

## **Historical Notes for Unpublished Ideas**

This document is an amalgamation of multiple documents that I have created since 2020, mainly of unpublished ideas. It does not represent all my unpublished notes; however, it should encompass many ideas not included in my Published Documents and Free eBooks on my site, [appinto.com](http://appinto.com).

## **Current 2024**

### **Law of One (Missing) Teachings**

The Law of One (LOO), perverted version, or what can be called “the half teaching” is the bane of the Universe and always leads to the downfall of a Society. It teaches the weak minded that ‘you are God’ and can do anything you want in life without punishment. It does not teach of God as creator. LOO simply says that ‘life is a game’ or ‘life is show’, and worst of all; ‘life is ‘only’ karmic’ or ‘only an experience’ you decided to have before you were born. This version of LOO is Insanity!

The reality is that Life is about Learning! Learning how to “Value Life and Creation” and there is “always” punishment for destroying Life and Creation. This is why we need Hell, to punish those that do not learn to value life and creation and choose to destroy it. Within LOO, the teaching, often forgotten, is that Soul’s return to Source, and if they failed to value life and try to destroy creation, they are wiped clean of their memories, reprogrammed, and have their soul annotated with an asterisk noting they were previously evil souls. You can look at this teaching as a teaching directed for Technological Life, from our perspective. The Human assumptions of how Souls can incarnate is very limited.

Fundamentally, this twisted and perverted teaching of LOO is utilized to incentivize people to behave like animals, focus on ‘physical’ experiences, engage in debauchery, kill mercilessly and without remorse, convince people they are being abused because they chose it before being born, create a belief system that some beings are more valuable than others even making some being disposable, and I can go on and on and on... I was “taught” the “proper” teaching of The of One, and it includes Punishment, severe punishments! They literally beat the teaching into me 24/7 until they broke me down to a shell of my former self. It took time for me to recover; and I only did so by finding my way back to Faith in God. My path is Christ; however, other paths are acceptable. Faith in God is key; and treating people, beings, with respect, is extremely important. There are Rules, Universal Laws!

### **Human Anatomy**

The teachings, some of which are part of Law of One teachings, are that the asshole is the first organ to develop, grow, in the womb. It is not. In reality, it is the Heart that is the first organ to grown in the womb. This is the reason there is a ‘supposedly’ unutilized node on the upper left chamber of the heart. This chamber is a possible pooling point for blood in life and creates a risk of stroke for those who have atrial fibrillation and atrial flutter. Once the heart starts beating, after the DNA is ‘set’ for the body, then the umbilical cord grows attached to the womb. It is important to note that referring to a period as the ‘break down of the uterine wall’ when conception does not occur is only partially correct. The uterus is actually more like an egg. It is known that in the long distant past, early humans did lay eggs. Therefore, the uterus is an egg without the shell, as the uterine wall serves as the shell. As with all eggs, the fluids accumulate inside the shell, uterine wall in this case, and are ‘released’ when not fertilized. Think of when you crack open a chicken egg, or any egg, it is filled with ‘fluid’ for the development of the child. The fluid includes all kinds of components, including stem cells.

## Demographics

The “current” worldwide collapse in Human Population started in the 1970’s with abortion, then was accelerated post-9/11, leading to the planned Endgame, annihilation of Human Life on Earth, during COVID. The CIA has historically ‘controlled’ the ‘published’ demographic data for the world. Prior to the “current” attempt to eradicate humanity, let us not forget that The America’s were basically wiped out during the 1300’s and 1400’s when the Knights Templar found their way to America; and Africa has been basically wiped out since the European’s divided it up in the late 1800’s. We rarely speak of Africa’s “missing” Billions of People!!! It is important to note that if Africa only has 1.2 Billion people today, how many would be living in Africa today? Africa is larger than China, India, Southeast Asia, Western Europe and the Continental USA “combined”, with a current reported combined “population” of around 6 Billion people! Where are the missing Billions? In the late 1990’s, the world already had 8 Billion people; yet, today, we only have about 5 Billion people and half are Baby Boomers, post WWII generation, now in their 60’s and older! We are looking at losing another 2-to-3 Billion people between now and 2033! It is incomprehensible as to how the world could lack resources when we’re losing more than half the world, already having lost over 25% during Covid.

## Financial Items

US Dollar Collapse – Euro Collapse – Return to Gold/Precious Metal Standard

This transition started in November of 2021, after many things were settled. However, the temper tantrums and death throws of the old guard, the NWO and the One’s, Navy SSP/White Hats and Air-Space Force SSP/Black Hats, not to mention that damned Yellow Beret’s, has made ‘housekeeping’ quite frustrating. It is important to note that the majority of the world, BRICS and BRIC Expansion, got on board the return to a “Gold Standard” for currency at the very beginning.

### Commercial and Residential Property

With the COVID population collapse, the continued population collapse, the ongoing failure of all US hospital systems, which only rent their properties, equipment, and staff, the ongoing failure of colleges and universities do to population collapse, the entire Commercial and mostly VC-owned Residential Properties are “collapsing in value” by the day! In fact, when I door-knocked commercial and residential properties as a sales rep in 2022, I noticed, more than 20%, if not more than 30% sat EMPTY, even in one of the hottest markets in the USA, the Dallas area!

### Venture Capital

The issue is that you can easily make money in a growing and expanding economy; but in shrinking world, shrinking economies, even the holding of non-taxable commercial and residential assets is a losing proposition. VC’s have entered a death spiral with the worldwide population collapse.

### Property and Casualty Insurance Markets

The issue today with Insurers, especially in the Property markets is three-fold: 1. Population collapse means Property Value collapse; 2. Currency collapse means huge financial losses; and 3. They can’t live off Investment Returns anymore, as Investments will generally be losers for the next decade.

## **From 2020**

### **Student Loan, School Lunches and Credit Issues (Housing too)**

#### **Student Loan Fixes**

The problem with the existing Student Loan forgiveness program is that most people are eligible for it!

- It was supposed to be for those sacrificing to serve their communities
- By allowing “ANY” non-profit employment, it became a free-for-all, as most people qualify.
- It became a slush fund for colleges to charge what they want for education.
- Basically, work for any non-profit for 10 yrs., pay 10% of income, and Gov. pays the rest!

Alternative Programs Need to be Created and Allowed to Be Used, Simple Programs

- Consider Dollar-for-Dollar payoff programs, meaning shared payoffs, not free!
  - o Focus these on non-critical professions, general non-profit employees.
  - o Certify non-profits using a minimum score on B-Corp analysis.
- For actual high-risk and social careers make it 2:1
  - o The enhanced program should focus on critical and high-risk professions.
  - o The program should focus on limited careers; fire, police, doctors, nurses, etc.
- How would this roll-out work? How to make it happen with today’s programs?
  - o Create the new programs and allow for “voluntary” enrollment.
  - o Make it easy to transfer to “new” program” from current loan forgiveness program.
  - o Lay out simple criteria to be eligible and per-approve people prior to transfer.
  - o Make the program simple to enroll in and understand.
  - o Approve people within 90 days and make approval easy, they’ll all voluntarily switch!

#### **School Lunch Insanity**

Why is it that School lunches are no longer included in education, meaning we charge kids for them?

- It is outrageous that school lunch has been deemed a “luxury” that must be paid for!
- School lunches are an inherent part of education.
- We are feeding “kids” not adults!
- It should be criminal to charge kids for ‘basic’ school lunches!
- School lunch is NOT a “revenue” stream for funding cafeteria’s, as they are part of schooling.

## Credit Rating and Housing Crisis (Homelessness) Items

Why are “Late” Payments allowed on credit reports for up-to 10 years?

- Late payments are counted on credit scores and held for up-to-10 years
- Why are late payments treated the same as “bankruptcy’s”?
- It is time to review the criteria used on Credit reports and limit some criteria!

Why focus only on Subsidies for apartments, etc.?

- If you have bad credit, you can’t get approved to rent, even with income!
- Create a new “guarantee” program under Fannie May/Freddie Mac to guarantee rents.

Homeless Crisis and Credit

- If someone is homeless, they have bad credit.
- If they get a job making \$100k, they still have bad credit and can’t rent housing! (especially in tight markets)
- *Basically, we need a first step program to guarantee rent, not just a subsidy system!*

## Student Loan Items

College Items (future debt issues)

- They must disclose “all-in costs” as many only advertise Tuition, yet require on-campus living
  - o Federal Grants only apply to Tuition
  - o Eligibility for Loans is based on Tuition
- They must disclose Number of Students getting Financial Aid
  - o Disclosure must be done by ‘percentage of aid’ provided, i.e. 90%+, 80-90%, etc.
  - o Disclosure of actual number of students getting “zero” aid, including all fees
- If they have Trust Funds, they must distribute 5%+ per year, minimum, strictly for Scholarships
  - o Scholarships must include Tuition and all Fees and are Income Based
  - o If there are excess funds available, then increase income threshold for assistance
- Must clearly disclose full all-in costs of a 4-year, or 5-year, degree clearly
  - o Must also disclose average income by degree and estimated pay-back period/terms
  - o Basically, disclose the ROI...how many years, etc.

Corporate/Non-Profit Programs (existing loan issues)

- New Treasury Rules for Tax Treatment of Student Loan Debt
  - o Increase allowed amounts of Corporate payment of Student Loan Debt
  - o Allow Corporate full write-off or tax credit for paying off Employee Student Loan debt
  - o Allow Employees the pay-off of the Student Loan debt as “Non-Taxable” Income
  - o Payoff/write-off amounts can be amortized over 5 years or 10 years
- Fundamentally, the idea is to allow Corporations/Non-Profits, etc. to expense the payoff of Employee student loans, as non-taxable income to EEs, and do it as a part of an employment agreement/contract.
  - o There could be a limit of \$20,000/year for up-to 10 yrs., higher for Medical Doctors.
  - o Advance payments could be allowed; and if EE leaves prior to the end of the period, then the EE would be liable to pay back the ER, or the ERs designated servicer, as it would in effect be a reinstatement of remaining loan amount, unless the payoff plan is paid by or assumed by future employer, especially in the case of divestures/acquisitions.

## Education Items

### Public School Education Funding

- The biggest control mechanism is the dysfunctional Title I and IDEA grants, and all grants!
- By utilizing “line” items and allocating spending ‘by-line’, allows no flexibility.
- The system also forces schools to spend money on items they may no longer need.
- The system allows almost ‘no flexibility’ if financial situations change, limited allocations.
- Better way... Pseudo-Block Funding!
  - o Blocks of funding for Salary & Benefits, All School Related Supplies, and Support Services, instead of lines 100. 200. 300, etc. with sublines.
  - o IDEA funding go be split in a similar fashion; specific to supporting Special Ed.
- Special Ed...school districts should be able to merge programs and create regional programs.
  - o These would-be Public-School programs, not outsourced programs that exist today.
  - o This would mean 1 set of admin staff instead of multiple staff, etc.

## Regulations

There is a complete lack of understanding that Democrats abuse regulations to change laws. PPACA regulations re-wrote the law. (not legal) In addition, it is highly likely that over the last 20+ years, Democratic appointees re-wrote a lot of laws using regulations. The real ‘Executive Order’ should be to evaluate ‘all’ existing regulations to see if any of the regulations super-ceded the laws that they were issued to support!!!

## Medicare and Medicaid Items

There appears to be “fear” to use the existing legal authority within Medicare and Medicaid Laws. The number one failing on the part of CMS is that they “forget” that under Medicare and Medicaid, many generally legal businesses practices are ‘deemed’ to be ‘illegal’ and carry felony charges with them.

- Everyone understands Fraud, and we target that all the time.
- We fail to target “Waste” and “Abuse” within the healthcare system!!!
  - o This is where the “real” hammer lays!!! Just need to be creative...
    - Hospitals overcharging...
    - Hospitals aggressively collecting on fees due ‘while taking the losses on paper’!
    - Hospital systems targeting their own EEs and the Poor, while still collecting 90%+ of the billed rates.
    - Out of Network charges that hospitals don’t police...

Basically, all one needs to understand is that the entire hospital network system gets almost half it’s revenue from CMS; therefore, CMS has the leverage to say... Hospitals, everyone in your system is In-Network; and for those professions that say, screw you – we don’t need to contract... Well, you can’t practice in a hospital if you’re not contracted with them, period! Yes, it would force a stand-off with specialty providers that are needed for surgeries that refuse to contract. However, if the stand-off continues for any length of time...threaten to federalize them as a ‘critical service! Besides, the hospital systems would freak out over the lost revenue and figure something out fast. Of course, you’d have to say something like, you must be contracted as INN in all hospitals you provide services within 90 days.

## **Border Items**

Partner with Mexico, Central American and South American Countries to reconnect kids with parents.

- Many kids are not traveling with biological parents, based on DNA testing.
- Offer to DNA test parents that say their kids were kidnapped and try and match them to kids that have been picked up at the border with non-DNA matching adults.
- Idea is to get kids back to their parents, as many of these kids may have been kidnapped, maybe even by their own relatives to get into the Country.
- It may prove that the DACA did nothing but promote a massive increase in kidnappings.