***-*What’s A Collective?-**

***-The Ideology of Collective Best Interest-***

*Anything which detracts from the ability of the wealthy and powerful to exploit the disadvantages of the general population, and which therefore promotes the best interests of that population through transferring any considerable measure of wealth and opportunity from the wealthy to the general public through the expansion of popular protection and potential, the wealthy have programmed the public to equate with socialism, communism, un-Americanism and sometimes even insurrection and terrorism.*

*Why?*

*After developing the ability to see through the lies, including the lie that socialism is the same as the dictatorships once flying socialist flags, one motive remains: Greed.*

*This is also why, in a cruel form of irony, most Americans don’t understand that ‘freedom’ isn’t what the wealthy and powerful would have you believe it to be: a one way street of the freedom to do whatever you please. Just as important, and more so from a moral, progressive perspective: freedom from having things done to you, and being subject to the oppressing impositions of the wealthy and powerful.*

*With this in mind from the outset, let’s turn our attention to a question with invaluable answers:*

**What’s A Collective?**

A collective is where the line between socialism and capitalism begins to blur.

In its purest essence, a ‘collective’ simply entails people coming together for mutual benefit, powerfully demonstrating the principle that ‘there is power in numbers.’ The collective does *not* demand the imposition of elements many might associate with it, including the ‘commune,’ the enforcement of communist ideology or the exclusion of private property or individuality; these are false associations.

Instead, the collective provides a sustainable balancing point between the theoretical extremes of capitalism and communism; between, on one end, one person who owns everything and, on the other end, everyone owning everything equally, regardless of merit. That is the spectrum under consideration. Ethically employed, the collective creates the framework by which a *merited* distribution of *all* things of value, including all forms of opportunity, as well as ownership, or equity, allows for *far* greater socioeconomic and connected political justice than capitalism offers on its own, as ownership is the means by which most freedom, justice, opportunity and political representation is *purchased* in the modern world in which nothing is freely granted, regardless of what we’ve been made to believe.

A collective can take innumerable forms, and can be dedicated to the production of mutual benefit of *many* different kinds. The most common, and perhaps the most important, is commercial in nature, as it is through the commercial entities whose activity comprises economics that most justice is won and lost in a word wherein, again, the vast majority of opportunity and its dependent, quality of life, are *sold*.

This is, of course, not a new idea: collective ownership for the purposes of maximizing mutual benefit. It is, however, a grossly misunderstood and undervalued idea that is immediately associated with the ‘planned economy’ and communism and lack of freedom and individuality and imposed uniformity and the many failed socialist dictatorial regimes of the past which have given the idea, and those like it, a bad name; a name that has been reinforced by the current capitalist conquerors that profit heavily on the fact that most people make such associations free from the understanding that *these are erroneous, overly simplistic, narrowly misleading associations that need have nothing to do with collectivism and its massive untapped potential to increase the quality of life of the people of the nation and the planet.*

Let us consider a few of the forms which the collective may take in pursuit of this preeminent potential:

**The Residential Collective:**

One of the many ways in which the people are taken advantage of is through the need for housing. The vast majority of individuals and their families sacrifice untold wealth and opportunity due to the inability to purchase the land and permanent improvements which comprise their residences. Commonly, this wealth and opportunity is first sacrificed to the already wealthy that can afford to make these purchases and improvements through the leasing agreement, exploited through the apropos termed ‘landlord.’

Everything paid in rent is money ‘down the tubes;’ flushed down the toilet, these costs are akin to a massive popular opportunity cost. Rather than going towards the accrual of equity, or ownership, the money goes to the wealthy, who use it to pay, or ‘defray,’ the costs of the rented property’s original development and maintenance, and thereafter to build more wealth and possession for themselves through the same course by which that opportunity is denied to those that need it *far* more.

Consider two overlapping ideas within the general concept of the ‘residential collective,’ the ideas of the *mutual mortgage* and the *collective community*:

Put as simply as possible, the *mutual mortgage* entails the creation of a financial loan instrument which doesn’t currently exist, as its existence precludes the ability of the profiteers to profit off the people as much as possible. In the conventional mortgage, one individual, couple or family pools their financial resources together in order to take out a loan, thereby agreeing to pay years of interest and principal in the settlement of that financial obligation and, hopefully, resulting in the eventual ownership of their own home, typically thirty-plus years down the road. Keep in mind that this *already* entails a degree of the aforementioned form of exploitation, but a considerably lesser degree than the lease contract, in which *no* moneygoes towards the building of equity/ownership, and the exploitation is more complete.

In the *mutual mortgage* concept, rather than a couple or a family pooling their financial resources and resultant buying power in order to own their own home, the mutual benefit and social justice is expanded to a virtually unlimited level.

Consider the possibility of ten, twenty, fifty, a hundred individuals with the desire to own their own residence and cease flushing their hard-earned dollars down the toilet coming together to take out a loan through which a major residential property can be developed, like a condominium or other housing development in which each individual person/family/group owns their own dwelling, and in which ‘collective space’ may be utilized by all, within predetermined and agreed upon, reasonable limits.

Working within the well-established frameworks of ‘economies of scale’ and fixed costs, it’s clear that this rather simple concept enables every individual to own their own home *far* sooner and more easily than they would if they were attempting said ownership on their own (which is, by the way why, going back to the general ideology, the wealthy and powerful are reflexively against people coming together for mutual ownership and benefit, which is all socialism really is, and why it’s been declared evil and has been the basis for countless conflicts, wars and lost lives throughout imperial, including U.S., history).

Defining the limits of this invaluable idea, and the benefits it has to bestow upon humanity, is near impossible to say. What if, for example, *one million people* came together and established an enterprise through which thousands of housing developments could be initiated?

Yes, as with the forthcoming *business collective*,there are contractual details that would have to be considered and ironed-out. I want to assure you straightaway from my extensive consideration of the subject that no such details can detract from the idea to the extent of undermining the entire concept.

The most important of these contractual questions might be: what happens to the development if one or more individuals/families/groups fails to meet their obligations? Would the whole *mutual mortgage* collapse?! Again, absolutely not. You would simply have a contractual clause in place through which said individuals might be extended credit from within the collective, or might be ‘bought out’ of their interest, or any number of other protective provisions might be put in place to keep the collective mortgage and its massive collective benefits for all involved from collapsing.

So what’s this second idea, the *collective community*? This is a term for a larger scope of mutually-imparted benefit within residential developments, and residential areas in general. Any way in which the people living therein might mutually benefit from collaborative effort and buying power is included.

Two examples: community gardens and energy grids. There is *so* much to be gained from people having part of the collectively-owned aspect of the community being dedicated to what would essentially be a maximization of the ‘locavore’ and ‘community supported agriculture’ (CSA) concepts through the development of on-site organic gardens offering the freshest, most nutritious possible produce literally in the community’s backyard. The benefits are financial, nutritional, environmental, social and even spiritual in nature, depending upon your beliefs. Natural immersion, a cultivated connection with food production and harvest, the freshest, most nutritious possible produce, a massive increase in social satisfaction derived from all connected interpersonal interactions… these are but some of the potential benefits. Then there’s the potential for such collective communities investing in their own sustainable energy and recycling operations, with even more of the same multifocal benefits folded back into the community through mutually-benefitting, environmentally-protective investments in things like solar panel grids, wind turbines, ‘grey water’ reclamation and recycling systems and massive community composting operations producing the humus fed back into the community gardens. The collective benefits of a cohesion of these overlapping ideas and operations are hard to overstate: massive monetary savings, less dependency on and support of reckless corporate practices, far more sustainability through reduced carbon costs across the board, more social and natural environment immersion. It should also be noted that these means of granting more people and families the opportunity to own their first homes far sooner and more affordably than through the conventional single-family-dwellings-within-massive-suburbs method blends extremely well with the minimalist, ‘tiny home’ and general sustainable living movements that are becoming ever more popular as more and more people wake up to the full financial, environmental and social costs of the conventional residential market. Smaller carbon footprints, less consumerism, far greater affordability and buying power in numbers, much more community cohesiveness and mutually-beneficial sharing of land and resources…

Now, please take a moment to consider the connected economic and political implications of these concepts catching on and coming to constitute any considerable portion of the residential market. You have two *extremely* powerful, profitable business types lobbying government to block or at least limit the approval and spread of such ideas and any of their specific developments on *all* governmental levels, for the sole motive of profit and entirely inconsiderate of the people’s best interests: (1) the developers, whose profits would be severely curtailed by the ability of homebuyers, especially first time buyers, to purchase a home (a smaller, more environmentally-conscious, potentially ‘tiny home’) long before and at a much lower cost than they would otherwise, and (2) the landlords and their leasing companies profiting off of the inability of people to purchase their own home (largely thanks to the developers and their political backers), and who, instead, are essentially flushing their money down the tubes by not being able to afford to build their own equity, and who, instead, are paying to build the equity and increase the wealth of their exploiters. This is the *true* state of the housing market, the state of the housing market from the perspective of popular best interest and sociological cost, with such truth swept under the rug, belied by immoral indicators of a healthy housing market, like ‘housing starts’ and ‘average market values’ whose increases are mostly signs of the wealthier becoming ever more wealthy.

Progress demands that we see through the lies associating these ideas with socialism and the lack of a ‘free market’ (free to be taken advantage of), and that such ideas *not* spreading constitutes a moral and intellectual failure which, in turn, supports the continually growing disparity in opportunity, equity, wealth and quality of life between those that own stakes in major businesses and those that don’t.

**The Business Collective:**

What I call a ‘Business Collective’ in my own conceptualizations and theorizations, what one might also label a ‘Commercial Collective,’ is based upon bringing the buying power of people of complimentary abilities and skillsets together so as to award them *all* a share in the bottom line (i.e. the ‘equity’ or ‘ownership’) of the enterprises for which they toil. Rather than being a budget line to be minimized on a balance sheet as all ‘employees’ are, as tools in the profitable trade of extracting, excluding parasitic owners who profit off of everything they do, all work, risk and ingenuity, the Business Collective dares to make *everyone* who contributes to the business organization an *owner-operator* rewarded for the value that they contribute to the organization relative to that value through the bottom-line-based equity.

It is critical to realize that it is through the working class normally being listed as a non-owning *liability* to their respective companies that the vast majority of socioeconomic injustice is produced in capitalist nations, for that vast majority is woefully under-represented, under-appraised and undercompensated for their contributions simply because they can’t afford to purchase equity in their companies. This is reprehensibly taken advantage of, and is the basis of capitalist injustice. This is where the inestimable importance and potential value of the Business Collective concept comes into play: by protecting the vast majority of those that contribute to the economy from the continuity of the massive and growing disparity in income and wealth set between the socioeconomic ‘classes’ of society. It is this gross disparity which underlies most evil and suffering in the world, and prevents the people from being empowered to correct it, especially considering that most opportunities to increase one’s quality of life, including through not just financial but legal, political and academic means, are not guaranteed as rights (despite whatever you may have been led to believe to the contrary), but must be *purchased*. This has long been the truth, with oppression, exploitation and the continuity of gross disparities of wealth and power constituting the prevalent forces of western history. The ‘free to exploit’ market took the place of feudalism, slavery and indentured servitude in the “long bending arc of the moral universe (MLK),” after the natives were murdered and enslaved, their lands stolen and all related crimes justified on religious ‘chosen people’ and ‘manifest destiny’ grounds. Today, the core cause of this underlying disparity rippling across all socioeconomic sectors of society is the fact that ninety-some-odd percent of those contributing to the economy receive no real share in the bottom line of the organizations for which they toil, but are, again, treated as budget line, organizational liabilities to be minimized in pursuit of maximizing a bottom line based upon their efforts, little to none of which they are entitled to (don’t be tricked by employee ‘stock option/sharing plans’ that reserve a paltry portion of the company’s equity for the placation of company employees and naive observers). The ever-rippling effects of this base injustice are incalculably great in their accumulation within a nation and world horrendously underestimating and misrepresenting the popular progress and power that can be created by balancing, or harmonizing, the virtues and potential of the capitalist and socialist creeds; these creeds, in fact, need not be at odds with one-another, and shall not be in any truly just system of commerce and ownership.

The primary purpose of the Business Collective is to remedy this base socioeconomic injustice and shield the working population from having their inability to buy into an equity position within their respective organizations, with far-reaching ramifications for the improvement of *every* element of life.

The details are a matter of debate, but the overall goal is not: delivering socioeconomic justice through a merited distribution of equity of all owner-operator contributors of every Business Collective enterprise.

**Resource and Service Collectives:**

Education, energy, transportation, healthcare, insurance… there’s literally not a field of human need and economic activity in which the collective concept cannot be applied.

I’ll leave the rest to your imagination!

Again, knowing how we’ve been conditioned to think in this country I feel the need to reemphasize that I’m *not* advocating for communism, or even outright socialism. You can go too far in either direction, between public/collective and private ownership/determination, and it’s clear to me from years of consideration that the best course is laid *in between* (or in the *balancing* of the virtues of) socialism and capitalism such that overall quality of life is *vastly* superior to that of going too far in either direction.

I believe in private property, in individual dreams, pursuits and identity, and in meritocracy, but I *also* have a strong sense of the collective costs entailed in the wealthy and powerful exploiting the people in the prevention of our realization of our greatest selves, which requires a balance between the extremes.

**A Final Note: Get Ready for the Lies, Attacks and Undermining of Credibility**

The opponents of collectivism, corrupted by greed and standing upon the shoulders of their aristocratic and imperial forebears, continue to do everything in their power to equate the collective with socialism, communism, the un-American and the unpatriotic. This is core to the conservative version of history, and to the wars they’ve forever fought against progressives. Know the brainwashing, politically correct, coercing-everyone-to-fearfully-fall-in-line playbook by which power and wealth is ‘conserved’ within the hands of a select, excluding minority of ‘upper classmen,’ and all the traditions and values ‘conserved’ for these purposes. That’s what’s conserved by conservatives. Ironically, a great degree of those whom support the playbook are those that are most victimized by it, and have the most to gain by fighting it.

The goal of the playbook isn’t just to craft and maintain systems to serve these unsustainable, avaricious purposes, but to find any way to dupe, blind and manipulate uneducated non-critical-thinkers into supporting this greedy conservation *contrary to their own best interests*, which I hope to support despite the fact that the majority of those I share these ideas with find them offensive and dismiss them.

But you’re not going to be thereby victimized by the compulsion to concede and conform, are you?!