

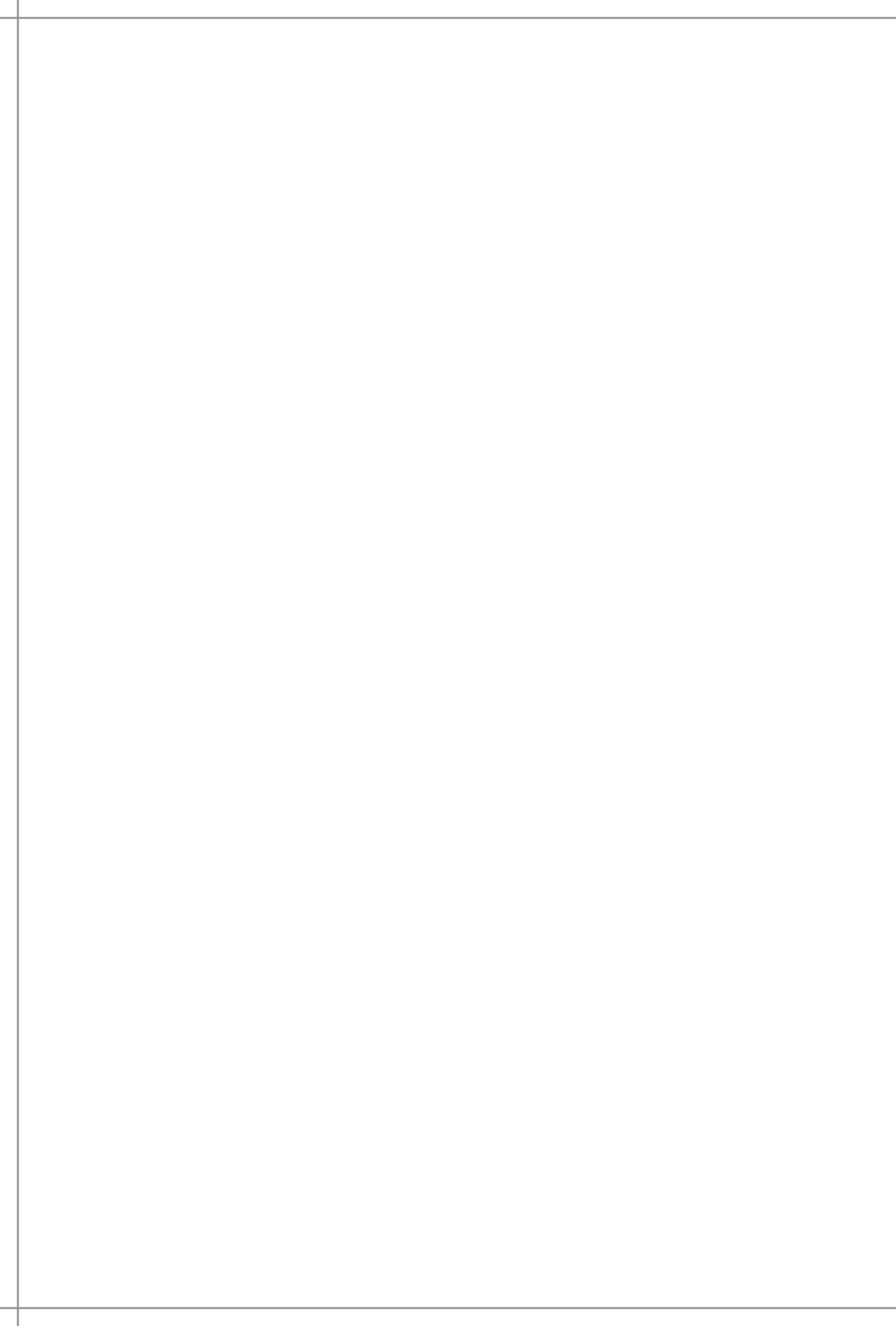
A Capitalist Carol

**The Spirit of Capitalism
Past, Present, and Yet to Come**



Paul S. Anderson, PhD

With adaptations of writings by
Charles Dickens and I. M. Nehemiah



A Capitalist Carol

**The Spirit of Capitalism
Past, Present, and Yet to Come**

Paul S. Anderson, Ph.D.

An adaptation of and with recognition of

A Christmas Carol

Written by Charles Dickens in 1843

An extension of

An Earth Day Carol

Written by I. M. Nehemiah in 2011

For whom Paul S. Anderson is a Contact Editor

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Introduction

I credit Charles Dickens with the inspiration of this ghostly story, and I paraphrase him liberally and at times even mimic his old-style English writings. Dickens sought to entertain with an 1843 novella of the past, present and future with a tale of a stingy old man named Ebenezer Scrooge. I also seek to entertain, but my story is a broader account of the socio-economic background, realities and prospects of our 21st Century society, as seen through the life of a man named Edward Rouge. Rouge has some similarities with Scrooge, but his situation is far worse. Rouge is like you and me, caught in our stingy and self-centered lives without realizing it. And he and we are like our neighbors and our ancestors, all creating our own destinies. If you see yourself in the characters, then I may have succeeded in my intent to reach you.

The main historical events and the lives of famous people are factual and can be verified by searching on the Internet. The depiction of Capitalism as a dynamic, changing, evolving set of attitudes and norms is reality, as are the changes in American and world societies during the past three centuries. We seek to understand these realities. Our ghostly story foreshadows what may become of our children, our society, and our world. Regarding environmental concerns, it is an Earth Day Carol that reminds us that everyday should be about caring for our Earth. Regarding social issues, the story tells us that “Mankind is our business.” And regarding economic dealings, this is a story of how the dreams and promises of Capitalism can become nightmares of our own creation. Some would say that there is not a ghost of a chance for us

to escape our madness. Let the ghosts show us what we cannot see, or what we choose not to see.

Your faithful Friend and Servant,

Paul S. Anderson

With appreciation for the earlier writings of
Charles Dickens and I.M. Nehemiah

December 1843. *A Christmas Carol*, written by Charles Dickens.

April 2011. *An Earth Day Carol*, written by I. M. Nehemiah for Earth Day, more than one year before the days of that story in 2012.

August 2018. *A Capitalist Carol*, written by Paul S. Anderson for every day, with more attention to the issues of capitalism, democracy and the realities of our society.

Chapter 1

Farley's Ghost

Professor Farley was dead. There can be no doubt whatsoever about that.

The funeral was a massive affair. Dignitaries from every corner attended. Behind the coffin walked twenty honorary pallbearers, among them Edward Rouge, the most prominent of Farley's former students. He had been either classmate or tutorial instructor of several others in the procession who were now solid friends despite representing competing countries: Hao Chen from China, J.K. Srinivas from India, Luis Bastos from Brazil, and Ivan Strofski from Russia. They all knew each other, and they all knew that Jonah Farley was as dead as a doornail.

The entire world knew that Farley died. For more than forty years he was among the world's greatest economists, an economic advisor to presidents and dictators alike. His books, articles, speeches and even ramblings attracted everyone's attention. As the quintessential authority on modern capitalism, Professor Farley was courted and rewarded by every financially involved entity, from billionaires and journalists to nations and alliances. And his former students carried his messages literally everywhere that money was exchanged or even mentioned.

Rouge had been for years a classic protégé of Professor Farley. As a prominent man of business and a recent past governor of Oklahoma, Rouge consistently cited Farley's wisdom as justification for his own policies and attitudes. And recently others had begun citing Rouge. Nobody could replace Professor Farley, but Rouge was close to having that honor.

Governor Edward Rouge. Even after his term of office concluded in January 2011, he still liked being called Governor. In the world of

finance, he was a combination of old wealth and new money. On his paternal grandfather's side, the money ran deeply into the American South with cotton, textiles and clothing. His paternal grandmother had newer money from oil in Oklahoma, as well as from computers and banking. So Pappy Rouge, Eddie's father, was loaded from birth, and so was Eddie.

On the other hand, Eddie's wife was a commoner schoolteacher with some Hispanic and Native American ancestry. Despite family opposition, Eddie married Lois, and they proved to be a great couple. And in financial and political realms, Eddie prudently used his wife's "minority status" whenever it was convenient.

Edward Rouge, an iconic citizen of American conservative society, was strongly associated with the right wing, but not the radical right. He was a church-attending, pro-life, anti-tax, small-government, tough-love, Republican who was family-oriented and a champion of capitalism. He regularly gave thousands of dollars to churches and any cause about which he felt strongly. Smart, handsome as a Hollywood leading man at age fifty-five, quick-witted, and forward-thinking, he served on many corporate and charity boards and was well placed with politicians. Couple that with his money, and the words "powerful and influential" were appropriate for him.

The Rouge household was once featured on a television show about the rich and famous. Husband, wife, three children, and four dogs resided on his substantial estate, and all were cared for by six workers, excluding the five office-staff who cared for business and other issues. Private schools for the kids and chauffeured cars helped shield the Rouge family from the public eye, for Eddie was certainly well known and recognized when with the general public. And this was exactly the life that he wanted, continuing how he and the wealthy side of the family had been raised for generations.

It was two years after Professor Farley died that Edward Rouge accepted a Presidential request to lead the US delegation to the United Nations Conference on Sustainable Development (UNCSD), commonly called "Earth Summit 2012," being held in Rio de Janeiro, Brazil. He had arrived in Rio two days earlier and was already established in a very nice hotel suite at Copacabana Beach. The large windows on the

fourteenth floor offered a stunning view of the blue ocean, broad white beach, distinctive black and white sidewalk, and six lanes of divided boulevard in front of the sidewalk café near the hotel entrance.

With him in the spacious office area of the suite was Andrew Philips, his assistant on this trip. Andrew was a quiet conservative aligned with Rouge but was different in most other ways: twenty-nine years old, single, African American, and certainly not wealthy. Andrew was a research assistant to Bill Parker, Rouge's confidant and chief-of-staff for twenty-five years. But Parker was ill and could not travel, so Andrew was a last-minute replacement.

Andrew closed his cell phone and said, "Mr. Hao Chen called to confirm that he will have dinner with you tonight at 8:30. He will be in the south lobby then. And Ivan Strofski is also in this hotel and will stop by tomorrow afternoon at 1:30."

"Happy Earth Summit, Uncle!" interrupted a cheerful voice. It was the greeting by Rouge's nephew Jonathan Stillwell, who entered the room so quickly that this was the first intimation Rouge had of his approach.

"Rubbish!" said Rouge, "And the Earth Summit is not until the end of the week. Who let you in, anyway?"

"It was easy. Everyone knows you have a nephew here, and the hotel staff thought you would be glad to see me. They don't know that we are on opposite sides of the Earth Summit debates."

"Opposite in points of view, yes, but not opposite at the table where I am a chief delegate and you are in the streets and side events as a munchkin cub reporter for an insignificant protest group. Take your idealistic 'save the world' and 'save the whales' rubbish back to the streets."

"Respecting our planet Earth is never rubbish, Uncle!" Jonathan said. "You don't mean that, I'm sure."

"I do," said Rouge. "God made this planet for mankind, and it is for our use. And I do respect it. You and the likes of you would lock it up, and then everyone could be poor. Poor like you, and like your mother. Is she still living on welfare? Don't answer. I know she is. She's visiting my house while I'm away. My dear wife is still a sucker for her poor sister's stories. Proper utilization of resources should not include leaching off relatives."

“Come on,” returned the nephew gaily, ignoring Rouge’s stinging comments about his mother. “What right have you to take advantage of Earth’s limited resources? What reason do you have? You’re certainly rich enough already.”

Rouge, having no better answer ready on the spur of the moment, said, “There are many people wealthier than I am. I am still working to get my first billion.”

“Don’t be cross,” replied Jonathan.

“What else can I be,” Rouge retorted, “when I live in such a world of fools as this Earth Summit crowd that even promotes an ‘Earth Day’? You march around and waste your time, but you cannot pay bills without money. Every summer you find yourself a year older, but not an hour richer.”

“Uncle!” pleaded the nephew.

“I am indeed your uncle, but don’t abuse our family relationship. And keep the Earth Summit in your own way and let me keep it in mine.”

“Keep it?” questioned Jonathan. “But you don’t keep it, not even on Earth Day.”

“Let me leave it alone, then,” said Rouge. “And I do not want your lectures.”

“Sorry. I only came here to give you these visitor’s passes into the speakers’ area backstage at tomorrow’s ‘New World Economics Rally’. That way you will not need to be in the crowd. We are expecting six hundred people. A full house! Rob Mitchell is a featured speaker.”

“As I said, I do not want lectures from you or any of the other wild-eyed ‘New Economics’ people. Now, get out of here.”

“And I hope you will enjoy Rio!” Jonathan said, directing his words as much to Andrew as to his uncle. “It’s a great day to hit the beach,”

“Good afternoon!” said Rouge.

Jonathan handed Andrew the backstage passes as he left.

The clock showed 3:05 p.m. Andrew said that the last of the afternoon’s appointments were complete and wondered if he could get to the beach while there was still good sunshine, if it was convenient.

“It’s not convenient,” said Rouge, “and it’s not fair. If I were to dock your salary for you to have amusement time, you’d think I was taking advantage of you. But letting you leave early, I am the disadvantaged one.”

The assistant smiled faintly and mentioned that he had never been to Rio before, and that he had worked well into the evening the two previous days.

“There’s more to be done that is not on the schedule. I have dozens of things to do. Oh well, get Bill Parker on the phone for me, and then you can leave. But be here by 7:30 tomorrow morning, check the mail and be ready when I am up to work a full day.”

“I certainly will, sir. Thank you, Governor,” said Andrew. Within a minute, Bill was on the phone, and Rouge gestured for Andrew to leave.

Rouge and Parker spoke for forty minutes. Their topics ranged from Bill’s health (“I’m nearly fully recovered. Sorry I’m missing Rio.”) to Andrew’s work (“He’s a keeper, but he likes the beaches.”) and several business deals Parker was handling. One was with the Eight-Fourths Bank of Tulsa that was making substantial gains with the small banks it acquired at half price when the FDIC closed them in 2010. (They agreed it was “a boon for us and a bust for them.”) Another was the oil-futures leveraged trading, with some comments about Bill’s discussions with an oil sheik who made it all look extremely profitable. Bill’s summary was that the \$400,000 net gain this quarter should be superseded easily in future quarters. Clearly Parker and Rouge had some substantial income headed their way, and they talked about sheltering it so that they would not pay much in taxes.

“I want to pay less than the 17% tax rate that is average for the four hundred highest adjusted gross incomes in the USA. Over \$340 million *average income* for each of them in a year. And that is *after* adjustments. Makes us look like slackers, Parker, real slackers. But we’ll get by, right?” Rouge said with a broad grin as they ended their call.



“I want to pay less than the 17% tax rate that is average for the four hundred highest adjusted gross incomes in the USA,” Rouge declared.



A short while later, Rouge phoned his wife Lois at their luxurious

home in Oklahoma. They talked about common things that couples discuss, but then the topic turned to Marion Stillwell, older sister of Lois, a slow learner, and unwed mother of Jonathan when she was twenty.

Rouge insisted, "Marion will be gone before I get back, right?"

"Of course," Lois replied. "I know better than to have the two of you in the same room for more than thirty minutes."

"Has anything changed?"

"Not really, except for the worse," Lois said. "She has been slipping downward. She stopped taking her medications, her fears came back, and she's as stubborn as before. Same story as four years ago when she wouldn't do the minimal paperwork, so her food stamps card was not renewed. And this year she did not send in her income tax form, even though it means she would get some additional support money. It will take me days to get those two things corrected, if she lets me."

"Don't give her any money!" exclaimed Rouge. "She wastes her SSD support on unnecessary stuff that she wants, and then cannot do basic repairs on her car or trailer. No money. Promise me."

Lois countered, "Just a bit, to fix part of the trailer, but no money into her hands. She is my sister. I really feel sorry for challenged people who do not have some concerned family member who tries to look after them."

"Rubbish," Rouge snorted. "Once these people get on the government's dole, there is no way to get them off."

The news from home about Rouge's sons was nothing new at all; they continued to be a bit wild and big spenders. Not that the latter caused Rouge much concern – Rouge's influence and money had set them up with lucrative jobs.

When Rouge was finally off the phone, he decided to look around outside before meeting Chen for dinner. He felt comfortable that he was not so readily recognized outside of America. But his feeling soon proved wrong because the Earth Summit had attracted many Americans and Europeans seeking to deal with issues of poverty and the environment. Once outside the hotel, he was promptly approached by two portly gentlemen who clearly knew Rouge as one of their targets. They were pleasant, had books and papers in their hands and bowed slightly to him.

“Mr. Rouge, we are delegates from the Coalition of International Charities. Just one minute of your time, please,” said the taller man.

“At this Summit,” said the shorter gentleman, taking out a pen, “one focus is the eradication of poverty. We’re accepting donations for the ‘Summit Project’ for homeless children. Affluent nations and persons should provide some assistance for the poor and destitute. Many thousands lack even common necessities; hundreds of thousands are in want of common comforts, sir.”

“I gave already this year. \$4000 in fact, specifically for homeless children, in Africa, I think,” Rouge replied. “Are there no shelters for the poor?”

“So many that we cannot staff them,” said the gentleman, fiddling with the pen again.

“Are there no food pantries still in operation?” questioned Rouge.

“There are.” returned the gentleman, “I wish I could say they could cope with the need.”

“The charities are fully active, then?” said Rouge.

“All are very busy, sir.”

“Oh! I was afraid, from what you said at first, that something had occurred to keep the donations from them,” said Rouge. “I’m very glad to hear that things are fine.”

“What shall I put you down for?”

“Nothing.” Rouge replied.

“You wish to be anonymous?”

“I wish to be left alone,” said Rouge. “Since you ask me what I wish, gentlemen, that is my answer. I was hoping to be able to step onto a public street without being pestered for impossible solutions. I do not wish to donate so that people can be idle. I help to support the establishments I have mentioned; they cost enough. And those who are badly off must go there.”

“Many can’t go there, and many would rather die.”

“If they would rather die,” said Rouge, “that should please those attending the Forum on Population Growth. They want to decrease the surplus population. Oh, excuse me, that was harsh. I really don’t know about that.”

“But you should know it,” observed the taller gentleman.

“It’s not my business,” Rouge returned. “It’s enough for a man to

understand his own business and not to interfere with other people's. Mine occupies me constantly. Your minute is over. Goodbye!"

The two men stepped aside, and Rouge resumed his stroll with an improved opinion of himself, and with a flippant temperament that was usual for him.

As the twilight progressed and the streetlights came on, Rouge met Hao Chen in the hotel lobby. "We haven't had time together since Farley's funeral, but I hear things are going well for you."

"Of course," replied Chen.

As they headed for their private dinner, they passed some disco nightlife and some evident wealth in Rio. Rouge declared: "It is good to see the spread of affluence around the world."

"It is now like this in China. We have everything, including a Häagen-Dazs Ice Cream store on the Bund in Shanghai. Boutiques, cars. And some very spoiled children," smiled Chen.

Rouge pressed, "But what about the hundreds of millions of Chinese rural and industrial workers and their families?"

"We are bringing them the better basics. They see personal progress and are happy," Chen assured.

"Or do you mean 'content' to have something after getting so little for so long?"

"That too," said Chen. "Farley would be proud. We have Capitalism the Chinese way. It seems to be working nicely. We are producing much of what the world is buying. And we are so successful that China today has a new affluent class. People such as me."

"Yes," Rouge replied, "and that is why so many of the protesters here are critical of China's contributions to pollution and climate change, etc. They say the Earth cannot support a billion more middle-class consumers."

"But that applies to India too. And why should that quality of life be limited to only the North Americans and Europeans? China's economic growth will bring benefits to all the Chinese people, like what the Americans have. This is our type of Capitalism, but we will have mass transit instead of just cars and parking lots," retorted Chen with a sly grin.

Rouge also grinned. “It is interesting how we argue but still stick together. Just like our competitions when we were in the university, but everyone seeks the same goal of maximized profits. I remember the debates between you and Strofski. China versus Russia, and then we would all go out to drink together. Now we all come here to pay lip service to the Earth Summit goals, but our paths are set and what we want is what will actually happen, especially when there is so little progress for the idealistic goals of the protesters and economic revisionists.”

“China will not be pushed to yield its sovereign rights to chart its own destiny. And America certainly is not going to do that either,” Chen replied.

Lifting their wine glasses, they made a toast “to our sovereign rights.”

After the meal Rouge returned to his suite. A Brazilian wall decoration in the entry way attracted his attention, and while peering at it he saw the profile of Professor Farley appear and slowly turn to face him before fading away. “So strange,” Rouge said with a burp. “Spicy foods really do give me indigestion.”



**Professor Farley's face appeared
in a wall decoration.**

Then he thought he heard Farley call his name. He glanced around this ample ante-room where Andrew's workstation was on a desk. He was a bit confused, but not shaken.

He entered the large bedroom that was lavishly decorated with a Brazilian theme, including an oversized colonial-era four-poster bed. He locked the door very consciously and completely checked the bedroom twice, including the bathroom. Then he looked down from the large window to the night scene of the ocean, beach, and traffic far below.

Turning his head to one side, he saw a decorative set of bells, and as he looked, he saw these bells begin to swing, softly in the outset, barely making a sound; but soon they rang out loudly, and so did every device in the room with its own sounds, including the alarm clock, Rouge's cell phone, and the television set.

This might have lasted half a minute, but it seemed like several minutes. The bells and electronics ceased as they had begun, becoming softer. They were succeeded by a clanking noise, from outside his window, as if some person were dragging a heavy chain over a metal staircase. Rouge then remembered having heard that ghosts in haunted houses were described as dragging chains, and he remembered the beginning of Dickens' *Christmas Carol*.

While Rouge was still looking out at the beach below, slowly Professor Farley appeared outside the window.

"Rubbish!" said Rouge. "I don't believe it."

But his color turned pale, when, without a pause, the ghost entered the room through the closed window and stood there before his eyes.

The same face — the very same long face with parted hair and large ears. Farley wore his usual three-piece suit, and wing-tip shoes. He dragged a thick chain that was clasped about his middle. It was long and wound about him like a tail, and a loop was draped over his arm. The chain was like a massive charm bracelet, and Rouge observed it closely. Attached were of cash-boxes, keys, padlocks, a miniature podium, financial ledgers, textbooks, and heavy steel purses.

His body was transparent; so that Rouge could see the backside of his belt behind him.

No, Rouge did not believe it even then. Though he looked the

phantom through and through, and saw it standing before him; though he felt the chilling influence of its death-cold eyes, he was still incredulous and fought against his senses.

“What?” said Rouge, caustic and cold. “What do you want with me?”

“Much!” — Farley’s voice, no doubt about it.

“Who are you?”

“Ask me who I **was**.”

“Who **were** you then?” said Rouge, raising his voice.

“In life I was your professor and mentor, Jonah Farley.”

“Can you – can you sit down?” asked Rouge, looking doubtfully at him.

“I can.”

“Then please do.”

Rouge asked the question, because he didn’t know whether a ghost so transparent might find himself able to take a chair. The ghost sat down on one of the two armchairs, as if he were quite used to it, clanking his chain and cash-boxes near his feet.

“You don’t believe in me,” observed the Ghost.

“I don’t,” said Rouge.

“What evidence would you want beyond that of your senses?”

“I don’t know,” said Rouge.

“Why do you doubt your senses?”

“Because,” said Rouge, “a little thing can affect them. A slight disorder of the stomach makes them untrustworthy. You may be an undigested bit of beef, a blot of mustard, a crumb of cheese, a fragment of an underdone potato. There’s more of gravy than of grave about you, whatever you are!”

Rouge was much accustomed to cracking jokes, but in his heart he did not feel by any means waggish then. The truth is, that he tried to be smart as a means of distracting his own attention, and keeping down his terror, for the spirit’s voice disturbed the very marrow in his bones.

Rouge could not feel it himself, but though the Ghost sat perfectly motionless, its hair, and jacket were agitated as if by an electric shock.

“Well!” continued Rouge, “I only have to order some spicy foods, and every day I do, I can be persecuted by a legion of goblins, all of my own creation. Rubbish, I tell you, rubbish!”

At this the spirit raised a frightful cry and shook its chains with an appalling noise that caused Rouge to hold on tight to his chair.

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“Mercy!” he said. “Dreadful apparition, why do you trouble me?”

“Man of the worldly mind!” replied the Ghost, “do you believe in me or not?”

“I do,” said Rouge. “I must. But why do spirits walk the earth, and why do they come to me?”

“It is required of every man,” the Ghost returned, “that the spirit within him should walk among his fellow-men, and travel far and wide; and if that spirit does not go forth in life, it is condemned to do so after death. It is doomed to wander through the world — oh, woe is me! — and witness what it cannot share, but might have shared on earth, and turned into happiness!”

Again the ghost raised a cry, and shook its chains, and wrung its shadowy hands.

“You’re in chains,” said Rouge, trembling. “Why?”



**“I wear the chain I forged in life.”
(The original 1843 drawing.)**

“I wear the chain I forged in life,” replied the Ghost. “I made it link by link, and yard by yard; I girded it on of my own free will, and of my own free will I wear it. I wear these chains and feel their weight. Each

link has special meaning; all of them are torturous. All are symbolic of my cumulative shortcomings. But the real grief you cannot see. It is the pain I suffer inside, at every moment, day and night, endlessly. It is anguish, unrelenting anguish for what I did in my life and for what my life has caused and will further cause. I fear the decades ahead with world conflicts, economic disarray, environmental devastation, and harsh suffering of my own grandchildren and of all later generations. And I contributed to that, even while in my splendor as a world authority. Foolish me. I could not see. But I see now. And I am in torment, continual torment.” He screamed horribly, thrashed around, and then continued with pain in his voice.

“The physical pain is but a fraction of that torment. Is this hell? Or is this purgatory? I do not know. How much longer must I bear this? And I see other Spirits who are in this state for decades and even centuries because of their overt actions and even mere attitudes of disregard for the well-being of others.

“Is this pattern of chains strange to **you**?” pursued the Ghost. “Or would you know the weight and length of the strong coil you bear yourself? It was full and heavy and as long as this several years ago”, the Ghost gestures. “You have labored on it since. Yours is a ponderous chain!”

Rouge glanced about him on the floor, in the expectation of finding himself surrounded by some fifty or sixty feet of iron links, but he could see nothing.

“Jonah,” he said, imploringly. “Professor Jonah Farley. Tell me more. Speak comfort to me, Jonah.”

“I have none to give,” the Ghost replied. “It comes from other regions, Edward, and is conveyed by other messengers, to other kinds of men. Nor can I tell you what I would. A very little more time is all that is permitted to me. I cannot rest, I cannot stay, I cannot linger anywhere. In life I hardly walked beyond the realms of Wall Street, banks, businesses and Washington. Once, in my final month, I had thoughts of how the situations had gone bad, but I had no solutions to offer. Now my spirit struggles with these weary journeys and what lies before me!”

“Dead for two years,” mused Rouge. “And traveling all the time?”

“The whole time,” said the Ghost. “No rest, no peace. Incessant torture of remorse.”

“Do you travel fast?” said Rouge.

“On the wings of the wind,” replied the Ghost.

The Ghost let out another cry and clanked its chains hideously against the dead silence of the night.

“People are unaware that each mortal life is too short for the vast amount of usefulness that could be done. They do not know that there is no amount of regret that can make amends for the misuse of life’s opportunities! And such was I! Oh! I was that way!”

“But you were always a good man of business, Jonah,” faltered Rouge, who now began to apply this to himself.

“Business!” cried the Ghost, wringing its hands again and rising from the chair. “Mankind was my business. The common welfare was my business; charity, mercy, forbearance, and benevolence, were all my business. The dealings of my work were but a drop of water in the comprehensive ocean of my business!”



Mankind was my business.



It held up its chain at arm’s length, as if that were the cause of all its unavailing grief and flung it heavily upon the ground again.

Rouge was very much dismayed to hear the ghost going on at this rate and began to visibly tremble.

“Hear me!” cried the Ghost. “My time is nearly gone.”

“I will,” said Rouge. “But don’t be hard upon me! Jacob! Be gentle!”

“How it is that I appear before you in a shape that you can see, I may not tell. I have sat invisible beside you for so many days.”

It was not an agreeable idea. Rouge shivered and wiped the perspiration from his brow.

“That is no light part of my penance,” pursued the Ghost. “I am here tonight to warn you, that you have yet a chance and hope of escaping my fate. A chance and hope that I have obtained for you, Edward.”

“You were always a good friend to me,” said Rouge. “Thank you!”

“You will be haunted,” resumed the Ghost, “by three spirits.”

Rouge's countenance fell almost as low as the Ghost's had done.

"Is that the chance and hope you mentioned, Jonah?" he questioned in a faltering voice.

"It is."

"I — I think I'd rather not," said Rouge.

"Without their visits," said the Ghost, "you cannot hope to shun the path I tread. Expect the first tonight when the clock shows One."

"Couldn't I take them all at once, and get it over quickly?" hinted Rouge.

"Expect the second an hour later. The third arrives when the last stroke of four has ceased to vibrate. Look to see me no more; and be sure that, for your own sake, you remember what has passed between us."

When it had said these words, the spirit gathered its chain over and around its arm.

The apparition walked backward from him, toward the large window. It beckoned Rouge to approach, which he did. Through the window he heard confused noises in the air; incoherent sounds of lamentation and regret; wailings inexpressibly sorrowful and self-accusatory. The spirit, after listening for a moment, joined in the mournful dirge, and floated out the closed window and into the bleak, dark night.

Rouge followed to the window, desperate in his curiosity. He looked out and did not see the expected ocean and beach.

The air was filled with phantoms, wandering hither and thither in restless haste, and moaning as they went. Every one of them wore chains like Farley's ghost; some few (they might be guilty governments) were linked together; none were free. Many had been personally known to Rouge in their lives.

Another he instantly recognized from the US twenty-dollar bill, President Andrew Jackson. His chain was exceedingly long and included the icons of rifles, tomahawks, Indian artifacts, and a covered wagon. Another, to whom Farley's ghost had flown, might have been President Ronald Reagan, but he was partly facing away. Together they cried piteously at being unable to assist a wretched woman with an infant. She was cooking a meager meal in a pot on a very smoky stove made of rocks and mud. The misery of all the spirits was clearly that

they sought to interfere, for good purposes, in human matters, and had lost the power to do so.

Whether these creatures faded into mist, or mist enshrouded them, Rouge could not tell. But they and their spirit voices faded together, and the night became as it had been when he had been out that evening.

Rouge stepped back from the window and examined the door of the room; still locked. He tried to say "Rubbish!" but it faded after the first syllable. And being tired either from the emotion he had undergone, or the fatigues of the day, or his glimpse of the Invisible World, or the stressful conversation of the Ghost, or the lateness of the hour, he pulled closed the heavy window curtains, and fell asleep on top of the bedspread on his bed, without undressing.

Chapter 2

The Spirit of Times Past

When Rouge awoke, the urban glow around the edges of the thick curtains of his fourteenth story window gave enough light for him to see that he was, again, alone in his hotel room. On the nightstand, the digital clock showed 12:58 a.m., and then blinked to 12:59. “In a minute I will know that my vision of Old Farley was only a dream, or nightmare,” he thought. “It was just my imagination. I know the Dickens’ *Christmas Carol* so well I could almost recite it; there is even a Muppets version. Just the power of suggestion. Soon I can sleep again.”

But even as he resolved within himself that it was all a dream, his mind flew back, like a strong spring released, to its first position, and presented the same problem to be worked all through, Was it a dream or not?

Rouge lay in this state until the clock flashed 1:00 a.m. But nothing happened. With a sigh of relief, Rouge fumbled for his cell phone to see the time. Still only 12:59. “Rubbish,” he muttered.

At last the cell phone flashed 1:00 a.m.

Rouge noticed a glow increasing around the edges of the closed, heavy curtains. Some light was moving just outside his window, eventually passing through the curtains and growing brighter at the foot of his bed.

It transformed into the figure of a gentle matronly woman. Her hair, which hung about her neck and down her back, was white as if with age; and yet the face had not a wrinkle in it. She wore a tunic of the purest white and round her waist was bound a lustrous belt, the sheen of which was beautiful. The dress was trimmed with the four seasons: spring blossoms, summer flowers, fall foliage, and winter ice.

But the strangest thing about it was, that from the crown of her head there sprung a bright, clear jet of light, by which all this was visible in the otherwise dark bedroom.

“Are you the Spirit I was told would come tonight?” asked Rouge, suddenly aware that his words were the modern equivalent of the older English of Dickens.

“I am.”

The voice was soft and gentle. Singularly low, as if instead of being so close beside him, it was at a distance.

“Who, and what are you?” Rouge demanded.

“I am the Spirit of Times Past.”

“Long past?” inquired Rouge.

“No. Your past.”

“Why are you here?”

“For your welfare!” said the Ghost.

Rouge expressed himself much obliged but could not help thinking that a night of unbroken rest would have been more conducive to his welfare. The Spirit must have heard him thinking, for it said immediately in a reprimanding tone:

“For your reclamation, then. Take heed!”

It put out its strong hand as it spoke and clasped him gently by the arm.

“Rise! and walk with me!”

It would have been in vain for Rouge to plead that the weather and the hour were not good for a stroll; that the bed was comfortable, and that he might be catching a cold. The grasp, though gentle as a woman’s hand, was not to be resisted. He rose. The Spirit waved for the heavy curtains to separate as they moved towards the window.

Clasping the Spirit’s robe in supplication, Rouge remonstrated: “I am mortal and liable to fall.”

“Bear but a touch of my hand *there*,” said the Spirit, laying her hand upon his heart, “and you shall be upheld in more than this! I can take you anywhere in the past.”

As the words were spoken, they passed through the window and soared high to see the panorama of Rio de Janeiro, with the statue of Jesus illuminated on the Corcovado peak.

“Take me to see the true Jesus,” requested Rouge.

“I could take you to him or Buddha or Mohammed or Krishna or Moses at the burning bush. You could hear Jesus say in a language you would not understand, ‘It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.’ And ‘Blessed are the meek, ... the merciful, ... the peacemakers ... ‘ But you already have those messages and do not heed them. All great religions condemn excesses and greed, but you don’t care.



“Take me to see the true Jesus,” requested Rouge

“Instead, I will take you to someone else whom you follow with religious fervor, the great Adam Smith, the father of your beloved capitalism.”

Then the city of Rio vanished under clouds, and Rouge and the Spirit were standing in a room with men meeting in Scotland.

“These are but shadows of the things that have been,” said the Ghost. “They have no consciousness of us.”

A slender man spoke. “Adam, have you heard that the American colonies declared independence in July? They want something called democracy. King George will squash them like insects.”

“I heard,” replied a short, plump man wearing a high-collar shirt,

dark coat, and white wig. “But that is not my concern. My writings get more attention than any uprising of struggling colonialists.”

“A great book and fitting title,” added another. “*The Wealth of Nations*. The modern world, and I do mean Britain, has set the pace for commerce and the growth of capital.”

“Oh yes, the *Wealth* book,” responded Smith. “My earlier book on *The Theory of Moral Sentiments* should be equally recognized, but is neglected, as are the unfortunate souls in society. I observed in that book that as some of us become wealthy, we lack sympathy with the poor class. Though our brother is in horrible conditions, if we ourselves are at our ease, our senses will never inform us of what he suffers. Our senses never did, and never can, carry us beyond our own person. It is only by imagination that we can form any conception of his sensations. People can only relate to what they themselves should feel in the like situation, but they do not share the experience because they build shields and distance between themselves and the poor. Thereby, they are blind and without sympathy.”

Rouge was incredulous. “You are making up the past, just like Dickens made up Tiny Tim.”

“Not so,” said the Ghost. “I cannot alter the past, and you can read virtually those same words Smith published in his first book. They are on what you would call the Internet; just check Wikipedia. And while widely available, Smith’s early concerns are seldom taught in economics classes. It is true that the father of capitalist principles about competition and wealth accumulation was highly concerned about the disparity between the wealthy and the poor.”

Smith continued. “Our sympathy is not from the actual experiences of the disadvantaged — rather, it is only the impressions of our own senses of seeing, hearing, etc. which our imaginations copy. By the imagination, we place ourselves in the other man’s situation, but imperfectly and incompletely. And when the wealthy have no immediate experience of what other men feel, they can form no idea of the manner and degree in which the poor are affected.”

"Labour was the first price, the original purchase – money that was paid for all things. It was not by gold or by silver, but by labour, that all wealth of the world was originally purchased."



"When the regulation, therefore, is in support of the workman, it is always just and equitable; but it is sometimes otherwise when in favour of the masters."

"As soon as the land of any country has all become private property, the landlords, like all other men, love to reap where they never sowed, and demand a rent even for its natural produce."

"It is not very unreasonable that the rich should contribute to the public expense, not only in proportion to their revenue, but something more than in that proportion."

Some sentiments by Adam Smith, the Father of Capitalism

The Ghost of Times Past slowly swept her arm and revealed to Rouge scenes of abounding poverty, but with pockets of substantial wealth practicing the arts of capitalism of the Eighteenth Century and into the 1800s. "This is the British world of Adam Smith and, seventy years later, of Charles Dickens. Tens of thousands of real people were living lives like *Oliver Twist*, the *Artful Dodger*, *Fagan*, *David Copperfield*, and *Tiny Tim*, but without storybook endings."

"And Dickens did not even consider other societies of that time," said the Ghost, sweeping her other arm to show the ravages of poverty while continuing to speak to Rouge: "China: That hungry field worker is Chen's ancestor. India: Srinivas' forefathers are in that village. And the slave trade took many from Africa to Brazil and America. Andrew is a descendant of that slave woman, and Luis' ancestor is conducting the auction."

Rouge was clearly moved by the scenes, and the Spirit continued: "Smith spoke of the need for 'sympathy,' but that there should be more than just a cringe and a tear at this moment of seeing such want. You have a little pity, yes, but you are hardened against such misery." And then she touched Rouge's arm and transferred them to an open courtyard of a university campus.

Rouge's eyes sparkled. "Ah, Ivy University, the way it was when I studied here. A fabulous time of my life."

"We are here to attend Professor Farley's famous lecture of 1987 that helped solidify his dominance in economics."

"I was a graduate student then, one of Farley's chosen assistants. It is over there in Buckley Hall."

"You recollect the way?" inquired the Spirit.

"Remember it?" cried Rouge with fervor; "I could walk it blindfolded."

"Let's go there."

In an instant the Ghost and Rouge were in the hall, almost touching the people who entered the room without noticing them. As cheerful, talkative students and faculty came in, Rouge knew and named almost everyone.

A young Rouge himself entered. "There I am! And there is Chen, just a freshman, but in one of my tutoring groups. And Ivan and Luis and Srinivas."

The large lecture room filled to overflowing, and eventually Professor Farley was introduced by the University Provost.

Farley began: "Our time is short, so my explanations are brief. But we want to capture the essence of modern Capitalism. First, let us recognize that Capitalism is dynamic and has evolved, slowly but changes are increasingly more rapid. Nobody should discuss Capitalism without defining what 'flavor' or variation he is discussing.

"For hundreds of years up through the 15th Century there were forms of Feudalism in which virtually all power and wealth rested in the hands of a few who were born to rule or who took command by force, shrewdness, or as representatives of God. The vast majority of people lived in simplicity and ignorance while cooking meager meals on smoky fires in cold huts or tropical thatched shacks. At night, if they were fortunate, they had candles. Perhaps one change of clothes. Still today such poverty exists for two billion people, even though the economic structures around them have changed.

"During the 1500s and into the 1600s," Farley continued. "tradesmen and merchants prospered and gained power. Europe was the leading example. This was Mercantilism, which I will denote as Mercantilism-16 to link

it to the 16th Century and into the 1600s. From this, the earliest forms of capitalism gradually grew in Europe from the late 17th Century beginnings and through the middle of the 1700s. This we will label Capitalism-17. At that time America was just an outpost of European colonialism, mostly with farmers, isolated frontiersmen, and some early urbanization with budding businesses. This was the America of our Founding Fathers.

“A keen observer of this early Capitalism was the Scotsman Adam Smith who published in 1776 his famous book *The Wealth of Nations*. Smith spelled out the fundamentals of basic Capitalism:

“An economic system in which the means of production, that is, businesses, are privately owned and operated for profits that come after the payment of wages to workers and other costs. Businesses are in economic competition, leading to improvements and progress.”

“Although Smith’s fame comes from being the first expounder of Capitalism, he had other, earlier writings, mainly *The Theory of Moral Sentiments*, also based on his observations of British life in the 1700s, including the core of Capitalism-17.” Farley paused briefly.

“Capitalism continued to develop in the late 18th Century and well into the 1800’s, becoming Capitalism-18, or just ‘Cap-18’ or ‘C-18’. Competition was king in Capitalism-18. Classic illustrations of life under Capitalism-18 can be found in popular literature. In the 1830s to ‘50s, Charles Dickens tells us of Oliver Twist, Little Dorrit, Mr. Micawber, Ebenezer Scrooge, and Bob Cratchit. People were flowing from rural areas into the cities, and industry was providing jobs.

“In England, there was a booming textile trade using cotton and wool from America and the British colonies. And it sold the fabric back to the colonies for a handsome profit for the business owners. For the workers, life was not easy, wages were low, and extremely few benefited from the likes of Oliver Twist’s wealthy grandfather. While some did prosper through hard work and good fortune, others were forced into the poor houses, debtors’ prisons, or onto the streets.”

The Ghost turned to Rouge and said: “At age twelve in 1824, Charles Dickens worked 12-hour days for several months, and on Sundays visited his father in a debtor’s prison. Child labor was a fuel for Capitalism-18. Come Rouge, there is more to see. We can come back to Farley’s lecture any time we want.”

With a touch of the Ghost's hand, they were transported to a rustic, rural scene. A small distance away was a striking two-story, multi-room home with glass windows and a full-length porch with pillars.

"Good heavens!" said Rouge, clasping his hands together as he looked about him. "This is the old Rouge homestead in northern Georgia, built in the 1820s by my ancestor Samuel Rouge. I have seen it in old drawings and photos. It survived the Civil War, and the land is still owned by some distant Rouge relatives. This house and plantation were the foundation of the family's cotton business."

"This is October 1838," said the Spirit, "and there is Samuel Rouge coming to the house."

Samuel was a scruffy man in dirty overalls, about 35 years old, and missing one front tooth. He was carrying an ax and leading twelve men and three women; one brought a horse and a farm wagon. They were not a pleasant group, rather more like a mob. Samuel was shouting and leading, along with a stout man wearing a sheriff's badge.

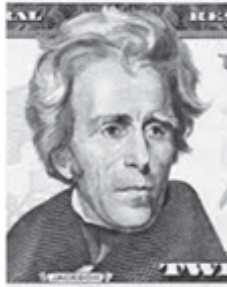
The noise had brought the residents of the house to the front porch. The family included a stately, elderly man in a waistcoat, his wife in a pleasant dress, and five of the next younger generation, including a clearly-pregnant young woman, plus three small grandchildren, all in contemporary American clothing. Their distinctive facial features showed clearly that they were Native American Indians.

The sheriff spoke. "Mr. Cloud, it is final. The orders from the President are perfectly clear. You and your family must leave now. You have known for months, even years, that this day could come. You will be escorted by Sergeant Williams." Williams and three soldiers stepped forward.

Mr. Cloud started to protest, but Samuel Rouge had stepped behind the Cloud family and occupied the door to the large house. "You heard the sheriff, you must go *now*. And I'll take care of this house and land from here on out. I worked for you for 14 years bossin' your slaves, so at the government's land auction next spring, I expect I'll buy this place. We here figure I earned it. It's time for you to move on now." Others in the group showed their agreement.

Edward Rouge was aghast!! "What is this all about!" he shouted. But his words and gestures were not noticed.

“They cannot hear or see us, Edward. You are just as much a specter as I am. And this is what actually happened. I can show you anything of the Past, but I cannot change it. It is the result of the Indian Removal Act of 1830, pushed through a willing Congress by President Andrew Jackson. Tens of thousands of Native Americans were moved from the eastern States to lands across the Mississippi River, mainly in Oklahoma. It seems that your ancestors conveniently forgot to tell you that part of the story.”



“Established in the midst of another and a superior race, and without appreciating the causes of their inferiority or seeking to control them, they [Native Americans] must necessarily yield to the force of circumstances and ere long disappear.” -- *Andrew Jackson, December 3, 1833, Fifth Annual Message to Congress.*

President Andrew Jackson applied the Indian Removal Act of 1830.

The Indian family and the guards were soon walking away from the house. Meager possessions were carried in the wagon along with the pregnant woman.

As if a mist swept past them, Rouge and the Ghost were transferred to a bleak, wintery woodland. A wagon train of Native Americans was stopping for the night in a clearing. A few soldiers milled around them, but there was no threat. The sojourners were too cold, hungry and weak to cause any problems. Mr. Cloud and some of his family were gathering around a small campfire for warmth.

“They are the Cherokees,” said the Spirit, “expelled from their lands by President Jackson and the American Congress. As law-abiding Americans, they had appealed various rulings all the way to the US Supreme Court where they won their case, but Jackson ignored the ruling.”

“And this?” queried Rouge.

“They are on the ‘Trail of Tears’ from Georgia, through southern

Illinois, and on to Oklahoma. During the trek in the winter of 1838-39, about 4000 of them died.”

In the background, a newborn child cries, and her young mother dies. “Chief Cloud has lost a daughter and gained a granddaughter,” stated the Ghost calmly.

Rouge was on the verge of tears. “Absolutely horrible. Does the baby live?”

“Oh yes,” said the Ghost. “She has a miserable life as a child on the reservation. Minimal schooling. But she does have children and many descendants living today. Most are now lower middle-class Americans. One is Marion Stillwell, Jonathan’s mother, your sister-in-law. And another is your wife, who is very wealthy because she married you.

“Your lip is trembling,” said the Ghost. “and what is that on your cheek?”

Rouge muttered, with an unusual catching in his voice, that it was a pimple or a bead of sweat or a melting snowflake; and he begged the Ghost to lead him where she would.

They moved as if through a mist and into the scenes being described by the Ghost. “Sometimes, small events will alter the courses of many lives, with some being extremely favored and others suffering consequences beyond their control. About the same time as Samuel Rouge took over the Cloud family’s farm and Dickens was writing *Oliver Twist*, there were twin sisters in eastern Africa, age 12. Agna and Beeta lived in a stick and mud hut with a thatched grass roof. They helped their mother by bringing water and cooking food over a three-stone smoky fire with wood they had carried in heavy bundles on their heads.”

As the Spirit spoke, Rouge could even smell the smoke, and coughed, as did others in the kitchen, but Rouge was not heard by the family when he said disapprovingly: “They need a chimney, a better stove, or an exhaust fan. What’s the matter with these people?”

“They are poor, Rouge. They simply do not have anything, nor the knowledge of what they could do to get out of the smoke. Cooking is essential. Every day they do this, as do more than two billion people in the modern world.

“But there has been progress for clean burning stoves that use wood

and other dry biomass for cooking. Here, see this in northern Uganda in 1998. The white fellow is Paal Wendelbo, a Norwegian developing a gas-burning stove that makes its own cooking gas from wood while leaving charcoal behind. Micro-gasifier stoves are so much cleaner and more fuel efficient than traditional and simple improved stoves.”

Rouge was keenly looking at the stoves.

“The unfortunate part of this story,” continued the Spirit, “is that a year later Wendelbo had a severe case of malaria that almost killed him and took him out of Africa. His project with five thousand stoves died out. Smoky stoves are still the fifth worst health hazard for the poorest third of the world’s population and inefficient stoves contribute to several major environmental problems, including deforestation.”

The Spirit paused, and then said: “You have distracted me from the case of the two Kenyan twins.”

The Spirit continued: “As Agna and Beeta were returning one day with their firewood, men of a competing tribe grabbed them to sell to slave traders on the coast. In the ensuing struggle, Beeta managed to break free and ran for help. The twins last saw each other in a fleeting glimpse. Beeta’s good fortune was told and re-told for several generations. Agna became only a faint memory.

“Agna was hauled away into slavery in America. She was sold four times, the final one when she and her husband were separated from each other and from their two oldest children. Those poor unfortunate souls. In her old age, Agna did gain freedom after the American Civil war. Her many generations of descendants no longer know each other, and they cover the full spectrum of the Afro-American community. A few are unsavory, dealing in drugs and other crimes. Unemployment plagues 20% of Blacks seeking employment. Many others are hard-working factory and service-industry laborers with modest, American-style homes and cars and entertainment.” Again, Rouge was immersed in the quickly passing scenes as the Spirit spoke.

“And a few have pressed forward, run businesses, and some with scholarships have done very well in universities. One of them you know. Andrew is from Agna’s side of the family. Descendent of a slave, now reaping the benefits of the American Dream while others are

unemployed and under-educated in the wealthiest country on Earth. Should the quality of life be such a lottery?

“Likewise, Beeta, the fortunate twin who escaped slavery, had many descendants. Today, about one-third of them do manual agriculture and still live in rural houses like Beeta’s nearly 200 years ago. And they still fetch water and firewood. Most do not have electricity. Schooling is mediocre at best. Their life expectancy is less than 35 years because of poor diet, lack of health care, strenuous workloads, and impoverished living conditions which still include smoky cooking fires in their houses.

“About half of Beeta’s descendants are in the cities of Tanzania, Kenya, and Uganda. Their small houses with irregular supplies of electricity range from slum shacks to apartments and row houses. Unemployment is 15 to 35 percent, depending on the city, and those with work earn very modest wages, from 2 to 5 dollars per day. Their life expectancy average is now over 50 years but is not rising much.

“The remaining are doing relatively better, especially if they get further education. But even for them, there are sacrifices all around. Here is one line of Beeta’s family tree, back around 1950.”

The Ghost takes Rouge to a small town in western Kenya where an African family is gathered at the local bus station. The father speaks to his 13-year-old son who shows the sorrow of leaving his family.

“Study hard, son. It is a great honor to our family that you will study at Maseno School. We will miss you greatly, but it is worth the sacrifices we all must make.” They embrace. The boy then hugs his mother who is struggling to hold back her tears, and he climbs onto the old bus and sits next to an open window facing his family. As the bus pulls away, the boy waves goodbye and one brother in the waving, noisy family clearly says, “Goodbye, Barack.”

Rouge was incredulous. “Barack Obama?”

“Senior,” replied the Spirit. “The father of the President. Small events can have far-reaching consequences. Some are blessed, and some are not.”

“Right,” said Rouge. “President Barack Obama is the epitome of the American Dream; famous, powerful, and becoming wealthy.”

“You think that is the ‘American Dream?’” challenged the Spirit. “Barack senior came to America for an education, wanting improvement

for his life, not seeking wealth and power. Barack junior, although highly talented, is an example of being at the right place at the right time. Immigrants throughout American history came for ‘life, liberty, and the pursuit of happiness,’ grateful to be away from oppression by powerful elites. The historically true American Dream is to have the basics of food, housing, employment, education, peace, friendships, etc. Most Americans have all that, but do not appreciate their good fortune.



The historically true American Dream is to have the basics of food, housing, employment, education, peace, friendships, etc. Most Americans have all that, but do not appreciate their good fortune.



“Instead, the distorted American Dream is about having fantastic fame, a great fortune, and awesome power, as if everyone could be so lucky. A few do attain great wealth. But the reality is that most have nice average American lives, and too many are caught in American-style poverty with low-paying jobs, poor school districts, and living near the fringe of social disruption.”

It took a minute for this to sink into Rouge’s head. Then, with an extension of her arm, the Ghost returned them to Farley’s lecture.

“By the 1880s,” Professor Farley said, “the face of Capitalism-18 was seen in the magnificent fortunes of great families such as Rockefeller, Vanderbilt, Carnegie, Schwab, Fisk, Morgan, Gould and a dozen others. They were millionaires and then multi-millionaires. It was the Gilded Age of ‘*laissez-faire*’, to leave business alone to do what it wanted to do. They were making America great.”

“Yes, great for the wealthy,” said a skeptical Spirit to Rouge, “while millions of Americans were being abused with plenty of work at low wages in unsafe conditions. They were distinctly not touched by Smith’s concept of ‘sympathy’ for the less fortunate.”

Farley was continuing. “But the wealthy were under attack, being called ‘Robber Barons’ and far worse names. Monopolies were still

legal, and there were some injustices by the extremely rich and powerful over the average Americans working on family farms, small businesses, or increasingly as factory laborers. Long, hard workweeks and low pay were standard. A few of the extremely wealthy eventually used part of their assets to set up name-sake non-profit foundations that still today hold billions of dollars.

“The essentially unrestricted Capitalism-18 practices were increasingly placed under regulations by governments, but that took decades. The result was Capitalism-19, beginning in the late 19th century and extending deep into the 1900s. Imagine, over one hundred years ago America began placing government regulations on the Capitalism that had been favoring the ultra- ultra- ultra- wealthy. This helped stimulate the growth of the middle class, the backbone of capitalist society. Henry Ford, the champion of consumerism, raised wages so that his workers could afford to buy the cars that they were making. He helped Americans learn how to spend their improving wages. He was a champion for consumerism and marketing.

“A multitude of new businesses were flourishing. Many people became comfortable business owners and joined the white-collar class. Labor struggled, but eventually gained collective bargaining. The ‘Roaring Twenties’ were underway. And some great fortunes were still being made.”

Again the Ghost and Rouge faded from the room, reappearing in a factory area in North Carolina. “Rouge Textiles, Inc.” was written above the door of a large building. Inside they saw scores of women at sewing machines making clothing. Other rooms held busy weaving machines.

“That’s my great-grandfather’s factory back in the 1920s,” said Eddie Rouge. “We expanded from growing cotton to weaving fabrics and making clothes. This is the essence of productive capitalism, bringing quality, American-made products to the public at affordable prices. We paid good wages to all of the workers.”

The Spirit corrected him. “Well, perhaps the wages were a bit above average, but not by much. In contrast, your corporate profits were outstanding, and your family was diversifying. Your grandfather Rouge’s marriage shifted your line of the family into Oklahoma. I could show you some of his manipulations to obtain Native American lands, and

the wheeling and dealing with the oil industry, including Aramco, the Arabian American Oil Company. Your grandfather on your mother's side spoke to you about some of those dealings. Do I need to remind you of the techniques for using money to make more money?"

"It was all legal," snapped Rouge.

"Of course it was legal. The wealthy wrote the rules and reaped the benefits. And lack of regulation of banks and the stock market brought on the Great Depression."

The Spirit transported them back to the lecture hall where Farley was saying, "During the Great Depression, government regulations were increased, and the Keynesian flavor of Capitalism-19 took hold. There were more controls on banking, and parts of the recovery efforts included deficit spending, mainly for infrastructure. Americans bought American products, and capacity was gained during WW II while other major economies were literally being bombed to pieces. Then onward into the 1950s, '60s, and '70s there was great American productivity and prosperity, with economic strengthening of the middle-class families. And the middle class increasingly spent more of their paychecks for conspicuous consumption, with rising household debt. In contrast, the US national debt as a percentage of GDP has gone down under every president from 1945 to 1980. Industry and consumption were growing so much that in 1970 President Nixon, a staunch Republican, created the US Environmental Protection Agency.

"Capitalism-19 also corresponded with the establishment of federal income taxes," Farley intoned. "Those taxes originated in 1913 with a maximum rate of 7% on earnings over \$500,000, which would be equivalent to more than ten million dollars of earnings today. In 1917 the tax rate rose to 54%, and to over 70% until 1921. Of course, the highest rates only apply to the highest incomes, and 93% of American families paid no income taxes until 1940, and only about 20% paid taxes after that. Basically, the wealthy were taxed to finance much of the cost of World War I because they were the only ones with substantial amounts of money.

"During the prosperity of the Roaring Twenties, the maximum tax rate was lowered to only 25%, stimulating economic speculation that collapsed in October 1929. Then the top tax rate shot up to 61% and then

to 72% during the 1930s, and then until 1963 to over or near 90% of taxable incomes over \$200,000, which equates to million-dollar incomes in the 21st Century. Money was needed for government to provide the infrastructure and services that were helping to make life better for the average Americans and for keeping America great. Maximum tax rates then held at 70% until the 1980s, when Capitalism-19 ended in America.”

Rouge commented, “America has grown strong, and our Capitalism-19 helped greatly.”

“So, this brings me to today’s main topic,” Farley continued, “the description of the evolving Capitalism-20, for the late 20th century and beyond. This is sometimes called Reaganomics because the election and policies of Ronald Reagan have put us on the right path. The strength of our business and industry, coupled with our great American ingenuity, lead us now in these strongest times in the 1980s.

“A. America’s prosperity is legendary. We represent 20 to 25 percent of the entire economic activity on Earth today. This size protects us. We are our own markets and suppliers. We are a major breadbasket of the planet.

“B. For further growth, we will unleash American business. Deregulation is a tool. Expanded financial activity yields greater revenues.

“C. With greater revenues we can reduce our taxes, thereby stimulating even more economic action by leaving money in the hands of the citizens.

“D. Control of the money supply will regulate the economy via interest rates and inflation.”

Rouge interjected to the Spirit: “Professor Farley was an expert on that. He became a major advisor of the Federal Reserve Board. But you know that already.”

Farley continued as he placed a graph onto an overhead projector.

“Under President Reagan, the American economy is blooming and will continue to bloom because of the benefits of lowering taxes and reducing wasteful government handouts.” With great enthusiasm Farley states: “To stimulate investments, the Reagan administration has

dramatically lowered the maximum tax rate to be only 28% for the 1988 tax year. You are seeing here the true mark of Capitalism-20. Reduction of government regulation and lower taxes leaves money in the pockets of citizens — the economy grows, the stock market sets record highs, and there is prosperity for all.”

Rouge turns to the Ghost: “This is so exciting. Thank you for bringing me here. I am a product of and a promoter of Capitalism-20.”

“Yes, you are; this is during the prime of your lifetime,” said the Ghost with a faint smile. “For the next twenty years, under the guidance of economists like Farley, Greenspan and you, Capitalism-20 races forward. There is growth in the American economy, but at a price. Unlike Republican Presidents Eisenhower and Nixon/Ford, the administrations of Reagan and later Republican Presidents have been spenders, big-time spenders, as shown in the escalating national debt. Much of it went to military buildups and operations.

“What Professor Farley did not know in 1987,” said the Spirit of Times Past to Rouge, “but what you know in 2011, is that the stock market grew, but that wealth went to the corporations and individuals, greatly widening the gaps between the super wealthy, the wealthy, the ‘average’ and the low-income populations. It is reminiscent of the Gilded Age of Capitalism-18. It is again the case that money makes money and keeps the money.

“The ultra-rich millionaires of the Gilded Age and the billionaires of modern times built their fortunes because they were owners, not employees. ‘Be talented, lucky, work hard, and be sure to own it’ is their formula for success. A modern sports star, media celebrity, or other person earning and saving five million dollars per year, even after taxes and living expenses, would need 200 years of work to become a billionaire. It is not possible to “earn” a billion dollars by effort. In fact, the average annual income of a person in the top 1% of American income earners is only \$300,000. It takes money, as in ownership of stocks or running a hedge fund, to make billions.

“Assets build assets, and there are essentially no taxes on that growth until assets are finally sold, at which time there are substantial deductions. Both capital gains taxes and estate taxes have maximum

rates during Capitalism-20 that are only about half of what was paid in the second half of the Capitalism-19 years. Wealth favors the wealthy, especially when the wealthy re-write the rules during Capitalism-20.

“At the top of the vast fortunes we see the heirs to the Walmart businesses who together exceed that of Bill Gates or Warren Buffet or the Koch brothers or numerous others who each have multiple tens of billions of dollars. Between 40% and 50% of the national wealth is in the hands of the top 1%, and about 75% to 85% is owned by the top 10% of the total population. The bottom 50% own only 1% of America’s wealth, and that includes millions of citizens who are in debt and families with up to \$57,000 average annual income. And that leaves 24% of the households, which might be called the upper-middle-class Americans, to own 14 % to 24% of the nation’s wealth. And those ‘wealth gaps’ are getting larger every year. In Capitalism-20, under Presidents Reagan, Bush 41 and Bush 43, income tax reductions strongly favored the wealthy, increased the national debt, and yielded cuts in social services.”

“But there has been prosperity,” Rouge protested.

“Certainly. The stock market grew for those who own stocks. Consumer products became less expensive because of off-shore manufacturing, although some consumers did lose their jobs whenever an American factory closed. And Americans continued with their boundless conspicuous consumption, giving very little thought to necessities or savings. This is Capitalism-20, cold and sterile.”

“But there has been prosperity,” Rouge repeated.

The Ghost shook her head in disbelief and said, “You really don’t understand, do you? American prosperity should not disproportionately favor only some Americans.”

After a short pause, he said: “Well, we are almost to the Present, and your time with me is ending soon.”

Rouge concluded: “I like you. I feared you when I first met you. I remember too much of Dickens’ tale of Christmas Past. I shall sleep well tonight.”

And Rouge was again in the hotel room in Rio and could hear the Ghost say: “Sleep well, Edward Rouge. My brother will come for you at two this morning.” Rouge was asleep in an instant, still in his clothes from the previous day.

Chapter 3

The Spirit of Times Present

Rouge slept comfortably after his encounter with the first Spirit. But the sound of the toilet flushing in his bathroom broke his slumber. Peering toward the sound, he saw a light begin to show under at the closed bathroom door. The intensity increased to great brilliance as he got up softly and stepped cautiously to the door. The moment Rouge's hand was on the knob, a strange voice called him by his name. "Edward. Come in and let's get to know each other!"

Rouge entered with great caution.

It was his own living room, back home in Oklahoma. There was no doubt about that. Beside a couch stood a jolly Giant, glorious to see. He held a glowing torch shaped like a Horn of Plenty, and held it up, high up, to shed its light on Rouge who was cautiously glancing around.

"I am the Spirit of Times Present," bellowed the Spirit. "Look upon me!"

Rouge reverently did so. The Spirit was clothed in one simple, very large, deep green robe, bordered with white fur. This garment hung so loosely on the figure that its capacious chest was partly bare, showing off its powerful size. Its feet, observable beneath the ample folds of the garment, were with sandals, and on its head was only a holly wreath, set here and there with shining icicles. His dark brown curls were long and free, free as its genial face, its sparkling eye, its open hand, its cheery voice, its unconstrained demeanor, and its joyful air.

"Nice home you've got here, Rouge," said the Ghost, taking in the grandeur of the mansion. On the walls and tabletops were photos and plaques of Rouge with family and famous people and Arab oil men

Paul S. Anderson, Ph.D.

and some unknowns. But all were known to the Ghost who made some casual comments as he looked at them.



The Spirit of Times Present was large, jovial and wore a long, flowing robe, as was the Spirit of Christmas Present in the original story by Dickens.

“You were ‘Sponsor of the Year.’ They named a room after your mother because of your donation. ... You were only 13 when your dad introduced you to President Nixon. ... Safari to Kenya. ... Your friend Rudy has three other boats that are larger than this one. Paid for them and more with money from some business with these guys. Rudy told you he suspected they might be drug dealers, but he never really wanted to know, and you let that pass so that you could enjoy some fancy boat-ting time. ... Srinivas’ brother spent 1.2 million dollars for his daughter’s wedding near Hyderabad.”

“Yes, and —” Rouge started to say, but the Ghost ignored him.

“You, Professor Farley, and Ivan Strofski at the Kremlin. ... Nice

family portrait, Rouge. It does not show the ugly scene required to get your kids to pose for the photo. Remember? You bribed your youngest son with a new car. He learned at a very young age how to wrap you and your wife around his little finger.”

“We never –”

“Here’s you and that oil sheik, M. Abdul, when you signed the deal that was based on the backroom price-fixing negotiations. . . . Ah, yes, your Grandfather Rouge, the banker. He had a real eye for making money. . . . And your Pappy Rouge in his Air National Guard uniform. No Rouge has been on active duty since the Civil War.”

Turning to Rouge, the Spirit said, “Yes, I do know everything of the past as well as the present. . . . Governor Rouge, at the signing of the legislation that stopped collective bargaining by state employees, including professors and staff at public universities.”

Rouge interrupted: “Those four years as governor were challenging. We have so much to do in America. We need to tackle problems of education, roads, jobs, crime, health, energy, military security, taxes — which are killing us — and national debt.”

“So how are you tackling them?” asked the Ghost. “Certainly not with any sacrifice by *you*.”

Wanting to change the subject, Rouge pressed forward: “I built this house myself. Actually, one of my companies built it. Over 3000 homes constructed. A few were even bigger than this one. Most were of the larger sizes, like in these photos. Good profit on each one.”

“And how many did you build for people with moderate to low incomes?” asked the Spirit, pretending not to know the answer already.

“We did one multi-unit project with HUD money, but none on our own. You can make much more profit on four large houses than you can on forty small ones. And far fewer headaches.” Rouge continued, proudly. “In America the *average* size of new homes is 2400 square feet, or 240 sq. meters. With land plus basic furnishings, these are about \$250 K up to \$900 K houses because of price variations between different cities and regions. Even our new, multi-unit constructions average 1200 sq. ft. per unit. Very good living.”

“That is evident,” said the Spirit. “With four people per household, that would be about 600 sq. ft. per person, or 30 by 20 feet. And to heat

such homes in the northern states you use \$4000 of energy per year, plus air conditioning in the summer.”

“Don’t worry, these folks can afford it.”

“But what if their grandchildren cannot? And what if the reason they cannot is traced back to this extravagant lifestyle you defend with the words ‘we can afford it.’ Ancient Rome could afford the Colosseum and its games. Before 1947, the Chinese upper class could afford their drug habits and high living. And dictators in recent decades can afford their lavish ways. They all ‘can afford it’ at the expense of others around them.”

While the Ghost offers some remarks, a progression of views of American houses appears to Rouge, including people living in them, with lifestyles ranging from extravagant to modest. “Literally, America is ‘over-built’ and has an indulgence in housing. One result for the lower-class citizens is literally hand-me-down older housing with less insulation, less features, and, well, less of everything. Small houses, as we see here, are still very comfortable, but the selection becomes less attractive with smaller units, trailers, people cramped in very tiny units, and finally, homeless shelters. And any new housing that is small and economical in many locations must be built in poorer neighborhoods. Too often zoning laws and/or marketing practices make sure the wealthy do not have to be near the poor.

“Allow me to turn off my torch so we can look at houses elsewhere.”

In total darkness, the voice of the Ghost was the only sensory perception. “Oh! We really are dependent on electricity, aren’t we? I am right here, Rouge, keep holding onto my robe. Your eyes are adjusting, but it is pitch black outside on an overcast moonless night. For many millions of people, a little moonlight on some nights is all that they can afford.”

Outlines of a few village huts gradually appear, then a distant backyard cooking fire is seen, followed by some small kerosene lamps, then a single candle illuminating a student doing her homework, and then other houses with light from single bulbs and small LED lamps.

With increasing daylight and a wave of his arm, the Ghost showed views of other housing around the World. Several homes, each smaller than the previous one, appeared in succession, each one hosting a birthday party with far fewer material items and only practical gifts. No electricity. Sisters shared simple dolls and make doll clothes themselves.

In India, the range included palatial homes down to single-room worker houses and continuing to make-shift tents and the homeless in the streets. Many in the dark have only candles.

In China, many homes in cold regions have inadequate heating.

“In Brazil, we see tropical huts and slum shacks. In some places the very rich and very poor live literally side by side with only a single wall between them,” said the Spirit, pointing to a plush apartment complex with private swimming pools adjoining a favela with limited services.



**Rich and poor housing can be side by side
without mingling of the residents.**

“In Africa, there are also huts with mud walls. And remember the refugee camps. This is what *they* can afford,” said the Spirit of Times Present.

Rouge was irritated by this Ghost and said, “But the Americans have worked for their money. I have worked hard for my wealth. I am sorry for those other people, but that is neither my fault, nor the fault of America.”

The Ghost took on a reprimanding demeanor. “It is the fault of an unjust world. And you, Rouge, and those like you, contribute to

that injustice through the ways that favor those who already have money. And money makes more money in your current configuration of Capitalism-20. You did not and could not work hard enough to truly earn your millions each year. Your money is doing the work for you, and you still cannot get enough of it.

“I think Professor Farley would now call that ‘forging links in your chain.’ Were you not touched in your heart with what you saw of people living in totally inadequate housing? Farley is watching those people now, up close and personal. Now he has his own anguish of being unable to assist them. Professor Farley is dead, Rouge. You are not.”

“Touched, yes,” replied Rouge. “But as Jesus said, ‘The poor you will always have with you.’”

“The poor, yes. But miserable and wretched conditions were not acceptable to him. Nor were the differences between rich and poor so great 2000 years ago. I don’t think you can use Jesus to defend your lifestyle.

“Let’s get down to business,” said the Ghost. “There is barely enough time for these matters before your third appointment tonight. You are very knowledgeable of the Dickens’ *Christmas Carol*, so let me say that things here are different. I am the Spirit of Times Present, but not only of this instant in time. My time covers the recent past of even a few years, including your years as governor. And we can have glimpses of the near future, but not so much that you could later “predict” specific events beyond this 2012 Earth Summit week.”

“Good, let’s get on with it. I rather liked the Spirit of Times Past, and I look forward to our time together,” Rouge replied. “Dreams can be pleasant affairs.”

“Yes,” said gently the Spirit of Times Present. “Touch my robe.”

Rouge was again taken to the front of the Rouge Textiles factory, but now it was boarded up and has tall grass around it. The Spirit requested Rouge to tell the background story.

“We closed it in 1994. It wasn’t sufficiently profitable, with union wages getting higher and low-cost imports getting even less expensive. Earlier we stopped making clothes, and then we halted the fabric weaving. Most of the equipment went to Central America, I think, and so did the jobs. We only kept the marketing side of clothes and textiles. Our

capital gains were invested into a giant waste disposal company. That generates *lots* of money. America throws away so much stuff.” Rouge was clearly pleased with himself.

“You do certainly live for the moment, don’t you? Your family’s profits matter more than your nation’s well-being. The Rouge family fortune started as cotton growers when cotton was more than half of the total American domestic exports. That contributed to the national development. But the US mainly supplied British textile industries that made even larger profits. Then the family added textiles and clothing, increasing America’s productivity, again helping the country grow via job creation and increases in wages, but with increasing inequality between the workers and the managers and owners. But now you have closed all that productivity. Your business, still with substantial personal profit, is a sales arm of foreign suppliers of fabric and clothing to people in a fashion-hungry society that discards so freely, and the cotton grown in America has hefty federal crop subsidies. Do you not see that something is inherently unsustainable? And this scenario applies to many aspects of your Capitalism-20 business model, where profit for the individual is supreme, government subsidies or protections against major loses greatly reduce risks, and the national economic well-being is hardly considered. Rouge, you are trained as an economist. But you do not see your own complicity in the decline of America’s economic might.”

“I am a businessman,” protested Rouge. “I have other shareholders who expect profits. I work within the established laws of America, and I personally and through my companies pay thousands and thousands of dollars in taxes. For my personal income taxes, 35% is a lot of money.”

“Sure,” said the Spirit. “Take total income, subtract substantial allowed deductions, and then you pay 35% on whatever is more than \$380,000. So, of each million dollars over that amount, you get to keep \$650,000, which is about what 10 to 20 of your employees together earn in a year before taxes and living expenses.”

“Are you blaming me for the current economic problems?”

The Spirit replied slowly: “Yes. You and others like you deserve much of the blame. Not totally, but much. The collective ‘affluent you’ with your political influence have created a system that favors everything that you want. And it is going down.”

“Rubbish,” snapped Rouge angrily.

“Really?” questioned the Ghost. “Come. What does Professor Farley say? You asked him in July 2010 at his home, remember?” They transitioned into Farley’s home in Virginia.

Farley was old and seated in a lounge chair with a walker beside him, with the afternoon sun shining into the room. The Rouge of that day was seated near him, and the Ghost and Rouge were standing unseen beside them.

“Governor,” said Farley. “Governor of Oklahoma. You have done well, young man. Thanks for coming.”

“Always a pleasure to see you, Professor.”

“Maybe not this time. I am struggling with the issues of what has gone wrong these past few years. I feel some responsibility; after all I was an advisor to Alan Greenspan for many years. Alan was getting a lot of heat in 2008 and testified to Congress that he was in a state of shocked disbelief, and very distressed about the economic collapse. He said he found a flaw in the economic model of deregulated business, low taxes, and control of the money supply.”

Farley sipped from a coffee cup, and then continued. “I told him it was not just his doing. I did not see it coming either. And I said there are probably more flaws. The housing loan bubble has done its damage. There was talk of a commercial loan bubble. We already had the Savings-and-Loan crisis in the 1980s and ‘90s. And the “dot com bubble” burst in 2000. There could be several more of these unexpected time bombs coming our way. And these are 100% American-made problems, not from some financial collapse in another country, or a mega natural disaster, or a biological/disease catastrophe, or even warfare and terrorism where people are actually trying to hurt us.”

“It really has been bad,” the young Rouge told his old professor. “But I have never heard you so negative as now.”

“I have had some time to think, and I am seriously concerned. I believe that America lacks defenses against such gigantic disruptions of our economy. And even worse, the political leadership is not only devoid of solutions or even inspiration, it is divided into two ideological camps that deliberately intend to make the other one fail. It did not matter if

McCain or Obama won in 2008. Neither one had a real solution. McCain might have been like Hoover in 1930 – 32, letting the situation become worse. Or he might have done what Obama did, and then he would be blamed for the extravagant rise in the national debt. Basically, the tax cuts and increased spending of Capitalism-20 have given great prosperity that has gone mainly to the rich while making our society vulnerable to uncontrolled crashes.

“And I can see other causes or contributing factors that have gathered like a perfect storm. America has been shifting from manufacturing jobs to service jobs. Micro-computers and electronics have hastened that trend, especially since the 1980s. And many manufacturing jobs have gone overseas where wages and overhead costs are much lower. Americans like lower prices but do not want the lower-paying jobs.”

“I cannot disagree about that,” Rouge said.

Professor Farley continued. “Consumers are increasingly spending on extras, and not on essentials. Conspicuous consumption, entertainment, and the ‘me’ generation attitudes are spreading to all age groups. The same applies to communities, states and the national government, so the infrastructure is going down-hill. A community neglects its sewer system while building a second or third waterpark for a few months of summer playtime for a small number of its residents.

“All of this is occurring during times of relative affluence, with no thought that hard times could be coming. The national debt has risen from 1 trillion dollars at the start of the Reagan administration to \$11.6 trillion at the end of the Bush-2 era. And Clinton only added \$1.4 trillion of that total. And although I am a staunch Republican, I must admit that the need to spend additional trillions during the Obama era was considerably for damage control of two wars and the Great Recession that Bush-2 facilitated. But Obama and the Democrats are not blameless and have largely continued the excesses of Capitalism-20. In general, Democrats want government to pay for services like health care and Republicans want it to enhance businesses, including many things ranging from crop subsidies to military expenditures.

“We Americans are spending, actually squandering, the wealth of our children and grandchildren. But even worse, our affluent lifestyles are contributing to environmental consequences that will be expensive to correct.

“America seems to need a new economic model, a new paradigm, something for the 21st century. Imagine me saying that. But what is truly frightening is that I can see causes but I do not have any solutions to propose.

“But I will work on it. I have time to think while you must do the work of a governor.” Farley smiled and wished the Governor good luck as they parted.

Rouge turned to the Ghost and said: “But he didn’t have time. He died ten days later. So, no new paradigm from Professor Farley.”

“But there are new models and actions being proposed,” replied the Ghost. “Your nephew, Jonathan, has tried to tell you, but you do not listen because the proposals are not from your mentor and do not fit your model. Come, I want to take you to a meeting that happened just yesterday in Rio.”

As they entered in the back of a reasonably-sized auditorium, the Ghost and Rouge swept past a sign:

Earth Summit Side Event

“Alternatives for the Future of America and the World”

Today: Melissa Brody discusses *“The Nehemiah Papers”*

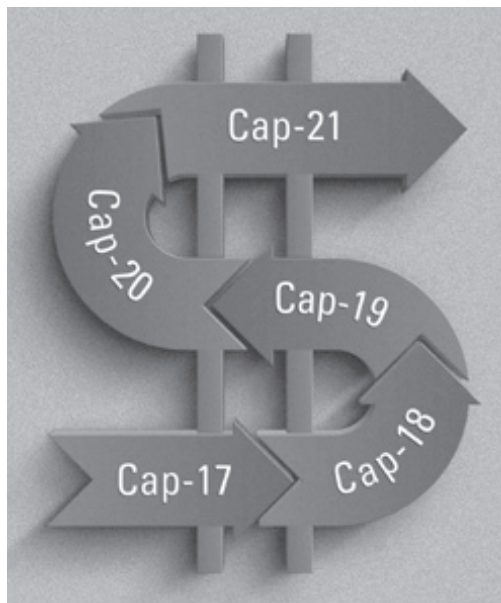
Tomorrow: Rob Mitchell discusses the *“The
Nine Proposals of I. M. Nehemiah”*

The session was not well-attended. Rouge noticed Jonathan seated in a fifth-row aisle seat, already taking notes as a cub reporter. As the session moderator came to the podium, a man in a brown striped shirt who was seated in the row in front of the unseen Rouge said in a low voice to his companion, “That’s him. That’s Rob Mitchell, the fancy Boston ultra-left economist who helps radical movements there. His business card should read ‘Devoted Communist’ or ‘American Destroyer’. He is a high tax advocate. His first name isn’t Robert; it’s Robber.” Overhearing that, Rouge chuckled but also frowned.

Rob Mitchell started to speak. “America is heading for a life-changing decline. Many can argue that the decline is already upon us. Others are still in total denial, believing their favorite political party

will solve the problems. The impending decline is the first postulate of I.M. Nehemiah. He starts from that premise, and then seeks to understand the cause of the problems, and then proposes actions to overcome the current situation.

“In Nehemiah Paper No. 5 on Economics and Capitalism, he describes how capitalism has changed over the past four centuries. This diagram of the evolution on capitalism emphasizes its sequential development.” He points to the presentation screen showing a large dollar-sign consisting of arrows with labels Cap-17 through Cap-21.



The Evolution of Capitalism

“In America today,” continued Mitchell, “the current version is Capitalism-20, with a disproportionate distribution of wealth that incorrectly dominates American democracy and weakens the country. In response, the impending decline can be averted through democratic revisions of America’s laws, placing service as a currency to balance the power of money, and by implementing Capitalism-21.”

The man in the brown-striped shirt leaned over and said to his friend, “I’d bet that Mitchell is one of those Nehemiah authors.”

“Here to speak to us about these ideas from the *Nehemiah Papers*

is Ms. Melissa Brody, Associate Professor of History at East Lincoln Junior College.”

Ms. Brody was in her mid-50s, plump, with thick glasses, and plain clothes. Her strong, clear voice was her greatest qualification.

“A growing number of us have become interested in the writings of I.M. Nehemiah that are subtitled ‘Building a better America and a better World.’ The actual author or authors chose to remain unknown for personal reasons and to focus all attention onto the issues and not upon themselves.

“There are thirteen *Nehemiah Papers*. [Editor’s note: In 2016, four “Articles” are added and they became Paper 14.] Following initial publication on the www.capitalism21.org website, these Papers remain virtually unread, yet their content is more applicable today than when they were first written in 2008. We are seeking to bring them to light and discussion.

“To provide you with the briefest summary of the focus of the *Nehemiah Papers*, I will quote with minor changes from the introductory Nehemiah Paper No. 1.” As she read in a strong voice with appropriate intonations, a series of PowerPoint slides with key words were shown on the large screen.

“The *Nehemiah Papers* are directed towards Americans and are about America’s future in both domestic and international affairs. The following eight statements comprise a very condensed summation that unfortunately runs the danger of being overly simplified.

- “1. **America is facing an impending (or already started?) decline with massive consequences.** The nation needs actions different from the standard alternatives currently offered by the two major American political parties.
- “2. **The proposed actions borrow the best from both political parties and reject the worst from each.**
- “3. **Concerning economic issues,** American capitalism presents a dilemma with two sides: Better services (education, health, security, infrastructure) but lower taxes while avoiding debt.
- “4. **Concerning issues of governance,** American lifestyles (including religious, moral and legal-protection issues) present

another dilemma with two sides: More “lifestyle latitude” but more morality.

- “5. **The Nehemiah writings advocate a combination** that is primarily liberal left on the economic (capitalism) aspects and primarily conservative right on the life-style (democracy) aspects. That might seem like a strange combination, but there are rational explanations in the Papers.
- “6. **The Nehemiah proposals reject the extremists** at both ends of discussions about capitalism and about democracy.
- “7. In the final analysis, **the Nehemiah Papers are about controlling a range of excesses, both in capitalist economics and in democratically-definable social behavior.** The extra revenues (tax reform with targeted deductions) from the excesses of capitalism can be used to resolve the critical social ills of American society. Volunteerism is to be raised to new heights in America, including **compulsory national service** for all men and women who do not volunteer. **Strict term limits** on elected officials are needed.
- “8. **The international implications** of these approaches should be notably beneficial to every person and nation that collaborates with the efforts for 21st Century reforms of democracy and capitalism.”

Melissa Brody stopped for a sip of water.

“Idealism, but no specifics.” said Rouge. “Do I have to listen to this stuff?”

“No. We could go now, but you would miss the parts about action plans and the Five Realms of Power. She will be brief because she can only give short summaries of Nehemiah’s detailed writings. Shall we go?” asked the Ghost.

“We can stick around a bit longer.”

Melissa continued to address her Rio audience in 2012. “Nehemiah identifies Five Realms of Power: **Governance, Economics, Religion, Justice, and Love.** And in America each one has a “currency” that can

be measured. Democratic governance counts on votes. Capitalist economics measures money. Christian religion emphasizes prayers. Law-based justice presents fair enforcement. And caring love is expressed in service. The Nehemiah Papers discuss at length how these five realms of power are out of balance in America. Current capitalism with money has excessive influence on all the other four. Money is distorting American life.” She directed the audience attention to the large projection screen as she presented her materials.

“The five realms of power are Governance, Economics, Religion, Justice, and Love. The realms are not necessarily equally weighted, and the balances can be fluid or dynamic.

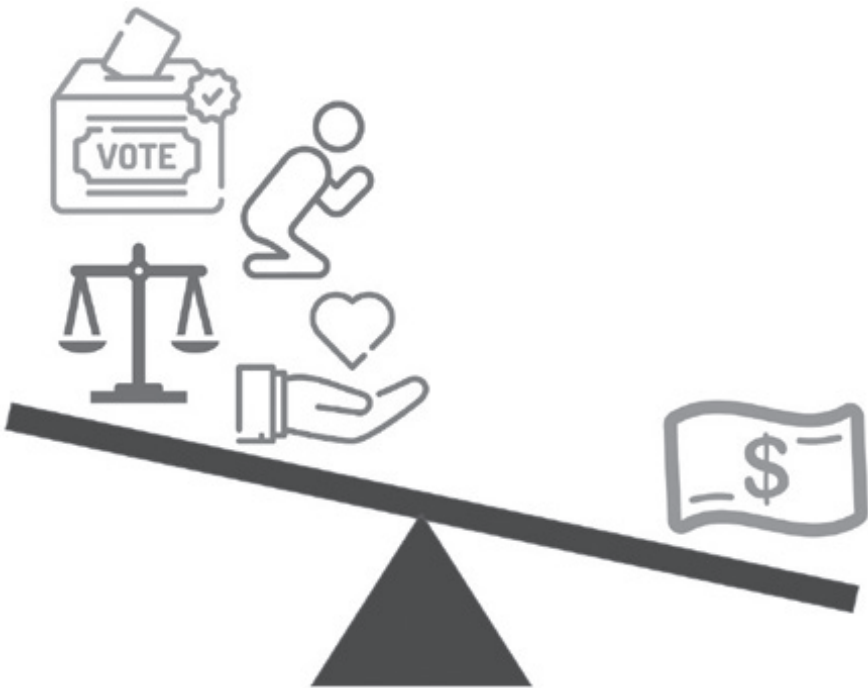
“Each realm has several expressions, and each expression has one or more ‘currencies’ which represent the most tangible and quantifiable ways to measure the amount of power in each realm. (See Table.)

TABLE OF REALMS, EXPRESSIONS AND CURRENCIES:

Realms of Power	Expressions in America	Currencies in America	Additional Expressions and Their Currencies
Governance:	Democracy	Influence by/upon Voters	Dictatorship w/ Edicts; Theocracy
Economics:	Capitalism	Money & other Capital	Socialism w/ Labor; Feudalism
Religion:	Faith: Christian	Prayers & Beliefs	Non-Christian faiths, prayers & beliefs
Justice:	Law	Enforcement	Anarchy w/ Brute force; Scriptures
Love:	Caring	Service (Helpfulness)	Selfishness w/ Self-service.; Hate / Jealousy

“The five realms of power are out of balance in America. These imbalances must be addressed to avoid cumulative, accelerating damage to the nation.

“Economics expressed as Capitalism: This is discussed first because of its dominance in America. Money is the ‘currency’ of capitalism within the economics realm of power. In America, the extraordinary power of money has tainted all other realms of power, especially our governance. Money in America severely impacts the legal system, many aspects of service, and even the religious fiber within our country. Today’s capitalism and the current abusive power of money should be modified in serious ways to become ‘Capitalism for the Twenty-first Century’, abbreviated as ‘Capitalism-21’ or simply ‘Cap-21’.



The Five Realms of Power are out of balance in America.

“Governance expressed as Democracy: Unfortunately, America’s democracy today is literally controlled by professional politicians who are repeatedly re-elected as ‘serial incumbents’ and are severely influenced by money from both the left and the right. This situation is certainly legal, not because it is correct or fair, but because the laws passed

by serial incumbents have set the stage for this travesty of democracy under Capitalism-20 control.

“Religion expressed as Faith: We should marginalize the extremes and concentrate on our shared core values, as found in the ‘reasonable person standard’ that is already part of American legal traditions.

“Justice expressed as Law: Powerful people make laws, in part, to maintain their view of fairness. Laws in America too frequently tend to favor those individuals, groups, and businesses that have money and/or influence to affect voting in general elections or the subsequent actions (votes) of elected representatives. Fortunately, laws in America are forever subject to improvement, if done according to the laws about changing laws.

“Love expressed as Caring: The main currency of love and caring is service. Almost nothing in current American capitalism (C-20) favors love, caring and service. America needs appropriate, non-military compulsory national service by all men and women periodically throughout life. America should utilize ‘service as a currency’ to be a major alternative and counter-balance to the power of money.

“In summary, when the I.M. Nehemiah authors speak of changing the balance among the five realms of power in America, they are calling for these re-balancing efforts:

- 1.) reduce the power of capital (by dethroning money as the main measure of success),
- 2.) redirect the power of democracy (by involving more voters and curtailing ‘serial incumbents’),
- 3.) shift the emphasis within the power of faith (away from the extremes),
- 4.) strengthen the power of law (toward compliance with laws against crime, drugs, waste, greed, cheating, etc.), and
- 5.) elevate the power of caring by providing additional meaning to life through good and valuable service. This is where the greatest potential for change is found.

“The one Super-Goal of I.M. Nehemiah is:

“Define a minimally acceptable standard of living and elevate

all people who are below that level through the implementation of Capitalism-21 by re-balancing the Five Realms of Power to improve the future lives of all Americans by avoiding the otherwise inevitable serious decline of America.”

Melissa finished her reading, looked up, and continued with her own words. “In the *Nehemiah Papers* there are many valuable statements to assist us. Capitalism-21 is not defined by details, but by guideposts. Ten specific proposals are given in Paper No. 10. I recommend them to you.”

As they faded from the auditorium into the darkness of the evening, Rouge turned to the Ghost and said, “Long and boring. Idealism on the Internet. Anonymous author or authors. Little Ms. Melissa and Radical Rob haven’t a prayer of spreading this message. The politicians will tear them to pieces. And the powerful money-people that they and Nehemiah criticize will smother them and those writings. To dramatically raise taxes on the wealthy smacks of socialist income redistribution that conservative media commentators would crucify. That is, if it ever reaches the media. That was a ‘side event’ at the Rio Summit. Ha!! And Jonathan is so naïve and wet behind the ears, he cannot do anything to bring about Capitalism-21. His small article will not even make the local newspapers in Brazil or in Oklahoma. Besides, this stuff is complicated. The five realms breakdown is good, but Nehemiah is going up against everyone, including the religious right, the liberal ACLU, and every incumbent politician. *Nehemiah Papers*. Rubbish!”

Patiently the Ghost listened, and then replied. “Earlier this evening you were reminded that Professor Farley told you that a new economic model could be needed for America. You now hear a new model, and you disregard it immediately because it is complex, lacks leadership, is only a side event, and faces overwhelming opposition from the established sectors, including yourself, that are clearly much of the cause of the problems facing America and the World. We know that the Nehemiah approach is not perfect and that a major change in America would need quality people to implement any steps. But do you mock the

fight because you are incapable, or because you do not see the threat to society, or because you are afraid to fight?”

“I am certainly capable, and I see the threat to America’s future, and I am not afraid to fight,” Rouge exclaimed, raising his voice. “But I have other business to attend to.”

“Oh,” said the Ghost calmly, “other business? Like Farley had? I thought you heard him say ‘Mankind was my business.’ I thought you heard and saw his chains.”

“Dreams. Ghosts. Nightmares. I have had enough of you,” snarled Rouge.

The Ghost rose to his towering height, turned cold and thundered. “Not quite enough! Not yet! Do you not know what is under my robe? Do you not remember Dickens’ *Christmas Carol*? Look here.”

From the folds of its robe, it brought two children: wretched, abject, frightful, hideous, miserable. They knelt at the Spirit’s feet and clung upon the outside of its garment.

“Look man! Look! Look down here!” exclaimed the Ghost.

They were a boy and girl. Dirty, meager, ragged, scowling, wolfish; but prostrate, too, in their humility. Where graceful youth should have filled their features and touched them with its freshest tints, a stale and shriveled hand, like that of age, had pinched and twisted them, and pulled them into shreds. Where angels might have sat enthroned, devils lurked and glared out menacing. No change, no degradation, no perversion of humanity, in any grade, through all the mysteries of wonderful creation, has monsters half so horrible and dreaded.



From the folds of its robe, the Spirit brought out two children, Ignorance and Want, as did the Spirit of Christmas Present in the original story by Dickens.

Rouge stepped back, appalled. Having them shown to him in this way, he tried to say they were fine children, but the words choked themselves, rather than be parties to a lie of such enormous magnitude.

Rouge could only say. “Spirit, are they yours?”

“They are Man’s,” said the Spirit, looking down upon them. “And they cling to me, appealing from their fathers. This boy is Ignorance. This girl is Want. Beware them both, but most of all beware this boy, for on his brow I see written the message of Doom, unless the writing is erased. Deny it!” cried the Spirit, stretching out its hand towards Rouge, who responded:

“These are not my children. America does not have these problems. And I give liberally to world relief charities.”

“Ah, you have dared to deny this reality of the Present. You have taken refuge in your sanctimonious prosperity. Earlier tonight Professor

Farley told you that your business is the world, your business is Mankind. Touch my robe. We have places to visit.”

Rouge timidly placed his hand upon the arm of the Ghost, and they immediately entered a slowly-transforming sequence of scenes, each appearing as the Ghost spoke and pointed.

“Ignorance abounds in America, in every under-funded and insufficiently-staffed school, in every child who cannot find stimulation for learning. Add in the gangs and drug users who consider education to be a chore to be avoided. Look also at the self-indulgent youths who do not put forth effort. See the inequality of resources and different efforts between the States and between the schools. Observe the pressure for the grossly-insufficient number of ‘charter schools’ and ‘vouchers’ that permit at least a few, but only a few, to have a chance to rise up to their potential. America, with its outlandish financial abundance, is being passed educationally by many countries. When a financial crisis looms, the all-too-frequent response is to lay off teachers and cut educational programs, especially in poorer schools and any “enrichment programs.” Stupidity is in control of government when construction of highways and buildings has a higher priority than education. Instead, hire many more teachers and stimulate enrollments to reduce unemployment; end up with a real investment in the people themselves.”

Rouge began sputtering to himself: “Awake, awake. This is not my dream. I do not want this to disturb my sleep.”

“It is not your dream, Rouge. It is your reality; it is America’s reality. And behold, there is more ignorance.”

Again a collage of images streamed past Rouge. A class of students meets under a tree in rural Africa, and another in a dilapidated urban building in southern Asia. A student squints to read at night by the light of a single candle. Classrooms have three students and one textbook per desk. Girls are not allowed to go to school. In primary schools, the teachers themselves have only seven years of education. Children come to school hungry and do not study well. In a better-looking school, eight students crowd around each computer terminal, but only when there is electricity. And the numbers of these cases are measured in the hundreds of millions.

“And if you still wonder why so many of these people have no reason

to like America, look upon the child of Want. Lack of good food is not always evident in the physical appearances of the children and adults. Clothing and shelter can be grossly deficient, but the bodies somehow survive. That lady cooking with a three-stone fire is poisoning herself and her small children with the smoke, because she is unable to have a simple but cleaner-burning stove that would use the same renewable woody biomass fuel. Sometimes the 'want' is for seeds to plant, or for a water well, or a road that is less than a two-hour walk away. A quarter of the World's population has no electricity, and half has it intermittently, sparingly or at considerable expense.

"The Nehemiah writers and their website have a listing of Thirteen Basics for Living that can be grouped into three types:

"Four are Survival Basics: Water, Food, Clothing, Housing,

"Five are Decency Basics: Safety, Health, Sanitation, Education, Employment, and

"Four are Development Basics: Energy, Transportation, Communication, Finance

"Each of those thirteen has a range from the very best down to virtually nothing and each can be expressed for ten distinctive Levels of Living:

"1. Super Upper and 2. Upper that are 20% of America and 5% of the World, and

"3. Middle and 4. High-Lower that are 60% of America and 15% of the World, and

"5. Low-Lower (which is the USA Minimum) and 6. Sub-Lower and 7. World Minimum Acceptable that together are 20% of America and 50% of the World, and

"8. World-Level Poverty and 9. Ultra-Poverty and 10. Totally Destitute that are 0% of America and 30% of the World.

"Nehemiah provides this in a two-minute YouTube video and links to a 10 x 13 table in Paper 13 with typical examples for each of the 130

cells. You should look at that table, Rouge. You are part of the affluent elite that squanders resources for every imaginable convenience.

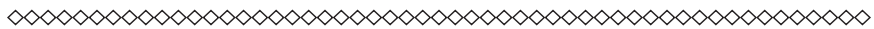
“Consider the ‘Want’ of America, or Europe, or the affluent people in any country. Theirs is not ‘want because of lack of something’, but ‘want’ as in self-indulgence or even greed. Beware of ‘Want’, because she can transform masses of people into unstoppable tides for change.”

“I do care about the well-being of these people. And I will do more, now that I have seen this,” said Rouge with emotion.

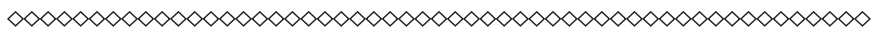
“It is good that you have some compassion. But as Adam Smith, your champion of capitalism, expressed in the very first paragraph of his earlier book, all humans, ranging from hardened criminals to those with humane sensitivities, have pity and sympathy when seeing the misery of others. But people need to be made to see, to feel, and to comprehend the misery of others in a very experiential manner. Some, like you, Edward Rouge, are shielded by distance and affluence from seeing such misery.

“Behold,” said the Spirit as he opened the fold of his long robe a second time. “there are seven children, including War, Famine, Disease, and Environmental Destruction.”

Four more children emerged and gathered closely around the robe of the Ghost.



“Behold. There are seven children, including War, Famine, Disease, and Environmental Destruction.”



“War and other conflicts are the absence of Peace. It is where humans as organized societies intentionally do harm to each other. Protection against aggressors is sometimes necessary. But people dare to justify wars and other intentional conflicts as actions to preserve something they value, such as their extravagant and wasteful lifestyles – or even their personal perceptions that God wants them to win. And some people, especially the most wealthy and powerful, wage conflicts in which others do the fighting and dying. Sick. Wasteful. Tragic. This child carries a bag with weapons. Just one or two of the nuclear, biological or chemical weapons could spin the world economy out of orbit. But even without using weapons of mass destruction, the bag contains

enough disruption and devastation to alter the course of history of America and the whole world.

“Famine is seen in flesh and bones, but it is also malnutrition that saps the energy and even the development of small children. Their brains are stunted in the first five years of hunger. They can live for decades with their weakness and deficiencies, unable to ever effectively compete in your world in which the reasonable ability to afford or receive adequate food is sacrosanct.”

“They should be helped.” cried Rouge.

“Are there no shelters?” said the Spirit. “Are there no food pantries? You already provided what you could, right?” Rouge cringed at hearing his own words come back to him.

“Disease stalks the weakest, and picks them off one by one, or leaves them debilitated for days, months, years and lifetimes. River blindness can now be treated because medicines were developed for pets and cattle of the wealthy, not out of concern for alleviating human suffering. Malaria, many respiratory diseases, parasites in drinking water are all health problems that have been eliminated from the affluent societies but stalk the weak and poor overseas. When the vaccines against polio were approved in the 1950s and ‘60s, the affluent world was spared the crippling of limbs and whole bodies. But only now, more than 50 years later, is that dreaded disease finally being eradicated among the impoverished people of the world. While the Rouge family became increasingly wealthy, people suffered for no reason except the failure of society to deliver inexpensive medicines. Do not ask for mercy, Rouge. You have failed to be humane. And if you say you did not see it, try blaming your society for causing your blindness. You and they chose not to see it.

“Environmental Destruction is a child that is growing by leaps and bounds. In the past couple of centuries, this daughter of Mother Nature has grown stronger for spreading more havoc than ever before. Soil erosion, expansion of deserts, polar melting, and depletion of raw materials are all upon us. You do not need to believe in anthropogenic global warming; you just need to acknowledge that the societies of man are growing in number and damaging the planet. After all, because the future of mankind is what we seek to improve, it is preferable that these

problematic changes are caused by humans so that people might find solutions or alter their ways. Indeed, if the changes were being caused by the Will of God, we would have no ways except by prayers to hope to counteract the destruction. Through science, Man has measured the damage caused by modern conveniences. The perils have never been clearer than in these present times: increasing CO₂ and less ozone in the atmosphere, deforestation, the near exhaustion of phosphorus needed for modern agriculture, and the inevitable depletion of oil supplies. Add in the natural occurrences of hurricanes, earthquakes, tsunamis, storms, floods and droughts, and Mother Nature's little child of destruction can bring whole societies to their knees very quickly. Fear her as you should fear each of these children if left unattended in your future.

Distraught, Rouge stammered: "Scrooge only faced two children, but you have given me six." After a thoughtful pause, Rouge continues. "But you said, 'seven children,' and I see only six. Is there still another one?"

"Yes, there is," replied the Ghost, moving his robe to partially show another child peeking out with a defiant scowl on his face. "This one is more secretive and mostly out of sight. He is Harm, the capacity of a human being to do hurtful things to others. He can have some psychological issues, sometimes with complications from mental limitations. He expresses himself in many ways at different stages of life, from mischievousness to sadism.

"But do not be too quick to blame this child. He was born as innocent as every baby. His undesirable character has been nurtured by his up-bringing. He has learned his traits, partly in self-defense from being harmed by others. Perhaps he was neglected, abused, deprived, poorly nourished, or simply raised by earlier generations who have similarly poor characters. He can have a very complex personality.

"And without adequate attention from society as well as parents, his adult character can become very undesirable. But that does not justify the continuation of organized crime, gangs, drug dealing, human trafficking, violence, exploitation, deceitful lies, and greed. Nor allow corruption that cheats society while enriching the offenders. People who pretend they do not see harmful actions or are unwilling to provide

corrective support contribute to the continuation and escalation of harmful deeds.

“When harmful behavior exceeds established limits, the consequences could include more affective and appropriate rehabilitation which is less costly than incarceration and more effective for resolving these problems. The penal systems needs an overhaul, not more prisons.

“Harm thrives with darkness, half-truths, threats and fear. And he does much to make the other six children behave badly.”

Rouge shook his head in amazement as the Ghost continued. “Ah, look at them. Seven children with us today who represent the future of mankind, each one waiting for his or her times to emerge again ... and again ... and again.

“We see them here as children. Children can be raised and molded to become beneficial to their society. People say, ‘It takes a village to raise a child.’ I add, ‘A better village raises a better child.’ Without nurture, the child can be ignorant, lacking basics, malnourished, victimized, and undisciplined, so we should assist them. We must help them avoid becoming adults with whom we would scarcely desire to be associated.



A better village raises a better child.



“Deal with them directly, Rouge. You should expose, minimize and overcome Harm and convert War into peace. Take the other five into your heart. Take them from their misery and give them love and hope and the basics of life. Take them into your home. Then they will threaten you less, and everyone can have better lives, including your own children.

“And you and others like you could do it, you with your millions and billions and collective trillions of dollars. Better spent on Mankind than on shovel-ready highway projects, bailouts of banks, or tax breaks for the wealthy. Better spent on education, health care, sustainable agriculture, renewable energy, social services, crime prevention, peace initiatives, and employment to do truly meaningful work for the advancement of all people, not just for some select, privileged few.”

Rouge was visibly shaken, stammering, and inwardly numb.

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A distant bell struck four.

He looked around him for the Ghost of Times Present, but it was gone. As the last stroke ceased to vibrate, Rouge remembered the prediction of Jonah Farley. He looked again and saw a solemn Phantom, draped and hooded, coming, like a mist along the ground, towards him.

Chapter 4

The Spirit of Times Yet to Come

The Phantom slowly, gravely, silently approached. When it came, Rouge knelt down because this Spirit seemed to distribute gloom and mystery.

It was shrouded in a deep black garment, which concealed its head, its face, its form, and left nothing of itself visible except one outstretched hand to separate it from the darkness of the night.

It was tall and stately when Rouge rose to stand beside it, and its mysterious presence filled him with a solemn dread. The Spirit neither spoke nor moved.

“Am I in the presence of the Ghost of Times Yet to Come?” asked Rouge.

The Spirit said nothing but pointed onward with its hand.

“You are about to show me shadows of the things that have not happened, but will happen in the future,” Rouge pursued. “Is that so, Spirit?”

The upper portion of the garment shifted slightly, as if the Spirit had inclined its head. That was the only answer he received.

Although well accustomed to ghostly company by this time, Rouge’s legs trembled beneath him,

“Ghost of the Future!” he exclaimed, “I fear you more than any phantom I have seen. But as I know your purpose is to help me, and as I hope to live to be a better man than I have been, I am prepared to be with you, and do it with a thankful heart. Will you not speak to me?”

“I will speak. Just because Dickens did not give me words does not mean that I am speechless.”

Stammering, Rouge asked. “Are you Death?”

While pulling back his hood to reveal a hairless head of a gaunt

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elderly man, the Spirit replied with an icy voice. “No, but Death is always nearby,” indicating a shadowy figure off to the side. “He has been so from the beginning of mankind and will be so into the future.”



**Spirit of Times Yet to Come is quite similar
to the Spirit represented in the original
Christmas Carol by Charles Dickens.**

“What will the future be for me? When will I die?”

“I see you still alive in the year 2050,” said the Ghost. “You are old and frail, but well aware of things. You are without your family. None of your three children and only one of your four grandchildren is still alive. Your wife, daughter and two grandchildren perished when terrorists bombed the stadium they were attending. Retaliation was swift, and America spent trillions to reap revenge, in the process weakening its economy. Your older son died in that conflict. Your younger son, who gave you two grandchildren, committed suicide when the big economic depression hit in the 2030s. One granddaughter died of narcotics that were supplied to her by her brother who is now in prison. You are alone.”

“You have given me the worst possible future, which I cannot accept,” Rouge blurted out almost in tears. “This future must not be allowed to happen! Answer me one question. Are these the shadows of the things that *will* be, or are they shadows of things that *may* be?”

“The future is yet to be decided,” replied the Spirit, “but it must be compatible with things of the past. And what I have told you just now is not the worst that could happen. Come.”

With Rouge touching his robe, they shifted to a bleak, rural location with people manually seeking food and fuel.

“Exploit the world and reap the whirlwinds of Nature,” said the Ghost without emotion. “By 2025 it became emphatically clear that the once-hypothetical danger of Man’s contribution to global warming was, in fact, reality and not just natural cycles. But by then there was no recourse. Methane released from the former permafrost zones skyrocketed the atmospheric greenhouse gases. Sea level was up two inches by 2030, storms were fiercer, and the world was in turmoil then. By 2050, which you live to see, the ravages of conflicts over water, food and fuel have engulfed everyone. American agriculture is distressed and provides much less food at higher prices for markets around the world.

“Because of storms and tidal surges, all coastal cities have been damaged and have lost virtually all assets below sea level. The subways of New York have not worked for years. Efforts to protect underground services have either failed or been judged to be economically infeasible. Some services were brought above ground, some even stretching wires between the 10th stories of skyscrapers. But those efforts were futile, and many of the great coastal cities are becoming ghost towns.”

Rouge reverted to his fallback ingrained beliefs and shouted: “Rubbish. It’s not true. You show that because you believe in global warming, don’t you?”

The Ghost of the Future replied calmly. “I can see all the possible future paths of this world. And every path that neglects the welfare of the planet Earth is filled with suffering. It is only a question of when. Meanwhile, the options for corrective actions are fading fast. In short, if you can now survive without something that could cause environmental stress, then live without it. You do not need multiple cars. In

fact, a bicycle would improve your health. You do not need giant houses that consume your financial resources and fossil fuels for heating, so make them into multi-unit dwellings. And sweat a bit in the summers without air conditioning. America is over-built. You have placed your wealth into things, not into people. Use your schools 12 months of the year. Use your churches for multi-functions, not just for several hours a couple of days per week. Invest in your people. Impose safety in your neighborhoods and quality in all your schools. If you will not do those minor sacrifices, do not expect others to cooperate to provide what is needed to have a decent future for your grandchildren.”

“Those are not minor sacrifices,” Rouge retorted. “You are trampling on the rights of American citizens.”

“Americans and other affluent people have no rights that supersede the welfare of everyone else in the world. You are indeed foolish and greedy, Edward Rouge. Deny my message and you, your grandchildren, and everyone in America and around the world will pay a price far more than what you are seeing here with me. Instead of seeing it, you will feel it in personal anguish that can include hunger and cold and foul air and thirst and physical pain by your own actions, plus whatever is inflicted upon you by others. And your mental remorse will be unceasing.”

“Nevertheless,” continued the Ghost, “let us assume that environmental devastation is not occurring faster than possible remediation. Similar havoc to your precious, extravagantly- wasteful lifestyle can be accomplished simply by the insufficiency of supplies of energy and raw materials. Peak oil is so well-documented before 2028 that it is an established fact. Also, peak phosphorous has made fertilizers so expensive that agricultural production has fallen dramatically. And the growth of human populations would not have peaked at 8.5 billion except for the increase in the death rates from wars over resources, and the starvation of the defeated. America is not immune to disruptions around the world. The economics of affluence fostered by Capitalism-20 is not sustainable. Neither you nor your family will enjoy the future unless massive changes are made soon.”

A humbled Rouge pleads, “Men’s courses will foreshadow certain ends, to which, if persevered in, they must lead. But if the courses be departed from, the ends will change. Say it is thus with what you show me!”

“Rouge, you are speaking the strange Olde English of Dickens,” said the Spirit with a faint chuckle and pause. “And you have touched the essence, the most crucial message of Dickens’ *Christmas Carol*. In today’s English, that message is this:

“A path of actions that indicate one result will likely end up at that result. But if a different path is taken, the end result will be different.”

“Yes, mankind can alter its future. This is as true for a youth who chooses to not join a gang as it is for a person or nation to decide to live within its financial means, or any other deliberate and consistent choice. That is good news.

“But the *possibility* of change does not solve your problem of knowing in which direction to alter the future actions. For even with massive efforts by an entire society, it must pick the correct actions. With current thinking and actions, you and America can hold out a little longer, but eventually with much less, while riding a crushing, downward spiral. Choose the correct actions, and still America’s future will be almost unrecognizable with what you know now, but it could be tolerable, or even desirable, if you can define life in terms of peace, sufficiency and service instead of competition, excessiveness and money.”

“The decline of America,” the Ghost continued while providing short glimpses of each mentioned detail, “is as inevitable as the declines of ancient China, India, Greece, Rome, France, England, Russia, and Western Civilization in general. And it will happen sooner rather than later. Capitalism-20 has failed; the indulgent lifestyle is not sustainable; and America’s financial debt to others has placed its future in jeopardy. America produces much, but it consumes too much — far, far too much. China has greatly increased its world influence by 2024. By 2030 the military might of China, plus its control of so much of American foreign debt, results in the uncontested, peaceful takeover of Taiwan, much like the takeover of Hong Kong.

“Here I see two possible scenarios: One is a massive Depression that cripples America and the rest of Western Civilization. It is far worse than the Great Recession of 2008, and even America cannot generate by further indebtedness the funding needed to sustain its lavish economic processes. But it also isolates China as a producer that then lacks sufficient markets for growth. The whole world enters a slump without

financial and organizational resources to combat increased environmental and resource problems that could appear on the horizon.

“In the second scenario, the real problem is that the Chinese have sown the seeds for their own future failure. Although the central government has control of their economy, they have been replicating parts of the American model of excessive wealth and power in the hands of a few, as advocated by your friend Chen. Meanwhile, hundreds of millions of common people have greatly increased expectations. Can the Chinese growth continue when the expectations of its people become a problem for their government? And any growth there would face the same problems of global warming and resource depletion as currently seen. In short, the victors in the future will become their own worst enemies, just as America’s super affluence and abusive consumerism have been sowing the seeds for its weakening even as it was becoming powerful in the Twentieth Century.”

“Spirit, you might as well be Death itself,” Rouge opined. “Have you no future that is palatable? Something with potential for being desirable?”

“Yes. There are at least two options,” said the Spirit. “One I call the ‘Technology Ranger’. Like the Lone Ranger riding to the rescue, scientific and technological advances could facilitate any number of solutions. Fusion of hydrogen for virtually unlimited energy is one example. Another is efficient collection and conversion of solar energy. And a third technology is the creation and full dissemination of plants that give food, fuel, structural materials, medicinal benefits, and more, in almost all environments. While one or more of such technological breakthroughs might occur before 2030 and might by 2050 be selectively utilized by privileged societies, there is not any evidence that the benefits will filter down to today’s billions of people who have the most basic needs. Essentially, any realistic solution needs to be economically and environmentally sustainable at the level of the needy people. And the definition of ‘needy’ does not include gigawatts of power to provide more luxury for already-affluent people.”

“You could be wrong,” snapped Rouge.

“Ah! There is the real Eddie Rouge,” replied the Ghost gently. “Fighter to the end. Earlier, were those just crocodile tears? Or maybe

you did experience Adam Smith's Moral Sentiments for a while, and now you go back to the way you have been, the way that you truly are, deep inside? You do not really, truly care, do you? You could easily throw a few million dollars to charities and then feel good, but inwardly you have not changed in the least. Your monetary assistance would still be less than the mighty mite of the widow."

"Mighty mite of the widow? What's that?" Rouge asked scornfully, taking offense at the lecture by the Spirit.

"The widow's mite. The parable of the wealthy scribes giving money to show off and the impoverished widow giving all that she had. In Luke 21 and Mark 12 in the *Bible*."

The Ghost then warned: "You shouldn't bet your grandchildren's welfare on technology to save them and America. Globalization impacts every society, and we see clearly how slowly benefits reach the needy. Mobile phones and handheld Internet access are great examples of technology reaching the masses. But even a few billion happy users do not compensate for the other billions living out of reach of the basics of life, and without mobile phones or even electricity.

"Look at history," said the Spirit as again he presents a panorama showing what he mentions. "Wealthy people and wealthy nations do things for themselves and let the fringe benefits possibly help the impoverished.

"The Spirit of Times Present has already told you about river blindness being treatable, but even with unlimited free supply of the medicine for humans, the disease is still significant. And polio is nearly eradicated because Rotary International, a service organization, was the spark and driving force that pushed international and national health organizations to participate to do what they should have done decades earlier. And the Gates Foundation, including Buffett money, joined the efforts in 2007 with some important big funding to accomplish worldwide total eradication of polio. One success story, almost. Even the very best of efforts reveal that not enough is being done fast enough to resolve other important issues.

"Remember that Norwegian guy, Wendelbo, with the gasifier stove in Uganda? Well, that stove technology has had a successful pilot project in Deganga, West Bengal, India with 11,000 stoves. The numerous

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benefits for human health, spending less for fuel, saving trees, reduction of atmospheric CO₂, and better lives for women and girls are all accomplished with a forty-dollar stove. When people have access to that gasifier stove, it more than pays for itself via the creation of carbon offsets and residual ‘by-product’ charcoal that can be sold for hard cash. The gasifier stove could provide a modest income stream for the poorest people if the carbon credits would be purchased by the fossil-fuel users in affluent societies.



**A micro-gasifier stove in West Bengal, India,
to cook food and create charcoal.**

“But that technology and project are languishing because the poor, needy people cannot pay the up-front price of forty dollars. And the project needs to scale up to show its full potential. Eventually 250 million impoverished households would be paying back the ten billion dollars that are needed gradually by 2026 to solve a true world problem.”

“Ten billion dollars? Never happen. Not even if the money could be paid back,” scoffed Rouge.

“Really?” replied the Spirit. “The many signers of the ‘Giving Pledge’ are providing literally hundreds of billions of dollars to do good. Unfortunately, those billionaires and the money managers of their name-sake foundations are not stepping forward fast enough for seeking possible impact with higher risks. Even the most generous of the large donors are increasing their wealth faster than they distribute funds.

“River blindness, polio, and gasifier cookstoves are three health-related examples that show the delay to provide available technology to benefit the poorest people. We could also consider reasonable education, clean water, basic housing, sustainable energy, adequate food, etc. Do you need more examples of rampant inequality and the dire conditions of the unfortunate in our societies?”

Subdued, Rouge asked, “You said there is another option.”

“At best I can show you a future life where justice and fairness are the guiding principles of Capitalism. In your language, it would be Capitalism-21, or Cap-21. Within twenty years you personally would have expended much of your wealth and privileges, but you and your descendants would still have a reasonable, safe and comfortable life-style. To accomplish that, life and society must also be reasonable, fair and acceptable, but not extravagant, to virtually all the other humans on earth. For billions of them, that would be life’s maximum blessing, for they are truly suffering needlessly at present. This could be their ‘American Dream’ without needing to go to America or Europe. They would have water, food, education, modest health care, safety, peace, and prospects for a reasonable future. And such improvements lead to a reduction in their population growth rate and less revolution and terrorism. If other countries were not cooperative, they would face isolation until they did so. Leaders do not have a right to abuse and starve their children or fellow citizens.

“For America and the world’s current affluent populations, they would have decades of industrious service throughout the globe, providing water wells, improving sustainable agriculture, educating hundreds of millions, bringing widespread health, safety and peace. To do this,

the monetary impact on the very wealthy would be a drop in net worth and income but not unreasonably disrupt a high-quality life-style. The efforts might pinch a bit the upper-middle class that has grown soft in America, but life would be quite tolerable. For example, you would still have running water, basic electricity, food, shelter, fun and laughter. But most important, you would have peace brought about by active willingness to share with others. It would be Adam Smith's "moral sentiments" put into practice in the new Capitalism-21. There would still be significant differences in the qualities and benefits of life among and within the different societies, but nothing like the outrageous inequalities that currently exist."

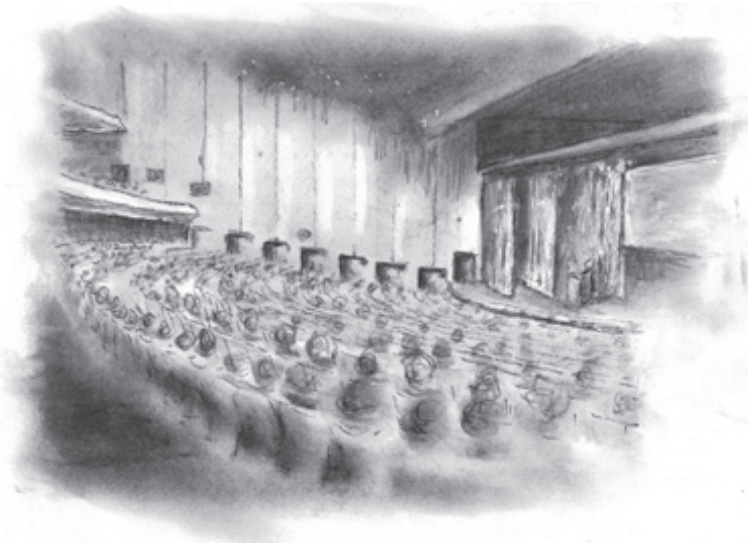
Rouge pondered and replied with sarcasm. "I am not pleased. You, along with Professor Farley and two other ghosts, have abused my soul tonight and have left me exhausted. I hope to awaken tomorrow from this nightmare. Will you now release me? Or will you show me the graveyard scene of Scrooge in *A Christmas Carol* so that I will awake a changed man?"

"Only a few more minutes. No graveyard story for you. Old Scrooge was disliked and lonely and he feared being forgotten. But you are popular and will be remembered long after you die. You do not fear death unless it comes earlier than expected. No. I will not show you your grave. But could something be worse?"

"Today there will be another Earth Summit side-event about Alternative Societies, New Economics, Smith's "Moral Sentiments," and the *Nehemiah Papers*. See the conclusion of it with me," said the Ghost, extending his arm to be touched by Rouge who said.

"You're right. Another lecture. Worse than the grave. Bring it on."

They were promptly in the same auditorium where Melissa Brody previously spoke, but they were standing at the far edge of the stage away from the podium. The audience was larger and filled the room, including many standing or sitting in the aisles and at the foot of the stage. A series of presentations were underway. Nephew Jonathan was assisting on the stage and seated near the podium as the same moderator as before, Rob Mitchell, began to speak.



Site of the presentations about the Nehemiah Papers.

“We have heard our four distinguished speakers lay out their views of where the world should be headed, with comments about Adam’s Smith’s writings on *Moral Sentiments*, as well as comments about the 2008 writings which comprise the *Nehemiah Papers*.

“Nine recommendations of I. M. Nehemiah have been tabulated into three groups. These are *not* complete. They are mainly focused toward America and other affluent populations around the world. But they carry implications and responsibilities for the non-affluent people of the world also. They are appropriate starting points for further actions. Remember, any one recommendation might seem impractical or even absurd, but the nine taken together can bring harmony between conflicting positions. For everyone to win, everyone must surrender something. We seek a true transformation of our world, for the benefit and even the survival of people everywhere.”

Rouge listened as the key statements were projected on the giant screen as each was explained. They were divided into three groups: Employment, Benefits, and Funding.

“**Employment worldwide:**” started Rob Mitchell.

1. **Create an unprecedented number of new jobs in the human services fields** of education, health, safety/police, and social services. The wages are modest and not subject to unionization, but benefits of health care, retirement, and purposeful living are provided. These become prestige jobs because of the value of the services provided. And this work also qualifies for the person’s service requirement in the next item.
2. **Compulsory national service** is required at various times throughout every person’s life, from youth to old age, and is often performed locally. This includes traditional military basic training and defense preparedness, but also includes non-military activities such as construction and international development. A 100-fold increase in the Peace Corps and similar programs by other nations increases direct contact between the affluent and the needy. Many people will have mandatory training incorporated into their work and service.

Nine Recommendations of I.M. Nehemiah

A. EMPLOYMENT

1. Jobs in Human Services 2. Compulsory National Service
3. Empower watchdogs to assure fairness

B. BENEFITS and ENTITLEMENTS (B&E)

4. Revise all Benefits & Entitlements 5. Reduce crime & abuses
6. Balance the 5 Realms of Power

C. FUNDING SOURCES

7. Enact Capitalism-21 8. Taxpayer influence on tasks
9. Enlist the Spirit of the People

Nine recommendations of I. M. Nehemiah, in three groups, projected on the screen

3. **Substantially empower watchdog efforts over abuses** through the involvement of many people. This is not necessarily “big government” because some regulatory functions can be conducted by private entities according to appropriate guidelines. It is involvement of the people, by the people and for the people.

It can be Capitalism-21, with service being valued as much as or more than monetary transactions.”

Rouge turned to the Ghost and said, “Hmmm. Job creation related to people instead of things. That could work, and those jobs for Americans could not be outsourced overseas.”

“**Benefits and entitlements:**” continued Rob Mitchell.

4. **Revise all benefits and entitlements**, with the purpose of fairness and access without favoritism or prejudice. Full quality public education and reasonable health care will be provided for all. This includes the revision of all welfare programs, including scrutiny of recipients to maximize benefits with the least expenditures. Participatory activities are required for all except the most severely incapacitated recipients. Unskilled people will also have work to do under this initiative if they cannot find regular employment. Their work would serve in part as their ‘payment’ for the services they receive.”

Rouge smiled. “Yes, my sister-in-law would be required to take her medicines and do something useful.”

Mitchell continued.

5. **Crack down on corruption, crime, drugs, and other abuses of society**, including curbing of freedoms that violate the well-being of others. This includes seriously structured rehabilitation efforts for many, whenever possible. Hardened criminals face harsher punishment, including hard labor in extreme environments for repeat offenders. Transformation of problem neighborhoods is a major goal.
6. **Restore the balance between the Five Realms of Power** (as outlined in the *Nehemiah Papers*). This includes term limits for all elected and appointed positions in public leadership, initially on a voluntary basis to meet the demands of the voters, but eventually made mandatory to include the die-hard serial

incumbents. Limits on lobbyists and on preferential treatment will be enacted. Improve the established legal system through the democratic selection of necessary laws, even Constitutional amendments if needed.”

During the presentation of these nine recommendations, the Spirit of the Future pointed out to Rouge a man in a brown-striped shirt who moved purposefully and forcefully forward down a crowded aisle toward the stage. Rouge vaguely recognized him as the ultra-right critic of Rob Mitchell at Melissa Brody’s presentation that he saw yesterday with the previous spirit.

“Funding sources:

7. **Enact laws to accomplish Capitalism-21.** Many taxes on the poorest are eliminated, but rates escalate as income and increasing net worth surpass established norms of what is sufficient for reasonable living. Accumulation of wealth becomes more difficult and is presented as less desirable than the provision of service to others, which can be partially accomplished through donor-specified spending of excessive wealth.
8. **Allow tax contributors to influence** where their money is applied. For example, a multi-millionaire sport star could dramatically improve the neighborhoods around his stadium or near his childhood home. And a celebrity in news media could sponsor investigative reporting to accomplish compliance with the laws. And a wealthy community could help develop clear water sources for a distant nation. If high-income earners choose not to do such good deeds, the tax structure will accomplish the same ends. Service through financial contributions is not optional; it is required by the laws of the land.”

Rouge was pensive when he spoke to the Ghost. “That would be a fight, but to allow the wealthy people to be influential about the proper applications of their money — that might just fly if the rules were applied to everyone and the benefits of the earlier recommendations could be accomplished. They would be recognized for their service.”

“And the final recommended funding source,” said Mitchell.

9. **Tap into the spirit of the people**, allowing everyone to spend of their time and energy as well as of their tangible wealth. The greatest resource of every society, rich or poor, is its people. All people must and can contribute to the overall good within the structure of Capitalism-21. There are no free handouts, and there are no super-privileges for the custodians of wealth.”

As the last of the nine statements was completed, the man in the striped shirt jumped to the stage, drew a gun, and aimed it at the Rob Mitchell. Jonathan, seeing the events develop, rushed forward to protect the speaker and was struck in the chest by two bullets that each shook his body as he fell backward to the floor. Blood began to show on his shirt.

Rouge shouted and surged forward, but he and the Ghost were neither heard nor seen.

Still crying “No, no, no” with great sobs, Rouge found himself sitting up in his hotel bed, wide-eyed and looking around frantically.

“Nightmare. Nightmare.” muttered Rouge to himself again and again as he slowly laid back on his pillow, still in his clothes from the previous day. He was so tired that he soon fell asleep, aided by star flakes sprinkled on him by the unseen Spirit of Times Yet to Come, who softly said, “Sleep well, Eddie Rouge. Sleep well.” As the Spirit departed through the closed window, he pulled shut the heavy curtains.

Chapter 5

The End of It

His first recollection in the morning was a gentle knocking on the bedroom door, and Andrew's voice courteously calling "Governor. Governor." The heavy curtains were drawn shut on the window, so the room was dim.

"Yes?" responded Rouge, still in his clothes from the day before. He rolled over on his bed and saw his digital alarm clock showing 9:33 a.m.

"Governor, it's 9:30. Are you okay? You don't usually sleep in, sir."

Rouge was instantly seated upright. "I'm fine. Call my nephew, Jonathan, immediately."

A moment or two later, Andrew handed a mobile phone to Rouge.

"Jonathan, I want you to come to my hotel room immediately. I need to talk to —"

"Impossible, Uncle. The New World Economics Rally is starting at 10, and there is not enough time now."

"Then I want you to stay at the back of the audience. Do you understand?"

"Uncle, you are sounding like my mother. No. I have duties up on the stage. Sorry you cannot get here now. Rio traffic can still be terrible as this hour. But the presentations will be live on the Internet. And I will call this afternoon to see when we can get together. Bye, I have to go now."

Rouge was trying hard to separate realities from dreams, and not being successful.

"Andrew, line up a car. If an official car is not available immediately, get a taxi. Get a good one with a driver who will move fast. I will be at the main hotel entrance in five minutes. And take those back-stage

passes with you. We are going to the Rally.” Rouge was up in a flash, taking off his shirt to get ready.

The taxi ride was wild. Rouge promised the driver one hundred dollars for more speed. Andrew was puzzled, but Rouge only said, “Stay with me, and be ready to move fast and to clear the way for me if needed.” Rouge intently watched the broadcast of the presentation on his mobile phone, listening to each of the speakers and seeing the key recommendations being added slowly to the list on the big screen. The program was already past the fourth speaker and Rob Mitchell was at recommendation number two when they entered the rally area at the ‘VIP ONLY’ gate. They flashed their passes and quickly struggled through the crowd.

They approached the stage from the right rear side, the same side where Rouge and the Ghost had stood. The Mitchell was starting through the final items on the list of nine recommendations. Rouge muttered to himself, “It is too similar. What if it’s real?” And then, as Mitchell said, “Recommendation number five,” Rouge saw the man moving forward through the audience.

Rouge pointed to the far side of the crowd and said to Andrew, “See that man in the brown-striped shirt moving forward? You are to get close to him where he gets near the stage, and if he tries to climb onto the stage, you grab him. Be careful, he might have a gun.”

“What?” exclaimed Andrew.

“Just do it.”

Andrew moved down into the audience and tried to make his way to intercept the man. “Faster, Andrew,” Rouge whispered to himself, but it soon became clear that Andrew would not make it in time. Upon hearing “Recommendation number seven,” Rouge stepped back from his vantage point, turned, and ran behind the backdrop of the stage. “eight ...” And finally, “nine ...” As Rouge came to the speakers’ side of the stage, he noticed Jonathan 20 feet in front of him, facing away.

The movements were fast. Andrew’s progress had caught Jonathan’s eye, and then he saw the man in the brown-striped shirt. Andrew sensed the problem and positioned himself closer to the speaker. When the attacker jumped to the stage, Jonathan quickly rose to protect the moderator. Rouge made a frantic dash and reached Jonathan as two shots rang out. Shielding Jonathan, Rouge received the two bullets directly

in his chest, lurching backwards with each impact, and falling heavily into the arms of the astonished Jonathan as they fell backward together to the floor.

Assistance came quickly, the gunman was subdued, and Rouge was gently cradled in Jonathan's arms. Rouge faintly gasped for breath. Jonathan opened Rouge's shirt and saw a bulletproof vest, and he loosened the side straps. "That's better," said Rouge softly. An attending medic slipped his hand over Rouge's chest and found no blood.

"I'll be fine," smiled Rouge. "A former Governor packs a vest on his public trips."

The news spread fast around Rio, and even faster internationally. By the time Rouge arrived back at the hotel, he was walking normally and holding up the vest with the two bullet strikes in the front. "Quality American product" was all he said to the reporters and onlookers in the lobby.

Back in his room, Rouge took the phone from Andrew. "Yes, Mr. President, I am fine. But I will need to talk more with you later. ... About the Earth Summit issues. But I need a little time first. ... Yes. Good-bye, sir."

"Andrew, please call Chen, Bastos, Ivan and Srinivas. Ask them to come here at 1:30 today."

On time, the five friends were gathered in the hotel suite anteroom with comfortable chairs.

"Friends," Rouge began. "please don't think I am crazy, but I had a dream last night."

Unintentionally, but in near unison, the other four men said, "I had a dream too." Startled, the five men looked at each other as each one spoke.

"It was a horrible dream."

"A nightmare."

"Spooky, with three ghosts."

"No, there were four ghosts in my dream."

"Yes. Three, plus Professor Farley."

Then almost in unison but with slightly different words, all five said to each other, "And you were in my dream." Again, astonishment.

Rouge said: "Okay, something is spooky. But let's agree that we do not say anything in public about seeing ghosts, or nobody would ever believe what we might tell them later."

That evening, on a television news broadcast: "In a surprise change of events, the chief delegates of America, Brazil, China, India, and Russia have turned over their Earth Summit duties to their deputies while they have been holding private meetings in a Rio hotel."

The next day on the evening broadcast: "Unexpectedly, Edward Rouge was seen in Washington this morning. His wife flew in from Oklahoma to be with him. There is speculation that he might step down as the American Chief Delegate to the Earth Summit in Rio where the official meetings start in two days. Also in the news, ramping up to tomorrow's key opening speeches at the Earth Summit, eyes have turned to the Chinese delegation after a confidential source indicated that Chief Delegate Hao Chen has been meeting privately with leaders of several of the protest groups."

The following day, Rouge was back in Rio at a large press conference, speaking publicly for the first time since the shooting. "I am speaking to you today as Eddie Rouge, a private citizen. I am no longer a governor, and I would not even be a Chief Delegate except that President Obama refused to accept my resignation. I have his permission to speak today as a private citizen, as long as I make it clear that American policy is made by the President and by Congress, and some matters do take some time. But I will hint that there could be some changes coming down the line soon. Mr. Obama will be here for the final two days of the Earth Summit."

Applause by the audience.

"Speaking for myself, when I have finished my duties at this Earth Summit four days from now, I will become an activist for a new model of economics called Capitalism-21. I will personally head a new effort to revamp America and work with others around the world, including my good friends Chen, Bastos, Srinivas, and Strofski, who are each making their own statements within a few hours. We have nicknamed ourselves

‘the Farley Five’ in memory of our professor and mentor, Jonah Farley. Maybe the movement will become the ‘Farley Fifty’ someday.”

The polite chuckles provided a convenient pause as Rouge adjusted his stance at the podium.

“I will be advocating the nine proposals of the *Nehemiah Papers* that have been on a website since 2008. They are not perfect, but the spirit is right. America must shift to Capitalism-21 as soon as possible. We must attain balance between what are defined in these papers as the Five Realms of Power. Most specifically, the inordinate power of money must be controlled, and service must become a strong currency in which we can maximize our profits of service to others. This is definitely not socialism; it is capitalism appropriate and sustainable for the 21st Century, including environmental protection. The tasks ahead are monumental, but they must be done and can be accomplished through hard work by dedicated people.

“And I will practice what I preach. My business ventures will be progressively sold, and I will be putting at least half of my money into appropriate activities for Capitalism-21. Together with pledges from other donors, we already have \$1.3 billion in hand to start immediately. To get America to change will not be easy, but this is an election year, and every candidate will be comprehensively informed about Capitalism-21, and he or she will be evaluated according to his capacity and commitment to accomplish this change. We seek to elect those who support these goals, regardless of their party affiliation, be it Republican, Democrat, Tea, Libertarian, Independent, or any other. And that includes the President, the Senate, the House, the judges, the governors, and all state and local officials.

“I intend that the Capitalism-21 proponents of all political parties will join together as a major force to overcome the inertia of our old ways in finance, diplomacy, environment, social structure, and personal actions. Through democratic processes, we will transform our country. And with cooperation from other nations and individuals, the entire world can and must be transformed because our future well-being depends on it.

“So, that is the path I choose for myself, and I hope that it becomes yours also.”

The applause was thunderous.

Epilogue

We do not have the assistance of the ghosts to tell us what really happened next, certainly not with any specific detail. But in broad terms, we might agree on three alternative outcomes.

First alternative: Rouge attempted to lead serious reform, but the American middle class was resistant, thinking that only the lives of the poor and the wealthy would be altered. They resisted compulsory service and tax increases even for a family of four earning over \$60,000 adjusted annual income. They did not value the increase in stability and better benefits. As is typical of human nature, they did not endorse the good aspects, but instead put their efforts into vigorous attacks of whatever part they disliked. The serial incumbents used their powerful positions to block reforms, and America remained politically divided. Finally, when word leaked out that Rouge had seen ghosts, he was progressively ignored and eventually brushed aside. America went on its merry way for the fortunate and on its miserable way for those without resources. Once per year on Earth Day, they would remind themselves about caring for this planet. And their grandchildren would face whatever consequences were awaiting them at the hands of the seven children who clung to the robe of the Spirit of Times Present.

Second alternative: Rouge and his four ghost-seeing friends were able to influence their countries to undertake some watered-down variations of the proposed reforms. The forces of tradition, inertia, and resistance combined to divert and smother the efforts for major paradigm shifts in economic policies, leaving the realms of power out of balance in America and around the world. Democracy by self-centered people was a deficient opponent against the Economic power of money in the

hands of those who make the rules. Some other nations took advantage of the exodus of considerable money that unpatriotic Americans sent overseas, further weakening the half-hearted resolve of those who wanted Capitalism-21 and environmental protection to prevail. Because half-hearted efforts seldom accomplish their goals, prospects for the future lacked promise for the well-being of America and the world.

Third alternative: In a Dickens-style happy epilogue in which true reforms came to Rouge and also to our Planet. Each round of American elections marked true turning points. Many candidates who advocated the Capitalism-21 reforms, whether incumbent or not, or from existing or new political parties, won their elections, and a major shift toward justice and away from the power of money was underway. China, India, Brazil, and Russia were also accepting their own variations of the needed changes, and additional countries joined in as well. In a good sense, it was like a war in favor of service, with massive efforts to accomplish the eight United Nations Millennium Development Goals and the seventeen Sustainable Development Goals. The efforts bolstered employment in the best way, the way that builds people and their society. Interestingly, professional athletes, their teams, and their cities entered into friendly competitions measuring the greatest and most innovative improvements to solving their most serious local problems. Every year was “Earth Year,” and Earth Day became a holiday celebrated worldwide by all nations, religions, and peoples. And everybody was a winner.

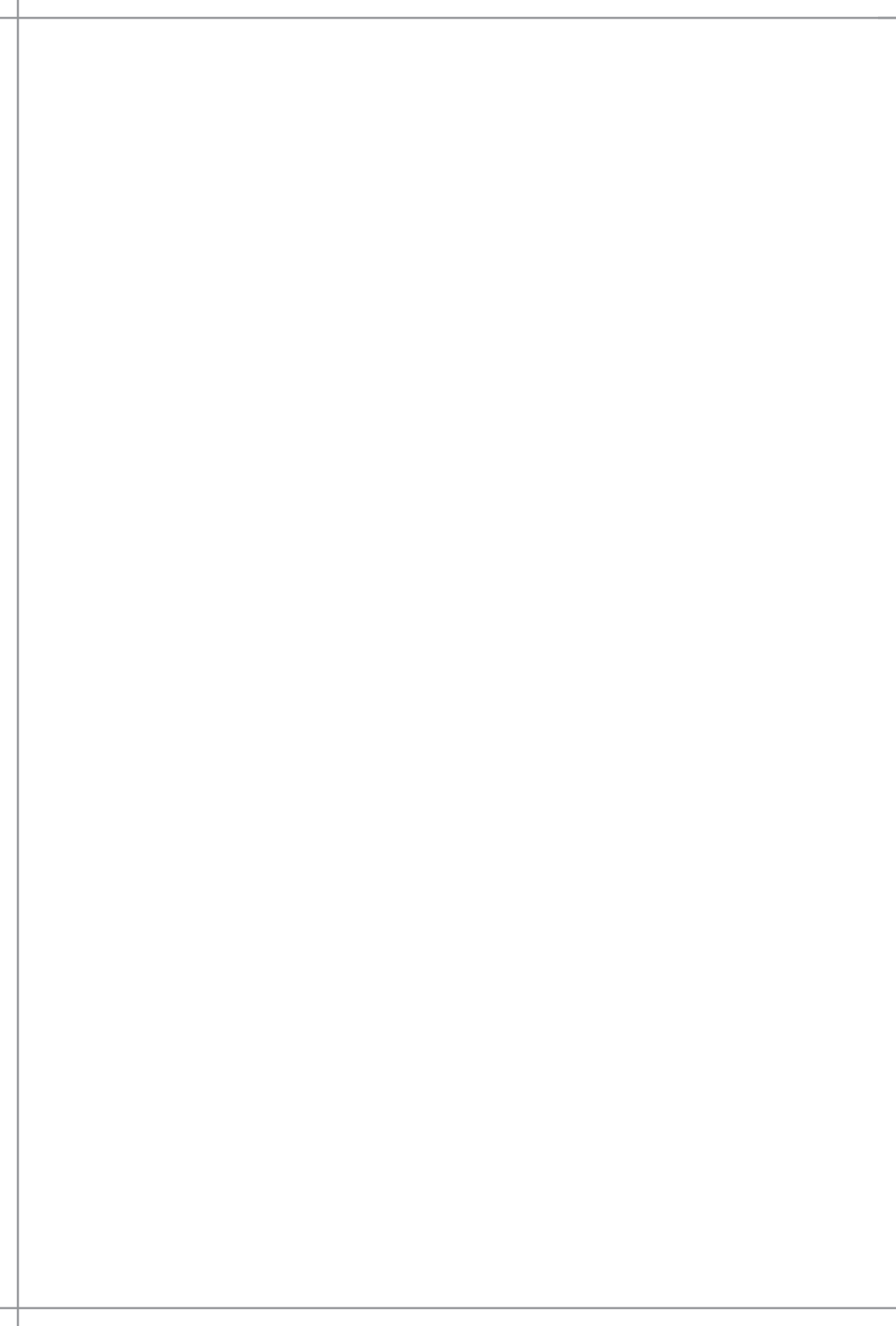
Internationally, cooperation for service grew rapidly wherever the affluent, local populations adopted Capitalism-21 guidelines and the political leadership had the best interests of their people in mind. There were pockets of resistance, as would be expected in times of such dramatic changes, but success elsewhere increased local pressure for bringing the benefits to needy cases in many other locations. Yes, some governments were toppled, as happened in northern Africa in early 2011, and serious service assistance from outside countries prevented re-establishment of self-serving elites in the ranks of power.

In these efforts we find that Rouge was better than his word. He devoted his life and fortune to the efforts for Capitalism-21, and did become the true successor to Professor Farley, influencing his country and the entire world. And to Jonathan, he was like a father. He became

as good a friend, as good a master, and as good a man as the good old country knew, or any other good old place in the good old world.

Some people laughed to see the alteration in him, but he let them laugh, and did not pay attention to them; for he was wise enough to know that nothing ever happened on this globe, for good, at which some people did not have their fill of laughter at the start. And knowing that such naysayers would be blind anyway, he thought it preferable that they should wrinkle up their eyes in grins, instead of showing less attractive faces. His own heart laughed, and he saw his grandchildren live good lives with justice in the world, and that was quite enough for him.

He had no further contacts with Spirits but lived upon the Principles of Capitalism-21 ever after. And it was always said of him, that he possessed as well as any man alive the knowledge of how to keep Earth Day well, and Earth Week, Earth Month, and the ongoing Earth Years. May that be truly said of us, and all of us! And so, as observed Tiny Tim nearly two centuries earlier, “God Bless Us, Every One!”



Commentaries and Frequently Asked Questions (FAQs)

Commentaries and FAQs are supplemental materials that relate to the issues raised in *A Capitalist Carol*. These are factual, non-fictional additions that are topical. They can be by various authors. They will also be announced and available at the website: www.capitalism21.org

Commentary 1: (August 2018) Additional materials by I. M. Nehemiah:

At the website www.capitalism21.org you will find the following items:

- A. A video about wealth and poverty (Short, less than two minutes long.)
- B. *An Earth Day Carol* (Written in 2011)
- C. The complete thirteen (13) Nehemiah Papers (As written in 2008)
- D. Four (4) concise topical Articles that are combined now as Paper 14 (As written in 2016; the most recent writings.)

Commentary 2: (August 2018) What are the *Nehemiah Papers*?
Reprinted from the “About” section at the www.capitalism21.org website that was written in 2016.

[The Nehemiah Papers are] an initiative, a set of ideas, and, perhaps most importantly, a roadmap for change that collectively help define Capitalism for the 21st Century.

Written [mainly in mid-2008] before the American economic

Paul S. Anderson, Ph.D.

decline and [not] updated regularly, the *Nehemiah Papers* are a series of essays which propose solutions for building a better America and a better World.

In addition to the essays, a Dickensesque story, titled *An Earth Day Carol*, was released in the Spring of 2011. And in the Spring of 2016, four relevant articles were written and released as Americans considered their options for the future, especially as the Presidential election in November drew nearer.

Whether by essay or story, all of the writings address social and economic issues facing America (and the World), and all of them outline and advocate tangible solutions for reversal of the socio/economic declines we see about us every day.

NOTE in 2018: The complete set of *Nehemiah Papers* **with some important 2018 annotations** are now available in a printed volume and e-book under the title *Nehemiah Papers: Building a Better America and a Better World. Volume One: 2008 – 2018*. It is available from Lulu Publishing or ordered at www.captialism21.org.

Commentary 3: (August 2018) Who is the author I. M. Nehemiah?
Reprinted from the “About” section at the www.capitalism21.org website that was written in 2016.

Historical Background

In 1787-88, eighty-five essays were published as the *Federalist Papers* advocating the ratification of the Constitution of the United States of America. Although written by Alexander Hamilton, James Madison and John Jay, the essays were printed under the allonym (a pseudonym based on an historical person) of “Publius” in honor of a Roman consul influential in establishing the Roman Republic around 500 B.C.

The allonym “Nehemiah” is in honor of the Hebrew leader instrumental in the rebuilding of Jerusalem around 440 B.C. Ancient Nehemiah was a builder of a nation; modern Nehemiah is trying to be a builder of America and the World community. The initials I. M. have been added to give a more modern and personal touch. The writings

of I. M. Nehemiah are by one or more highly patriotic adult American citizens who choose to remain anonymous.

Interestingly, the Federalist No. 10 essay warns of how factions (or parties) in a nation can obtain power and distort the workings of democracy. I. M. Nehemiah states the case that a faction that opposes controls upon capitalism in America has obtained unusual and considerably unfair power over American democracy. The faction uses its money and assets for intentional influence upon our elected “serial incumbent” government, resulting in laws with a bias favorable to massive wealth and unfavorable to basic fairness for sub-lower-class citizens. The “middle class” citizens are lulled by commercialism and materialism into accepting this doubly-unjust arrangement.

Similar to the *Federalist Papers*, the essays of I. M. Nehemiah are not legalistic or academic arguments. Rather, the Nehemiah Papers are statements to the American people, the common citizens, the voters. The future well-being of America is of great personal interest to us all. And adjustments need to be made very soon. In fact, they are long overdue. I hope we are not too late.

I. M. Nehemiah

Builder of a better America and a better World

Contact

Contact editor@capitalism21.org with your question(s) and/or comment(s).

Visit the website www.capitalism21.org for announcements that the Contact Editor shares with the public.

[2018 note: A contact editor to receive messages for the I. M. Nehemiah authors is Dr. Paul S. Anderson, a retired university professor.]

Commentary 4: (August 2018) What is Capitalism-21?

Capitalism-21 is an initiative, a set of ideas, and, perhaps most importantly, a roadmap for change. It is flexible and is not yet complete

nor implemented. Capitalism-21 is capitalism that is compatible with the balance of the Five Realms of Power in the 21st century.

An intermediate-level summary of Capitalism-21 was included in the 2011 original version of *An Earth Day Carol*. It is a longer version of Melissa Brody's summary of the I.M. Nehemiah writings about Capitalism-21. Those several pages are correct in content but are considered to be too "heavy" for the story line of *A Capitalist Carol* (in Chapter 3 of this 2018 publication.) A full copy of that 2011 original release (pages 23 to 27) are provided in Appendix A (that follows the commentaries).

Commentary 5: (August 2018) A Sub-theme within *A Capitalist Carol*: Improvement of Cooking Stoves

At several places in *A Capitalist Carol*, references and visions are made about smoky cooking stoves that were used historically and are still used today by three billion impoverished people around the world, about forty percent of the world's population. The sub-theme is that there is a very promising new cookstove technology that is ready for scale-up efforts. It has been shown to have sustainable results, especially with the poorest people who need the most help. But financial support is lacking even though there are literally billions of "pledged" but unspecified philanthropic dollars (as also mentioned in the story).

Remember in Chapter 2, the Norwegian Paal Wendelbo (now deceased) and his gasifier stove in Uganda? He and an American gasification expert, Dr. Thomas B. Reed, independently accomplished the initial inventive discoveries. And Dr. Reed (now 91) accidentally recruited a "disciple" in 2001 who has nurtured, named, promoted, defended, and advocated this micro-gasifier technology. That person is Dr. Paul Anderson, the author (with acknowledgments of prior writings by Charles Dickens and I.M. Nehemiah) of *A Capitalist Carol*. As of this writing, he has been unsuccessful in his attempts to bring the gasifier cookstoves to the attention of those (no names are given) who could write a check and change for the better the lives of millions of people who live every day with inadequate and harmful smoky stoves.

Objective: Dr. Anderson hopes that this book and its sub-theme of cookstoves will attract the attention of one or more wealthy, generous, **impact-seeking** persons who would contact him about sponsoring the needed scale-up efforts for gasifier cookstoves. These contributions could change the world (see info below) in a few short years. Such support could be tailored to the donor's interests and would exemplify service to mankind that is one of the pillars of Capitalism-21.

Quick summary (based on experiences in India, not on speculation.)

Gasification Technology: Pyrolytic BioGas (PBG) for cooking is a very clean burning gas in an appropriate micro-gasifier stove. PBG is created from dry biomass (wood, agro-residues, etc.) inside a "TLUD (tee-lud)" stove device for cooking while simultaneously creating charcoal as a valued co-product.

Cost per household: US\$40 per stove (factory cost for which finance is needed) and \$15 to \$20 for first-year support services (paid by each household directly or via micro-credit, with that amount reduced in the second and subsequent years to less than \$10 per year to be covered by carbon credit sales.) The stoves are not free, but their usage earns income for the household.

Gains per year per household:

1. Reduces fuel usage. Each household (HH) saves money or time to obtain and use less of the same type of biomass fuel that it traditionally uses and has available. (Save approximately US\$80 to \$120 per year per HH.)
2. Creates four (4) carbon offsets; total of 4 tonnes CO₂e per stove per year
 - a. (Marketable by the sponsoring project, earning \$6 – 10 per carbon credit)
 - b. (Reducing atmospheric GreenHouse Gases (GHG))
3. Reduces Household Air Pollution (HAP) (Better health for family)
4. Makes marketable charcoal (Family income can increase up to \$40/yr.)
5. Creates local jobs (Related to stoves, fuels and charcoal)

NOTE: This is better than sustainable. The use of this stove is profitable for the poorest people. But they need help to obtain the stove in order to get started.

Implementation, Scale-up and Impact

1. Community-size program (for critical mass)

A community-level development activity needs to have at least 2500 households (HH) (maybe 20 – 60% of a whole community) sufficiently near each other to sustain operational services for user support, stove maintenance, charcoal buy-back, and verifications to confirm the carbon offsets. At \$40 per stove from a factory, \$100,000 is needed to have 2500 families receiving all the above-named gains per year for at least five years, with self-sustained continuation. Such communities are the basis for implementation at all the larger scales. Functional implementations already exist and are continuing in West Bengal, India, and can be expanded or started in new areas.

2. Business-size project

A business-size project is structured with up to ten communities for a total of 25,000 HH within a manageable area. This requires some coordinated (private or NGO) administration to optimize sustainability and benefits for all involved. This size of project progressively needs up to one million dollars for stove acquisitions and placements to accomplish the following:

A. Reduction of 100,000 tonnes of CO₂e per year equals 100,000 carbon offset credits that are available for sale to finance on-going project costs and give possible financial returns to the communities as “profit sharing” (or for loan repayment if financed by lenders).

B. Healthier, less smoky kitchens for approximately 150,000 people every year.

C. Approximately 7500 tonnes per year of TLUD-created charcoal could be commercially sold or sequestered into local soils as biochar that improves gardens and agriculture.

D. Creates about 100 local jobs related to the charcoal business.

(Notes: One business-size project exists since 2017 in India. See www.dtrlud.com/deganga2016. Additional projects could start immediately and could include other design-models of TLUD stoves, including units with small fans that enhance the performance and appeal of the stoves.)

3. State- or National-size implementation

One million stoves into one million HH would involve about 40 business-size projects. Funding of 40 million dollars is needed, but is justified, considering the HH impacts (lower fuel expenses and better health) for six million people, plus these other project paybacks:

A. Four million carbon credits per year for sale, with income to administer and maintain the projects while generating development funds for participating communities, sponsor-organizations, and nations. This includes significant job creation.

B. About 300,000 tonnes/yr of biochar-grade charcoal which, if sequestered in soil, represents the equivalent of over one million tonnes of CO₂ removed for over 500 years from the atmosphere. This represents carbon drawdown (being carbon negative and not merely carbon neutral.)

(Notes: This scale-up does not need to be all in one area and can be in progressive stages, in consultation with donors and recipient communities. Projects use existing manufacturers with spare capacity, with local assembly when possible. Funds go to assist people who will use the stoves, not to capital investments. However, if the definition of capital investment could include buying cookstoves that earn money by creating carbon credits and charcoal to sell, then a TLUD stove project could create one million “nano-entrepreneurs” who are highly motivated to work with the investment because they use the stoves every day to cook their meals.)

4. Regional scale

Twenty-five million stoves into one nation (such as Bangladesh) or into a cluster of nations (as in regions of Africa, such as Ghana and surrounding countries) or into many separate nations, would involve manufacturing and purchase of TLUD stoves valued at one billion dollars. This is too much money to expect from small donations or even

from national and multi-national entities, and certainly not in the near-term years for appropriate rapid scale-up. But a billion dollars is well within the capacity of a single or group of multi-billionaires who desire impact soon. They might only need to provide a guarantee of otherwise unsecured low interest loans that the banking community would reject because of perceived risks associated with thousands of independent community projects or possible market fluctuations for carbon credits in the next ten years. Impacts include:

A. Improving the lives of 25 million families, which is about 150 million of the poorest people on earth.

B. Significant reduction in the cutting of forests and wildlife habitat and/or major stimulation of alternative biomass fuels such as agro-refuse, bamboo, or industrially produced pellets and briquettes.

C. Creation of 7.5 million tonnes/yr of charcoal that could be sequestered as soil-building biochar. This charcoal is part of the 100 million tonnes of CO₂e emissions avoided by the routine cooking activities of very low-income people who are trying to feed themselves, not trying to create carbon credits.

(Note: Successful implementation of 25 million TLUD stoves could be the tipping point beyond which further scale-up is self-propelled with established commercial and governmental processes. However, with 90% of the world's need for improved cookstoves still remaining, and not wanting to lose the momentum, further funding would still be very appropriate, including for capable project management.)

5. World scale

Forty percent (three billion people in 500 million households) of the world's population cook meals every day on inefficient stoves using solid fuels (mostly wood and some coal). The socio-economic upper half of them might possibly convert to stoves fueled by LPG, natural gas, electricity, biogas, solar radiation and alcohol. The other 250 million households have no choice; most must continue to cook with their locally available woody fuels. Reaching all of them by 2027 is the goal of the TLUD gasifier stove efforts.

One TLUD stove for each of those 250 million households will cost about ten billion dollars. This tenfold expansion would be significant

international business. The 10% least accessible HH could be especially difficult, but there might also be tens of millions of additional households that do not transition to the other clean-cooking technologies or did transition and are choosing to return to biomass fuel with clean-burning TLUD stoves. Other impacts would include:

A. If the stove life is 10 years, the industry would need to produce 25 million new stoves per year, becoming a substantial employer along with the biomass fuel industry. (Note: Such volume is not hard to accomplish, considering that over 70 million automobiles are produced worldwide every year.)

B. With four carbon credits per TLUD stove, that would be one gigatonne CO₂e reduction per year by the world's poorest people using TLUD cookstoves. By 2050, that could exceed 25 GT of "Total Atmospheric CO₂-eq Reduction," placing these stoves in the top ten of the eighty solutions examined by Project Drawdown (see *Drawdown*, 2017, p. 222). (Note: *No other drawdown solution comes close to this amount of impact so quickly for so little cost and with such great benefits for the most underserved people on earth.*)

C. Of that annual reduction, nearly 75 million tonnes of charcoal per year could be sequestered in soils as biochar, with benefits for the atmosphere, soil structure, soil microbes, water retention, and agricultural productivity.

6. Summary

This appears to be a win-win-win-win-win-win situation for impoverished people, their communities, their nations, the soil, and our planet's atmosphere and climate. TLUD stoves represent a solid and immediate prospect for favorable impact at this time when the entire world would like to have some major success stories in the fight against poverty and climate disruption. The technology, production capacity, methods of implementation, accepting markets, sustainability, and desirable benefits are all present. What is lacking is funding that is declared to be available to do good for the world but is not yet designated for gasifier stoves.

For further information about these stoves and the opportunities

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that they represent, please visit the website www.drtilud.com . Note: Dr. Anderson's efforts for cookstoves are channeled through Juntos Energy Solutions NFP, an America-based 501(c)(3) corporation, so this is not a self-enrichment effort (visit website www.JuntosNFP.org for information about projects and ways to participate). Please consider making a donation.

Commentary 6: (August 2018) What about President Donald Trump?

ALL the Nehemiah writings, even the four Articles, were written before the US election in November 2016. There is no attempt to revise and integrate into any of the writings the post-election issues relating to President Trump. Even *A Capitalist Carol* maintains its pre-2012-election timeframe. And although there are satirical parables about Presidents Bush (Ruler Shrub) and Obama (Ruler Oyes Weecan) in Nehemiah Paper 2, the Trump presidency has thus far been spared the commentary of I. M. Nehemiah authors.

But something will most likely be forthcoming, possibly in 2019 or in pre-election 2020.

Commentary 7: (August 2018) Will there be a movie or other enacted version of *A Capitalist Carol*?

Wikipedia and other Internet sites comment on about twenty different film presentations and adaptations of Dickens' *A Christmas Carol*. The storyline is good for multiple variations, but no previous version has been retold for the 21st Century situations and with such a strong "historical" background and theme.

The author is interested. [Contact him at movie@capitalism21.org]

In a film of *A Capitalist Carol*, Edward Rouge should be played by a noted actor. Clooney, Hanks, Pitt, DiCaprio, and others come to mind, especially those with strong advocacy for environmental and socio-economic issues.

The film version could be with an update to 2019 or 2020 situations, with a different World Summit or other significant event as the setting. It is still too early to know.

Commentary 8: (August 2018) What other books relate to the messages of *A Capitalist Carol* and the other Nehemiah writings?

There are many. Some are by established scholars. Two books deserve particular attention. The first is about solving the problems, and the second is about some of the problems.

- A. *The Moral Center* (2007) by David Callahan. This description is extracted from a book review at: <https://www.goodreads.com/book/show/951511>

“...David Callahan argues that the problems for most Americans are ... issues that neither party is addressing—the selfishness that is careening out of control, the effect of our violent and consumerist culture on children, and our lack of a greater purpose. ... [He seeks] common ground with the moderate majority ... [and advocates] a powerful new vision ... and offers an escape from the dead-end culture war. ... [Callahan] examines some of our most polarized conflicts and presents unexpected solutions that lay out a new road map to the American center.

- B. *Democracy in Chains* (2017) by Nancy MacLean. Do not get bogged down in the extreme details (although that is an assurance of quality in the research). Get the initial background story about James M. Buchanan’s strategy for controlling democratic processes. Then go to the end to read about the recent and ongoing deliberate efforts by the Libertarian radical right to gain control of America via a takeover of the Republican Party. A book summary is at: <https://history.duke.edu/book/democracy-chains> .

Commentary 9: (August 2018) Understanding the “Party of No” and Resolving the Problem with a Third Party.

The term “Party of No” means nope, negative, non-accepting, opposition, blocking and against whatever is proposed. During the Obama

administration, Republicans were the Party of No. During the Trump administration, Democrats are the Party of No. In an antagonistic two-party system, the one in the minority tries to block the majority; activities focus more on blocking or reaching a majority (with back-room dealings) than on the issues that need attention.

Consider the U.S. Senate with 100 votes (very convenient when discussing percentages). A 50-50 split is a tie (and the Vice President gets to cast the deciding vote). But 49-51 means ONE person decides which side has the majority. So, what if there were 5 senators (5%) who were truly independent of both parties. Bernie Sanders is an “independent.” And the Tea-Party members like to show their independence. However, Sanders and the Tea Party are at the extremes of the Democrats and Republicans, respectively. They are already counted with their respective mainstream parties.

Instead, what we need are 5 or 10 senators who *truly* are in the middle and are *truly* independent of the pressures and money of the entrenched partisans. Those few would be the swing votes on every issue in the Senate. *They* would have the power to decide on Senate procedural issues and chairpersons of Senate committees. These few who are truly independent would decide if a nominee (put forth by the President) was within acceptable bounds because they could block confirmations by siding with either of the major parties until reasonable, non-partisan persons are nominated. In the spirit of objective impartiality, they could essentially offer to the President a list of appropriately moderate candidates who would be acceptable for Supreme Court justices, or they could decide to leave the position vacant. Furthermore, they would influence the other Senators to become more reasonable or become marginalized.

Question: Who in the billionaire category would help fund the election campaigns of true moderates who would be independent of the control by either major political party? Start the process by seeking appropriate candidates, possibly coming from the liberal side of Republicans and the conservative side of Democrats. (If in fact such people could exist, they might be part of David Callahan’s “moral center.”). Try for 10% of Senators and Representatives and know that 5% could tip the balance in favor of legislative sanity instead of bitter partisan bickering. Who will step forward to change America, either as candidates or as

financial facilitators? This would be “service” to America. This would be an effort to regain the balance between the Five Realms of Power. This could be a major step for the transition to Capitalism-21.

Note: There is no need to have a third-party candidate win the US Presidential election. But if a strong presidential candidate could perhaps obtain moderate support within the Electoral College, then the decision of who becomes President would be made by the US House of Representatives, where the moral center could prevail. Imagine choosing neither Donald Trump nor Hillary Clinton in 2016?

Commentary 10: (August 2018) Do you really think there is any chance for so much change in America? People do not change easily.

Yes, change is possible. First, consider the following statements from an article by Joe Queenan, entitled: “Neuro-logic: How your brain is keeping you from changing your mind.” *The Rotarian* (magazine), May 2018, pp. 38 – 43.

“One thing that’s clear is that frontal assaults on another person’s position never work.” (p. 43)

“...[There are] people who persistently vote against their own economic interests.” (p. 40)

“...quite often the only reason we believe something is that everyone else we know believes it.” (p. 43) And “...we compulsively associate with people who share our opinions and values ...” (p. 40)

“‘If you keep on doing what you’ve always done, you’ll keep on being what you’ve always been.’ [line from *The Samaritan*, 2012 film]. People know this, but they ignore it and blithely go about their business.” (p. 40)

Joe Queenan’s article includes two quotations (p. 40) from Dr. Bridget Queenan, a neuroscientist at the Brain Initiative at the University of California at Santa Barbara (and Joe’s daughter).

“When people are threatened in any way, they retreat from logic.”

That statement is still pointing out the situations that prevent change. But then she comments on a solution:

“Emotion, not evidence, changes minds.” Repeat: ***“Emotion, not evidence, changes minds.”***

Yes!!! Dickens did not say that, and *A Capitalist Carol* was written long before the May 2018 article by Queenan. But the conversions of Scrooge and Rouge were both based on emotions. Certainly those stories are fiction, but they deliver messages with and about emotion.

Can America change? Certainly.

Is there a different pathway that is evident? Yes. Start with the proposals of I. M. Nehemiah and the implementation of Capitalism-21. (Other suggestions are welcome.)

Will America purposely change to follow that pathway? Only if it wants to. And the forces against such change are and will continually be enormous. Constructive, positive change is possible, especially if the issues become emotional. And strong emotions can come with experiences of up close and personal contact with the people with serious unmet needs.

Fortunately, America is still controlled by its ballot boxes. Whether slowly or quickly, change is possible. And it is still up to the American people to decide whether or not to change, and in what directions.

Commentary 11: (August 2018) What about such changes in other countries of the World?

These same basic comments about Capitalism-21 and fairness and Nehemiah writings and dangers are applicable to people everywhere. And Rouge’s four friends from India, Russia, China and Brazil all said that they also had ghostly visitations that night, but never said that their dreams were identical to those of Rouge. The Russian or Chinese versions might be interesting reading someday, perhaps with visits back to see Marx, Lenin, Stalin, Mao, and more recent leaders.

And nothing prevents versions and visions related to Canada, Europe, Africa, Latin America and Asia. Any country could be the world leader, leaving America and others to follow or to be left behind. The balance of the Five Realms of Power is certainly different in each country. For example, Saudi Arabia is an absolute monarchy with vast

wealth, Islamic faith and law, and different conceptions of Love and Service. And some countries have virtual dictatorships (sometimes hidden behind displays of voting) or theocracies ruled by religious leaders who may or may not ignore sectarian desires.

Fairness to a nation's own people could and should be everywhere, and who knows where it will take root first. Also, climate change does not respect international borders. Great challenges are already present and increasing. Interesting prospects. Very interesting.

Commentary 12: (September 2018) Uncertainties

For any new author, including me, the excitement of publishing is offset by the uncertainties of how a new book will be received. If it is panned or ignored, so be it. I tried. But if there is a healthy reception and actual interest in refining and implementing some of the proposals for Capitalism-21, then we need to assist each other. Visit the website at www.capitalism21.org for notifications, announcements and our social media links.

Much help is needed. You have contacts, abilities, resources, etc. that could be of great assistance. Please put them into use.

Appendix A: Intermediate-level summary of Capitalism-21

This is extracted from pages 23 to 27 in the 2011 original version of *An Earth Day Carol*, which is still available at www.capitalism21.org .

[Melissa Brody is speaking]: “A growing number of us have become interested in the writings of I.M. Nehemiah that are subtitled “Building a better America and a better World.” The actual author or authors chose to remain unknown for personal reasons and to focus all attention onto the content and not upon the authors.

“To provide you with the briefest summary of the focus of the *Nehemiah Papers*, I will quote with minor changes from the very first paper, available on the Internet via the Nehemiah Papers Facebook page.”

As she read in a clear voice with appropriate intonations, a series of PowerPoint slides with key words were shown on the large screen.

“The *Nehemiah Papers* are directed towards Americans and are about America’s future in both domestic and international affairs. The following eight statements comprise a very condensed summation that unfortunately runs the danger of being overly simplified.

- “1. **The American dilemma:** America is facing an impending (or already started?) decline with massive consequences. The nation is seriously challenged from outside and within, and what needs to be done requires some introspection and then actions different from the standard alternatives currently offered by the two major American political parties.
- “2. **The proposed actions borrow the best from both political parties** and reject the worst from each. Building a stronger and better America is not as simple as liberal Democrats (the moderate to far left) and conservative Republicans (the moderate to far right) would have us believe.
- “3. **Concerning economic issues, American capitalism presents a dilemma with two sides:**
 - A. As proposed generally by the left, have more government influence and social control on wealth (as in higher taxes and more government-directed programs), versus
 - B. As proposed generally by the right, have less government control of capitalistic business (as in lower taxes and less government-sponsored assistance or protections).
- “4. **Concerning issues of governance, American lifestyles (including religious, moral and legal-protection issues) present another dilemma with two sides:**
 - A. More “lifestyle latitude” and freedoms (as proposed generally by the left), versus
 - B. More morality and social constraints (as proposed generally by the right).
- “5. **The Nehemiah writings advocate a combination** that is primarily liberal left on the economic (capitalism) aspects and

primarily conservative right on the life-style (democracy) aspects. That might seem like a strange combination, but there are rational explanations in the *Papers*.

- “6. **The Nehemiah proposals reject the extremists** at both ends of each set of issues.
- A. On capitalism: There is no intention to destroy or even modify the core components of capitalism in America as experienced by the middle 80% of Americans. Assistance programs for the poor are not to be free handouts without requiring responsibility in appropriate ways. But at the other end, the powers of the wealthy are challenged and controls are sought via voluntary actions backed up by tax laws. The wealthy should bear increased social responsibility as a consequence of their good fortune.
 - B. On democracy: There is no intention of allowing religious zealots to impose their morality on everyone. Likewise, the extreme attacks on America’s core life-styles and values by secular liberal efforts in courtrooms, profit-obsessed media, and vice-peddling criminals are rejected as being detrimental to the well-being of Americans and the country. A democratically-determined preservation and strengthening of the core ethical values upon which America was founded is of immense importance.
- “7. In the final analysis, **the Nehemiah Papers are about controlling a range of excesses, both in capitalist economics and in democratically-definable social behavior.** The two go together because the extra revenues (tax reform with targeted deductions) from the excesses of capitalism can be used to resolve (perhaps with “charter neighborhoods”) the critical social ills of American poverty. The ultimate benefit would be a stronger American economy with new and sustainable employment, usefully-directed cash flows, and less waste. Volunteerism is to be raised to new heights in America, including compulsory national service for all men and women who do not volunteer. Strict term limits on elected officials will help bring America’s governance back on track — that is, back into the hands of the

people. And international policies that are more equitable (less domestically-biased) will promote worldwide cooperation and peace.

- “8. **The international implications** of these approaches should be notably beneficial to every person and nation that collaborates with the efforts for 21st Century reforms of democracy and capitalism.”

Melissa Brody stopped reading and looked up. “The ten available *Nehemiah Papers* do indeed expand upon each of these statements in very convincing ways. Three years following publication on the Internet, these Papers remain virtually unread, yet their content is more applicable today than when they were first written. We are seeking to bring them to light and discussion, especially those which describe the ‘Five Realms of Power.’ Again I provide an abridgement of I.M. Nehemiah’s summary statements.”

“The five realms of power are Governance, Economics, Religion, Justice, and Love. The realms are not necessarily equally weighted, and the balances can be fluid or dynamic.

“Each realm has several expressions. For example, the expressions of the realm of governance include democracy, theocracy, monarchy, and dictatorships. One expression of each realm is dominant in America’s culture: Democracy, Capitalism, Christian Faith, Law, and Caring. Other countries might have religious dominance of governance and justice. Even at the household level in America, the expressions can easily be different from the national expressions of one or more realms, as in despotic, brutal control of everything, or in faith-based sharing of resources and responsibilities. The expressions and the balances can and do vary greatly.

“Each expression has one or more ‘currencies’ which represent the most tangible and quantifiable ways to measure the amount of power in each realm.

“In the following table, the realms and expressions and currencies are overly-simplified to facilitate this important, introductory discussion of key concepts.

TABLE OF REALMS, EXPRESSIONS AND CURRENCIES:

Realms of Power	Expressions in America	Currencies in America	Additional Expressions and Their Currencies
Governance:	Democracy	Influence by/upon Voters	Dictatorship w/ Edicts; Theocracy
Economics:	Capitalism	Money & other capital	Socialism w/ Labor; Feudalism
Religion:	Faith: Christian	Prayers & beliefs	Non-Christian faiths, prayers & beliefs
Justice:	Law	Enforcement	Anarchy w/ Brute force; Scriptures
Love:	Caring	Service (Helpfulness)	Selfishness w/ Self-service.;; Hate / Jealousy

“The five realms of power are out of balance in America. The imbalances have already partially crippled America and are major factors in America’s current crises and impending decline. These imbalances must be addressed to avoid cumulative, accelerating damage to the nation.

“Economics and Capitalism: [The second realm and its expression are discussed first because of their dominance in America.] Money is the ‘currency’ of capitalism within the economics realm of power. And in America, the extraordinary power of money has tainted all other realms of power. Democracy in America is so overwhelmingly influenced by money that it is almost a mockery. Money in America severely impacts the legal system, many aspects of service, and even the religious fiber of our country. Therefore, several of the proposed solutions to the current crises are directly related to bringing the power of money under control. This is not an attack on capitalism and not against money. But today’s capitalism and the current abusive power of money should be modified in serious ways to become ‘Capitalism for the Twenty-first Century’, abbreviated as ‘Capitalism-21’ or simply ‘C-21’.

“Governance and Democracy: Democracy in America is based on the ‘currency’ of votes for elected officials who then have further democratic functions to propose and vote on legislation, with the elected executive branch implementing those laws. Unfortunately, America’s

democracy today is literally controlled by professional politicians who are repeatedly re-elected as ‘serial incumbents’ and are severely influenced by money from both the left and the right. This situation is certainly legal, not because it is correct or fair, but because the laws passed by serial incumbents have set the stage for this travesty of democracy under capitalist control.

“Religion and Faith: Religion is the set of beliefs about God, while Faiths are the diverse practiced or functional expressions of religions. Beliefs are the ““currencies”” of religion. We should marginalize the extremes and concentrate on our shared core values, as found in the ‘reasonable person standard’ that is already part of American legal traditions. [The complexity of the Realm of Religion requires reading of the full Nehemiah writings.]

“Justice and Law: Justice is the concept that fairness should prevail. Laws are formalized rules to govern a nation or state or city or club. There can be great laws, good laws, poor laws, and unjust laws. A law created by a designated authority is not necessarily a fair law. Powerful people make laws, in part, to maintain (and perhaps advocate) their view of fairness. Laws in America too frequently tend to favor those individuals, groups, and businesses that have money and/or influence to affect voting in general elections or the subsequent actions (votes) of elected representatives. Fortunately, laws in America are forever subject to improvement, if done according to the laws about changing laws. The processes and decisions about what is and what is not allowed in America will be the ultimate battleground that will decide the future of our nation. Choose poorly and long-lasting decline will be upon us during our lifetimes. Choose wisely and greatness will continue or even expand (probably in somewhat different forms), and then future generations will take over the responsibility to preserve the nation. Proper democracy, appropriate capitalism, ethical beliefs, and a sense of caring service can combine to accomplish law-based justice to keep America on the correct path for all citizens to enjoy a more perfect union (with fairness). Be thankful that in America we still have time to choose our destiny. But it will not be easy, and it will require vast changes that impact everyone.

“Love and Caring: Perhaps the truest expression of love is the

caring that people are willing to give for the benefit of others. And the main currency of love and caring is service. Service can be almost synonymous with caring. Except for some minor efforts relative to environmental protection, almost nothing in current American capitalism (C-20) favors love and caring. Caring must be a key component in Capitalism-21. Compulsory national service by all men and women periodically throughout life is important to ensure equitable participation. And service can be a major ingredient in America's recipe to regain and maintain its position in World leadership, and thereby avert crisis and decline. America should utilize the power of love through its expression as caring, with 'service as a currency' to be a major alternative and balance to the power of money.

"In summary, when the I.M. Nehemiah authors speak of changing the balance among the five realms of power in America, they are calling for these re-balancing efforts:

- 1.) reduce the power of capital (by dethroning money as the measure of success),
- 2.) redirect the power of democracy (by involving more voters and curtailing 'serial incumbents'),
- 3.) shift the emphasis within the power of faith (away from the extremes),
- 4.) strengthen the power of law (toward compliance with laws against crime, drugs, waste, greed, *etc.*), and
- 5.) elevate the power of caring (by providing additional meaning to life through good and meaningful service). This is where the greatest potential for change is found.

"The one Super-Goal of I.M. Nehemiah is:

"Define a minimally acceptable standard of living and elevate all people who are below that level through the implementation of Capitalism-21 by re-balancing the Five Realms of Power to improve the future lives of all Americans by avoiding the otherwise inevitable serious decline of America."

Paul S. Anderson, Ph.D.

Melissa finished her reading, looked up, and continued with her own words: “In the Nehemiah Papers there are many valuable statements to assist us. Capitalism-21 is not defined by details, but by guideposts. Ten specific proposals are given in Paper No. 10. I recommend them to you.”

Appendix B: (No other appendix as of September 2018. If available in the future, they will be announced and probably posted at www.capitalism21.org .)

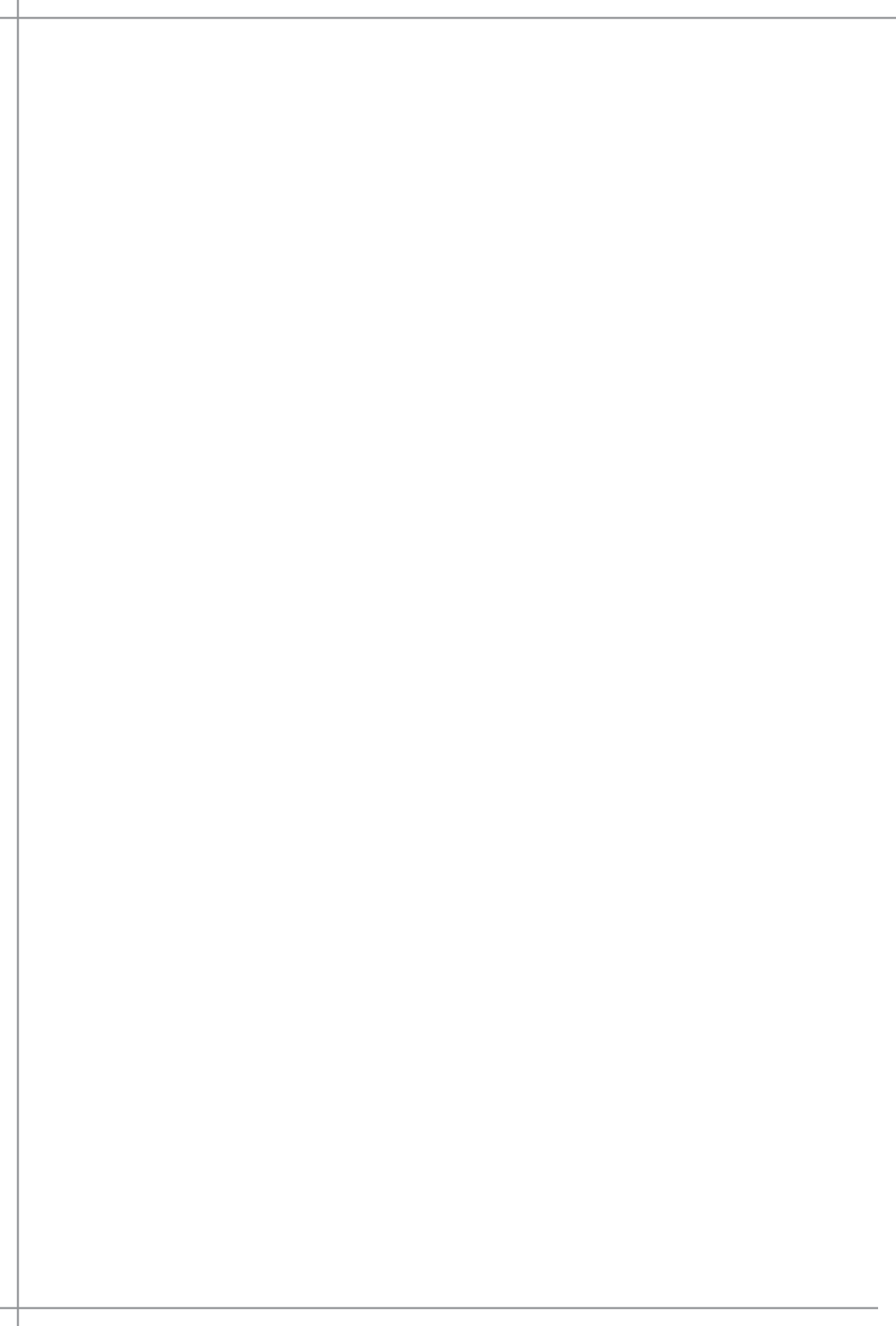
God Bless Us, Every One.

About the Author

Paul S. Anderson, PhD is a Vietnam War veteran and retired university professor concerned about the future of America and the world. He holds degrees from Augustana College, the University of California-Berkeley, and the Australian National University. He has lived twenty adult years outside of the United States, including when he was a Fulbright Professor in Brazil and Mozambique. He has been an active Rotarian for nearly forty years. He is an expert and leader regarding TLUD (tee-lud) micro-gasification of biomass for stoves and charcoal for biochar. Dr. Anderson founded and leads Juntos Energy Solutions NFP, a non-profit dedicated to energy solutions for the poor worldwide. He is a contact editor for the writings of I. M. Nehemiah and can be reached at editor@capitalism21.org.

Book Availability

Both *A Capitalist Carol* and the companion essays in *Nehemiah Papers* are published by Lulu. The most up to date information about purchasing copies (including bulk orders) of either book is at www.capitalism21.org.



A Capitalist Carol is a 21st Century adaptation of Charles Dickens' ***A Christmas Carol***. That classic tale was written in 1843, only a few decades after Adam Smith first described Capitalism in 1776. Since then, Capitalism has had several directional changes identified as Capitalism-17 through Capitalism-20 by economics professor Jonah Farley, advisor to President Ronald Reagan. Farley died in 2010, having lived to see the Great Recession.

Farley's protégé student, near-billionaire, former Governor Edward Rouge is visited one night by Farley's ghost. Later, three Ghosts reveal to Rouge his own conflicted family history and the difficult realities of American and world economic development.

Woven into the events is a summary of a solutions-based blueprint for **Capitalism-21** that is explored in detail in the ***Nehemiah Papers*** (2018, Lulu Publishing).

Unlike the joyous ending of Dickens' tale, the conclusion of *A Capitalist Carol* is perplexing and more thought-provoking. The current state of capitalism in America makes this story particularly compelling and impactful for each of us, our nation, and our world.

