etc., tax-based funding.

The FSA proposal would streamline the functions of unemployment, welfare, housing, and any other subsidies that are currently administered in a somewhat uncoordinated manner. Again, we are already paying for the administration of these services.

This function will approach citizen needs for any publicly funded support as a “family unit” whether determining how to help one or x-number of persons.

The People’s Sense

America was originally peopled by brave souls seeking a better life for their family and/or religious freedom. The *family unit* whether it is comprised of one or more people is the fundamental element of any society.

When it comes to protecting the quality-of-life of American families, especially those in need we will adjust our social service support network of programs as needed to efficiently focus on improving their overall situations. In turn, we will expect their full commitment to the same goal if they want any tax-payer funded support. Not too much to ask.

The FSA entity will work in conjunction with the functions of the aforementioned Re-Employment System to assist people and families, but only so long as they are willing to work towards bettering their personal and/or their family situation with regard to employment, education, and civil responsibility.

The FSA may very well come to be known among the American public as, ***The Last Deal***.

We Americans as united people and as a nation born with a forgiving Christian character — will absolutely work to help those that want to help themselves progress. However, going forward we will show no tolerance for anyone that expects publicly funded support of any kind without the personal willingness to actively work on improving their educational level and/or vocational capabilities, as needed. They must also be prepared to work full or part-time while any publicly funded help is being provided to them and/or their family, as appropriate to their particular situation.

And for those that in their past were involved in crime, gangs, etc., we will diligently work to bring them into mainstream society with a “written understanding” signed of their own freewill that the nation will demonstrate zero tolerance for any future involvement in such activity. It very well could be their *Last Deal*, but we will offer it to them. This group will help to replace the IOs that will be repatriated!

The FSA program philosophy is for publicly funded services to provide a civil framework designed to help our citizens and their families progress toward a better life.

The intended focus of the Family Administration concept is to deliver a civilly responsible approach to “whole person” and “whole family” services. And to insure the most productive and efficient use of our tax dollars, as well. As stated before, it will be citizens first, Other Legal Occupants (OLOs) second, and there is no third.

We will absolutely help American citizens and their families when they need help and desire to build a better life.

At the same time, it will be made crystal clear that American society has the right, obligation, and responsibility to the Common Good to kick those that do not choose of their own freewill to be civilly responsible. And we will need to kick some of them very hard in the beginning! There will be no more pity parties and no more free rides.

The implementation of the FSA philosophy in the administration of publicly funded services working in conjunction with the U.S. Re-Employment System methodology will assuredly improve the quality of life within American society. It will do it one person and one family at a time.

There is not a lot more that really needs to be said about this proposal at this time since I believe you know, understand, and most likely approve of the common sense message above.

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12 Family Basic Asset Protection

Issue/Problem

This oddly titled National proposal raises an important issue that American society needs to publicly debate, prudently consider, and reach Common Agreement upon. It seeks to help us resolve the definition of the *American Dream* and how it will be cared and accounted for within the National System.

Specifically, the issue is whether or not every American family has the right to have a long-term home or residence in which to live their life and to call their own.

This is a tough one because it involves the personal ownership of property – you know, what most wars are fought over!

We're not talking multiple homes, but a family residence that will be theirs over the years. We know this one will cause some banging and crashing! Dealing practically with the home ownership issue will challenge our national commitment to American families and their Right to the *American Dream*.

The People's Sense

The American Family's Baseline

As far as America is to be defined on this issue — every hard working American will be entitled (a sometimes ugly word) to a residence of their own. To possess a real piece of America and a fixed address — whether it is a single family home, a mansion, a townhouse, a mobile home, a condo, a houseboat, a duplex or whatever — is to most people the base upon which the American dream is built.

I believe most Americans will agree with that and the reality that due to various internal and external factors that Dream in recent years is becoming an American Fantasy for many of our citizens. It is particularly true for the youngest Americans trying to enter an over-priced housing market, but it is a reality for many of the Generational Groups within our society. Not only obtaining a home, keeping it as well.

Let's Take a Look

For starters, we are not talking about a residence that is given to someone by the government. Not going to happen. One way or another people will *work and earn* their piece of America even if they have to work and pay on it over their entire lifetime.

We are talking about family (one or more persons) housing that under special long-term financing programs will allow even the poorest American citizens a place to call their own.

Those long-term financing programs set-up and managed by the American Banking System. We will not be asking the Banking Industry to set them up — We will tell them the interest rates and the terms to be provided and they will put in place. This is a glimpse at a key part of the Re-Structuring of the Banking Industry to be presented later. Remember what I said about wars being fought over such things – it will get hot!

A few thoughts on how this complicated but very “family-value” issue will play-out:

- As life in our National System and the overall economy may uncontrollably erode a family’s finances, they should not have to live in fear of losing their home. Or never even being able to afford one in the first place.
- The housing market went through a tremendous home valuation growth and general greed phase roughly from 2003 into 2006.

That bubble was driven by a period of Bank supplied, very low interest rates, too many investors (many that are not American citizens) buying and selling homes, the banks continually lowering their qualifying standards in order to keep making loans, and the overall un-controlled status of the Banking and Investment Industry. The well-lobbied Congress letting the Banks do what they please.

- The Banks have contributed greatly to the housing bubble and will now be directed to help families, far more than investors, live through the hard downward adjustment in home prices that has already started (2nd quarter 2007).
- Banks will be **required** to refinance person’s primary residence (only) and at a “decent” interest rate, say a fixed rate of no more than 3 to 4%. And that regardless of the property’s appraisal having fallen below the amount that needs to be refinanced.
- Further, loan terms of 35, 40, and more years will be provided to assist homeowners in balancing their mortgage payment to their income.
- A one-time national adjustment will be “negotiated” with the Banking Industry and the public will come out on top! The Banks just like many other businesses and whole industries will not even try to do something positive for society unless it is mandated. They do not consider it their responsibility!

This is another case where We must be assertive and act as the true owners of our country. We make the rules for those that want to continue to play in our sandbox.

And remember, We are taking care of American families.

From another angle, the Public Housing projects in existence all over the country will be deliberately converted over to “owned” condos for which the current or future residents will assume the personal responsibility of a mortgage loan in order to possess or they will need another option.

For Those Not Interested

At the same time, it must be acknowledged that there are some numbers of people that do not want to own or be responsible for residence of their own – and that would be their choice. People will not be helped to own a home that they are not going to live in and properly maintain.

However, they could practically utilize the option of a guaranteed, long-term residence to benefit of their overall stability.

The option could practically be arranged through a formal, national Family Housing program where owners of properties register rental(s) for long-term, if not lifetime lease, by individuals seeking such a life arrangement.

However, this option does involve the traditionally unreliable and too often irresponsible maintenance of a given property by an owner — the dreaded Slum Lord scenario.

Going forward Slum Lords of any kind will not be tolerated if they desire to enjoy the tax benefits from such properties and/or being allowed to retain ownership thereof. Violators will lose their properties – in short order!

On the Other Hand

There is a bit of the flip side to the Slum Lord problems, and the Banks will be required to help resolve it. Banks in a practical effort to guard against risky loans generally do not like to make too many loans to investors. At the same time investors in rental properties often complain that they have limited resources to put into upkeep of said properties. Maybe they should not be permitted to have them in the first place then?

In every town and city in the country there are rental properties in which families are living in conditions that most of us would not care to even walk through, or to

be offered a drink of water there. I know – I have seen a few of them and would not take a drink of water. That’s the facts!

Banks will be mandated to make “Rental Home Improvement Loans” on a per property basis. All of the funds loaned will be designated for the sole purpose of bringing a specific property up to a publicly acceptable living standard — and keeping them there!

This single program will generate an “enormous” amount of home improvement work in every part of the country. And that means jobs!

The re-financing will be at reasonable rates and year-terms so that the resulting new mortgage will not (be allowed to) cause the rent for that property to be raised to a level that the existing tenant could not afford. The accountability of bank and borrower will be strictly monitored and penalties will be significant and swift, including the loss of property’s ownership! And, owners will not use these loans to fix up and then flip the property.

Tenants will have long-term (decades) leases on properties set-up under this national program.

Various details will need to be worked out on this legislation, but the intent and family-oriented spirit of it is quite clear. Give it some thought.

“A home for every American family and a family in every home”

13 American Owned Business Preference Policy

Issue/Problem

This National program would very publicly formalize what should be a given within the American National System and business community. Going forward we will consider severely limiting, but not totally eliminating the opportunity for non-citizens to start and/or buy businesses small and large in America.

This proposal concept will be very difficult to implement considering how much property and how many businesses in America are foreign-owned. However, we must start somewhere, especially when considering that such controls and restrictions are a commonplace practice around the world (China for example).

Our current national legislation and policies on foreign ownership must be publicly presented, if not exposed for public critique. The issue demands a hard and practical public debate as We the People are shaping our nation's future.

The business ownership issue also ties a bit into the overall immigration control issue. We need Americans to own and operate businesses in this country. The Small Business Administration (SBA) for example will have its charter reviewed and modified as needed to reflect this clarified national priority. SBA loans to promote business creation by citizens will become the rule.

Again, America an Americans first!

The People's Sense

Frankly, America does not fully benefit when those with wealth from other countries come here to buy-up and/or start businesses with old world wealth. This decreases the opportunities for our own people to start, own, and operate businesses within their own communities.

Non-American ownership of businesses within our borders will not be totally suspended, but the "Everything in America Is on Sale to the Highest Better" cycle needs to be brought abruptly under control.

And more Americans must learn how to own and successfully operate businesses – which frankly not just anyone can do.

We will also regulate to a reasonable extent the future sale of businesses owned by non-citizens giving Americans preferential access to those purchases. Thus gradually increasing the percentage of citizen owned businesses in America. Consider it a side-issue in our national house-keeping exercise.

This proposal will understandably come under tremendous pressure from many sides, but the spirit of it could be summarized in looking at recent flap over the management of some of our seaport operations being sold to Middle-Eastern companies instead of to an American entity (and there is backdoor legislation in the works to get around the successful blocking of that deal).

While there were definitely political and foreign policy considerations to such deals — sales like this mainly represent the desire to sell to the highest bidder regardless of the fact that an American entity could make the deal at the same or a somewhat lower price, but would keep the ownership and jobs in country.

A hard issue to be addressed for sure, but we must take a long-term perspective on overselling our assets and in some cases, even placing our national security in question.

It is a situation that must be responsibly confronted for the Common Good.

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