



Study topic assignment:

Economic

Welcome to the Wonderful World of Learn & Teach



When studying or teaching not only research the Internet, but a variety of others (Archives, Libraries).

Method of study is 'Learn & Teach'. Learn & Teach uses Study topics, Word find to facilitate learning and teaching. Study topics are based on the 'Law Giver Manifest', current Social Justice issues. Learning, teaching are continues and ongoing all life long.



Study advise

When studying or teaching you may find a well written piece. **Plagiarize** parts you need and expand on these (applies to Scholars, Educators). **Not plagiarizing is bad education.**



C.G. Economic concept

Essay (700 words): Why have an economic concept!

Extended Essay (1400 words): Explain C.G. Economic concept!

Speech (3 minutes): Concept 2 explained!

Presentation (7 minutes): wmw, fair, just, affordable....

Group Discussion (7 minutes): End Gambling!

Campaign: Start CROn!

Poster: Design a digital Poster (**graphics, video, sound**) Loan sharks!

C-G ECONOMIC Concepts



Every bussiness is a CROn. Every Adult is on wmw.

The 'C G ECONOMIC Concepts' endeavor to turn people from being elitist polluting selfish parasites (**capitalists**) or incompetent polluting technocrats (**communists**) a threat to other people & 'Planet Earth'. Into a 'Custodian' of the creations of **1GOD** & social justice practitioners! For the Glory of **1GOD** & the Good of Humankind.

CONCEPT 1

CROn (Community Run Owned not for profit) replace capitalism (corrupt, greedy, profiteering, private owner parasites), communism (corrupt incometent technocrats) & hybrids (corrupt, half parasite half incompetent). Private ownership entity is confiscated without compensation & is converted to operate as a 'CROn' with a 'DmC'. State own entity is converted to operate as a 'CROn' with a 'DmC'. Government agencies operate like 'CROn' with a 'DmC'.

'Shire' & Gatherings set up 'CROn'.

'C' community is a 'Shire'

'R' run by 'DmC' (Decision making Committee of 7)

'O' owned by its workers paid **wmw**+ unpaid volunteers

'n' not for profit



CROn organization is managed. Single leadership is tyranny. Leadership by Committee is fair. **CROn** are governed by a committee (D MC) of 7.

'D-mC' (Decision making Committee elected for 1 year) consists of, 7 members: Coordinator, Treasurer, Go for, 4 Trustee.

A CROn DmC needs to use, **bpI** (business performance Indicators), **Jic** (Just in case), **Es** (Economies of scale).

CROn DmC use business performance Indicators & feedback from all stake-holder for decision-making. (see CROn)

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ZERO TOLERANCE to private owner parasites & incompetent technocrats

CONCEPT 2

All land & dwellings are local community (Shire) owned. Freehold land is transferred without compensation to the Shire. Occupier can stay in house until they want to move or die. Then Shire takes control without compensation (there is no estate for property). Provincial Government, CROn & families lease from the Shire. Everyone is a tenant. Shire provides Cluster housing, Work chapel & CRBC !

Freehold land is private ownership land. Depriving community use of land for benefit of all. Freehold (No Trespass) denies usage of all beaches, of lake & river frontages, denies picnicking on golf course's.. **1GOD** created Planet Earth to be used, enjoyed equally by all People. Freehold land & privately owned dwellings are insulting to **1GOD**.

Freehold land is used by investors to speculate (gamble) hoping to drive up property prices (profiteering, capital gain) denying a community affordable shelter. Investors also use freehold land for criminal tax avoidance



(negative gearing). Private landlords are main cause of homeless members of the community. Any community that has homeless is a failure. This community has no right to survive (exist).

Some investors erect flimsy buildings & charge over priced rent. People who can't pay become homeless. Investment Property is not really bought for rental income but used as tax evasion. Result decaying buildings. The emergence of slums unsuitable for human habitation (insects & rodents love slums). Hold Private Landlords & Freehold Speculators accountable, asset strip + MS/R6



ZERO TOLERANCE to F R E E H O L D !!!

CONCEPT 3

Every adult has a right (duty) to rewarded work. Rewarded work entails getting a wage & conditions. For best economic management everyone's a wage earner.

For economic management, wages & conditions (wmw) are set by Provincial Government. **wmw** are set annually. **wmw** may stay the same, or go up, or go down as economic conditions require. **Note!** Private ownership, State ownership are abolished & replaced by CROn. Unions are deregistered. Government sets wages, conditions..



There are 7 pay grades. Pay is based on a '**wmw**' (weekly minimum wage) & a multiplier.

Pay scale starts with a **wmw x1** (minimum) to **wmw x7** (maximum) reward range:

wmw x1 unskilled, apprentice ~	wmw x5 Leader ~
wmw x2 skilled, Tradesman ~	wmw x6 Manager ~
wmw x3 Senior Tradesman ~	wmw x7 (maximum)
wmw x4 Supervisor ~	administrator

Conditions for all 7 pay grades:

Expecting SHE's receive 7 weeks paternity leave at **wmw x1** then **SmeC** rules apply ~

HE's receive 1 week maternity leave at **wmw x1** ~

Sick pay for all pay grades is **wmw x1** ~

There is 3 day grievance leave at **wmw x1** ~

There are 2 weeks (2x 7 days) annual leave pay grade is **wmw x1** ~

Work gear, Food, Drink & hygiene are provided.

There are are no bonuses. No other benefits, perks, payments,.. There is no annual leave loading, nor long service leave. ~

Pay grades have minimum qualifications:

wmw x1 (no skills),

wmw x2 (completed 'CE'(reservist), skilled or 'Trade

Certificate'),

wmw x3 (Master Trade Certificate, CE reservist),

wmw x4 ('Supervisor Certificate', CE reservist),

wmw x5 ('Leader Diploma', CE reservist),

wmw x6 ('Manager Diploma', CE reservist),

wmw x7 ('Administrator Degree', CE reservist).

Career path! Further study after qualifying (**HE & SHE**). When there is an opening, promoted by seniority.

Workers who cannot find full or part time work. The Shire usefully employ these people on **wmw x1**. Eliminates unemployed !

SUPPORT wmw !!!

CONCEPT 4

All Intellectual property (copyright, patent..) belongs to the Shire (community). Free to use by all. Intellectual property (IP) is preserved via 'Knowledge Continuity'. Profiteering from IP is parasitic, predatory, profiteering, a crime: **MS/R6**

Shire & Province provide 'Free Education' from cradle to cremation. In return all Intellectual property belongs to all members of the community. Passing on Intellectual property to foreigners (multi nationals, spies..) is Treason: **MS/R7**

Free Education is provided by Shire (**SmeC**) & Province (**PHeC**, **PDEc**, **CE**). Everyone is learning & teaching all live long. Individuals provide 'Knowledge continuity' to family, work & community.

SmeC 'Shire medical & education Complex'. The Shire provides free medical from conception to death & free education to children & seniors. It provides community services via 'SmeC'. The SmeC also is a career path for only SHE !



PHeC 'Provincial Hospital & education Complex'. A Province supply free Hospital from conception to death & free education to young HE & adult HE & SHE. The PHeC also is a career path for only HE!

PDEc 'Provincial Defence & Emergency center'. PDEc assists' gives guidance & protection in an emergency to the Province & its' Shires (communities). PDEc initiates 'Holy Matrimony' Contract, train Administrators via 'Leadership camp'. Career path for HE & SHE.

CE 'Community Emergency service'. Every 17 year old SHE & 18 year old HE has to attend 1 year compulsive 'CE' service. The 'CE' assesses each youth (includes handicapped) for their usefulness to the Shire & Province. Decides how their usefulness may be enhanced. CE removes parenting influence & replaces it with 'Communities Duties & Rights'. CE decides career path of each SHE & HE as per their abilities & community needs.

Free Education provides a career path beginning with an Apprenticeship, as promoted, further study is available. Elitist useless short cut Education (Universities) is a waste. Graduates are employed as no skilled workers **wmw x1** If they seek a career they have to start an Apprenticeship. Universities are 'Shut'! Non Government education is 'Shut'! Government that give money to non government education are stealing from the community. Stealing Government is replaced, held accountable, **MS/R6**.

An individual's life experience knowledge (intellectual property) is preserved & becomes immortal. The 'Knowledge-Continuity' approach identifies critical knowledge & provides methods for capturing, transferring & applying that knowledge. Life experience knowledge is separated between work & personal.

When an employee leaves vast amounts of IP are at risk. To counteract this brain drain it is critical that the employee's intellectual property is preserved. It is essential to capture & preserve this knowledge before the employee leaves. Capturing means audio (story telling), video (showing), shadowing (work alongside).

A Individual's life experience knowledge(I-P) is shared with the community & family. Community sharing comes via the Free Education system. Sharing means oral, audio (story telling) video (showing), shadowing (hands on).

Family sharing comes via children & grandchildren. It

means oral, audio (story telling), video (showing), shadowing (hands on). Every individual from age 14 is to record their life experiences(both positive & unsettling).

ZERO TOLERANCE to:

Intellectual property Profiteers !!!

FREE HEALTH & EDUCATION
(Citizen Right)

CONCEPT 5

Gambling is an addictive **bad** commercial or personal economics **concept**.

Commercial gambling includes, land & real estate speculation (capital gain), Derivatives (bonds, forwards, futures, hedges, options, swaps, leverages, shares, stocks, warrants.), Funds. Freehold ends.

Gambling venues casinos (betting shops, internet, tabarets..), lotteries, exchanges (future, stock) are closed. Gambling promoters, profiteers (bookies, funds manager, futures traders, stockbrokers..) get, **MS/ R7** Gambling is an addiction. Any recenue received is unearned, taxed (100%).

Personal gambling: betting (cock & dog fights, horse & greyhound racing, Sport betting, under ground fights, 2 up, other outcomes..), playing (bingo, games, lotteries, internet, poker..).



Gambling venues (bookies back rooms, betting shops, casinos, Internet websites, lottery outlets..) close. Gambling promoters & profiteers (bingo, bookies, lotteries, Sport betting, Net gambling websites, other betting & or gambling..) get, **MS R7**

Addicts do not believe they are addicted as long as they are enjoying themselves & holding their lives together. Addicts are ignorant (stupid), gullible & weak (pathetic)! Once addicted they become a threat to themselves & community. Addicts become delusional, anti social, dishonest, deceitful, immoral, selfish, uncaring. This forces a

community to control their life style. Limiting freedoms & rights.

ZERO TOLERANCE to GAMBLING !!

CONCEPT 6

Commercial & Personal Credit is predatory lending (Loan-Shark operation), it ends. Credit enslaves the Debtor which is cause & effect of Debt collectors. Predatory lenders & Debt collectors are criminals, **MS/R6**



Government (Provincial, Shire) cannot use credit to finance their budget. Government revenue (Taxes & Fines) goes up government services increase (wmw goes up). Government revenue decreases its services are cut back (wmw goes down). Government doesn't use credit & stops commercial & personal credit. Government that goes into debt is replaced. Government members are personal liable for any debt that occurs.

Commercial credit a hangover of Capitalism ends. CROn are set up by Shires & C G Gatherings. CROn have to survive on revenue they generate. If they continue to not break even they close down.



Commercial, personal credit stops. Repayment of loans between friends, families, cannot be enforced. Debt collecting ends. Debt collectors are criminals, **MS/R6**

Say 'No' to Credit, Loans punish Debt Collectors

CONCEPT 7

Taxes are needed so Government may fulfill its obligation & expectations to its people. Tax minimization & tax deductibility end. They are tax avoidance a crime: **MS R6 Tax Shelter** are closed.

Tax-shelter: Alaska, Andorra, Bahamas, Belize, Bermuda, Cayman, City of London, Curacao, Cyprus, Delaware, Dubai, Florida, Jersey,

Guernsey, Hong Kong, Ireland, Isle of Man, Liechtenstein, Monaco, Luxembourg, Nevada, Panama, San Marino, Singapore, Seychelles, South Dakota, Switzerland, Texas, Turks & Caicos, Vanuatu, Vatican, Virgin Islands, Wyoming.

Custodian Guardian support the need of Government to collect taxes. Custodian-Guardian oppose Tax-avoidance. **Paying Taxes an enforceable Civil Duty !**

Tax-minimization is Tax-avoidance!

Trusts are Tax-avoidance!

Tax-deductible Donations are Tax avoidance!

Tax-avoidance is stealing from the Community!

Tax-avoidance is a Crime: **MS/R6**



Tax-Rate	Type	Info
0%	INCOME	applies up to wmw 7 (weekly minimum wage 7)
21%	VAT (value added tax)	applies to all goods & services (no exceptions)
70%	BUSINESS ¹	applies to Gross-profit
100%	INCOME	applies to income above wmw 7
100%	UNEARNED INCOME	applies to all dividend, interest, rent, capital-gain, winnings,...
100%	ESTATE	exempt personal items!
100%	FRINGE Benefit	applies to any supplemented benefit on top of wage!
100%	DISPOSABLE	applies to any disposable. Disposables are phased out!
100%	NON-RECYCLABLE	applies to any non-recyclable. Non-recyclables are phased out!
100%	Added arteficial & natural sweeteners.	applies to any arteficial & natural sweeteners

Rewarded work entails getting a wage & conditions. Pay is based on a 'weekly minimum wage' (wmw) & a multiplier. **The weekly minimum wage (wmw) is set every year by Government.**

Note! 'VAT' is collected by the '**Shire**'. The Shire keeps 50% of the

tax collected & forwards 50% to the Provincial Government. Provincial Government collects & keeps all other Taxes. Furthermore both Shires & Province raise money through, charges, fees & fines.

¹ Universe Custodian Guardians do not support private enterprise. They support "**CROn**" (Community Run & Operated not for profit).

Unearned is something gained not by merit, labor or service.

Unearned income, position, power & wealth end. Enforced by Government.

A Deceased person has a community afterlife: Estate, Heritage & Traditions, Knowledge Continuity. Estate passes on heritage, family traditions & memorabilia, accumulated knowledge & life experiences. Estate does not pass on Position (ends with death), Power (ends with death), all Wealth goes into Government Revenue.

Disposables are wasteful. Pollute waterway's, seas.. Create more landfill! Disposables are phased out! Enforced by Government.

Non recyclables become garbage, landfill. Non-recyclables are phased out! Enforced by Government.

Adding artificial &/or natural weeteners is to be discouraged. Is taxed extra(100%). Enforced by Government.

Charity that have Tax deductible donation status are **fake!** They are tax-avoidance schemes endorsed by corrupt Government. Don't donate to these! Close down Charity & confiscate assets. Prosecute Government, **MS/R6**

Being Wealthy (Chain of Evil) is a crime **MS R6**.
A crime against the Community, Anti Social & insulting **1GOD!**
Wealth-Apartheid ends.



Condoning profiteering, private ownership, freehold, patent, copy right, gambling (capital gain, bonds, forwards, futures, leverages, hedges, options, shares, stocks, swaps, warrants, casinos, bookies, bingo, lotteries, Sport betting, Internet gambling websites, any other betting & or gambling...), credit (cards, loans,...debt collectors.), tax

avoidance (tax deductibility, tax minimization, tax deductible, trusts, donations..), wealth apartheid are not only a threat to this generation, next generation but coming generations. Children are to report parents that condone profiteering, private ownership, gambling, tax avoidance, wealth apartheid, freehold, copyright, patent, credit, destroying their Childrens future. Parents hold accountable, remove & **MS R6** politicians that allow or are responsible of: profiteering, private ownership, freehold, copyright, credit, patent, gambling, tax-avoidance, wealth-apartheid!

C-G Economic's for a fairer Community living useful rewarding lives!

To implement the C G Economic's concept. Community governance is needed. Custodian Guardian support 2 tier governance, spiritual & political.

Spiritual is 2 tier, local: '**Klan**', provincial: '**Orackle**'.
Political is 2 tier, local **Shire 'Council'**, '**Provincial 'Parliament'**'.

Governance comes through elected equal (HE SHE) representation. Elected equal representatives form a committee. Responsibilities are allocated by competence. Leadership by 1 is Tyranny! Governance by elected committee is fair.

A committee has equal representation of HE & SHE.
A Gathering has an elected committee ('Klan') of 7HE & 7SHE.
The Oratorium has an elected committee ('Orackle') of 7HE & 7SHE.
A Shire ('Council') has 2 elected (1 HE & 1 SHE) + 3 Appointees.
The Parliament consists of elected 35 He & 35 SHE. These elected then elect 7 HE 7 SHE to form Government.

Governance needs Accountability. Governance makes Rules & enforces these rules. Rules are based on the '**Law-Giver Manifest**'.

End