System Balancing Ideas
(updated 5 Jun 24)

This is a short list of ideas of methods for balancing systems; and a basic explanation as to the issues within the systems that need balancing, with the hopes of addressing societal issues.

AI Driven Algorithms Replace Humanity and Empathy

I have been Reporting on these issues since at least 2021; and it is sad that the FBI just took on their first case, related to Rental Price Manipulation through Algorithms.

Algorithms are "Today's Secret Form of Discrimination" and abuse of power in every industry. You see, the programmers never allow you to know how their AI-Driven Algorithms are programmed. However, remember Company's pay huge amounts of money for Technology that helps them "Maximize Their Profits" and the Ais are programmed to continue to "Maximize Profits over All Else", without Empathy!!!

FBI on Rental Program Algorithm, when I reported through "my channels" back in 2021. While the FBI is focusing on the Increasing Rents, what they should be focused on is Denial of Rentals through Discriminatory means, such as Credit Scores and Minimum Rental Income Ratios, regardless of Assets, Denial based on Job or Earning Potential, etc. etc. etc. It is a HUGE reason for today's Homelessness, considering these Algorithm keep about 20~40% of Properties "off-the-market", especially in Hot Markets, as I saw in the DFW market in 2021. Why? Maximize Profit and Property Value, which allowed the VCs and Property Investors to over-value their assets and borrow against their assets. They are all under water today, and this next property collapse, well under way, will be shocking!!! We need to fix the Algorithm and Rental Rules ASAP, before it is too late.

By extension… The Algorithms that decide on Mortgages do exactly the same things as those that decide on Rental "Worthiness" of the Applicants; and the Programmers say, not us, an AI screw-up. Liars! They are paid to Maximize Profits to lenders, investors, etc. This is a major reason so many homes sit empty, and VCs, all Commercial REITs, many Residential REITs, etc. are about to implode, and you should be scared of this in-process financial crisis! This impacts the large Hospital Systems, Non-Profit Organizations, Colleges, etc. who all sold their properties and property management services to VC's and others on "Lease-Back" Arrangement, allowing them all to benefit from Tax Breaks. If you can't make the Lease/Loan Payments, the House of Cards collapses, and it is well under way.

Further extension… The Algorithms are utilized to Price "all" Products and Services today!!! Pick any product or service, examples: Auto Loan Interest, Payday or Title Loan Interest, Specific Housing Community, Homeowners Insurance, Renters Insurance, Gasoline – better than Zone Pricing, Grocery Store Items, Take-out Meals, etc. etc. etc.

Think of how the Algorithms operate to "Maximize Profit" over "All Else" on a micro-scale, even being able to pull you up by your 9-Digit Zip Code, Social Media Profiles, Social Media Interests, Social Media Posts with Items you Own, Income Taxes, Background Checks, etc. etc. etc. and the Algorithms can do it all within "minutes" of you staring a transaction! Why do you think rental/mortgage/financial applications ask your name, address, and SSN on the first page? By the time you finish the application, the Algorithm has already categorized your Risk: Reward Scenario and how to Maximize Profit to be earned from you, meaning how much can we get away with charging this individual. Scary stuff! All live and fully operational for over a decade now, and why Company's buy all your data, for their Algorithms.

Balancing Ideas for the Future

First and foremost, we need to understand how today's Corporate Infrastructure, Architecture, is different than it has ever been in the past. In the past, we had Corporations, and they owned all their assets, and all employees worked for the Corporation. Therefore, if there was an issue with the Operations of the Corporation, it was a one-on-one meeting between Management and Employee Representatives and/or Regulators, either Local, State, and/or Federal.

Really Important: Today: Corporations are all "Shell" Entities!!! It is important to know the distinction!!!

Today's Corporations are splintered into many Subsidiary Corporation, they outsource significant portions of their operations, they outsource Employees by Department, they outsource Equipment, aka Hard Assets, by Department, and they fundamentally "roll up" to a Shadow Corporation, an Entity with No Employees, Assets, or physical location. Along every step of the way in the Corporate Conglomerate, there are Corporations that own Corporation that own Corporations, etc. and they each have a Board of Director. In many cases, the same people sit on each and every Board of Directors of each Corporation, including all Subsidiary's, and get paid to sit on each and every Board. Think that through… Then realize, the worst offenders today, are the Non-Taxable Entities, as starting in the late 1990's, many States passed laws allowing Non-Profit Corporations and Tax Free Entities to "own" any and all other Businesses as a Revenue Generation Source to Fund their Non-Profit Entities.

Ladies and Gentlemen: This was the beginning of the Greatest Tax Theft in History!!!

Since the States started approving this type of Structure and the IRS did not place "Proper Guardrails to Prevent Abuse" of this type of tax structure, all you've had to do since the 1990's is Establish a Charitable Organization, donate all your stock to it, and/or the stock of your subsidiaries, then manage the Trust Fund of the Charitable Organization any way you want to manage it and pay a lot for a Board of Directors to oversee the operations. I point you to organizations like the Gates Foundation, Buffet Foundation, etc. etc. etc. They buy up For Profit Tax Paying Corporations and turn them into Non-Taxable Business Entities and bleed them dry!!! Why all the Railroad accidents? Who owns the railroads? Ho much do they really pay in taxes? Hey, why doesn't the IRS say, Charitable Organizations are not Charitable and Tax Exempt unless the "Far Majority" of their Cash Flow goes to actual Charity.

Since the 1980's, the System has been established to steal from the Poor to support the Rich!!!

Yes folks, "Trickle Down Economics" worked Great for the Rich to piss all over the Poor!!! The worst example of this scenario is with Health Insurance, as today, a typical employee pays $10-to-$15 more per hour for a High Deductible Health Plan than for a Low Deductible Health Plan in the 1980's. How about instead of raising Minimum Wages, you start making Companies pay for Employee Health Plans again and penalize them for every employee on Medicaid.

Important: ***Algorithms run by AIs have replaced Corporations!!!*** Therefore, Regulators need to focus on Regulating Algorithms and not Corporations, as Corporations do not exist anymore, only "Shell" Companies. The worst or best example of this disaster is the Modern Hospital. Noone actually works for the Hospitals, as they outsource every aspect of staffing, assets, maintenance, food service, etc., except for the Board of Directors. These insane layers double and triple hospital cost operations and "medical malpractice" issues. Hospitals need to become Hospitals, again, when you always saw the same staff, and everybody worked for the hospital. Hospitals were pseudo community centers. Not today!

Some System Fix Approaches

Housing… I believe we do things backwards today. We increase taxes on properties, which increases rents, which increases the need for subsidized housing, homelessness and hopelessness, etc. All we are really doing is playing a shell game with tax dollars. Why not approach or require property owners, primarily those getting tax subsidies and grant money, to provide reduced Rents by reducing their Property Tax on the unit, rental, instead of raising all rents. It would be easy to regulate; and instead of ever inflating tax burdens, which reduce property values, it would be easier to just do a tax offset for the rent. In this way, less money would need to flow through government agencies for housing assistance.

Hospitals… These regulations already exist; so, let's put them to work. When large hospitals buy up small hospitals and close them, then ban them from operating as hospitals, only allowing them to be emergency centers, we all lose! We are losing small and community hospitals at an alarming rate; and worst of all, those that remain are left with almost no experienced care providers. If you look at basic hospital financials, compare to community hospitals, with limited Executives, and follow the VA Pay Scale, you could fund a 20-bed hospital for around $20 million per year. It would save community health, and it would provide local jobs. The requirement is that all employees must be hospital employees, not subcontractors, no outsourcing. Bring back the old school hospital.

IT and Security Breaches… We need to understand that fundamentally the goal of all companies is to maximize profit from us the consumers. Therefore, they all buy and share all our data, not for our benefit; but for their benefit, to maximize profits!!! This creates an extremely easy way for our personal data to be compromised; and while one company may not compromise it, another does and sells it, so what is the reality? The reality is that every person in this country and most technology-based countries have had their data compromised. AIs expedite the information flow at incomprehensible speeds. Fundamentally, the Internet and almost all hardware and software products were not created with personal data security in mind. The security aspect was added much later, in the late 1990's, if not the late 2000's, crazy stuff. Therefore, to fix these issues, we should rebuild our technology. We should design the technology of tomorrow and start creating it today. In 10 years time, we will be thankful we created a system with built-in security today!!! In reality, there exists very little true secure IT infrastructure or architecture today, very little.

Next Step – A Starting Point

I suggest we start by focusing on "Regulations", and I do not mean Governmental Overreach type regulations, I mean we should focus on how AI Managed Algorithmic Software is programmed to maximize profit at the expense of humanity, the environment, etc. What we need ASAP is Governmental Oversight and Regulation of how Algorithms operate and discriminate. It is a horrible system that I have seen firsthand out working in the world in many places, CT, NY, TX, and FL.

The FBI has opened its first case into Algorithmic discrimination, and price manipulation. I say to them, you have opened a "Pandora's Box" of Epic proportions! The FBI has just entered a Rabbit Hole that they do not comprehend, a dark and evil rabbit hole, which makes Alice in Wonderland insignificant. How do I know? Simple, I was there when it was built; and my speaking publicly about it has been very dangerous to my health. I worked for DIA on CIA programs in the late 1990s and early 2000s, Y2K, etc., and even the FBI knows me well, as they have seen my work too. I will say this to the FBI, you have entered a worldwide rabbit hole, a Pandor's Box that must be closed! I too am a victim, as you know…