

A TWO-WAY STREET: RISKS VS. BENEFITS

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This handout is in conversation format to make a point so everyone can consider alternate perspectives on issues impacting individuals and contractual obligations in consideration of Christian principles and the US Constitution. When there is inequality in risk and benefit contractual conditions, disputes follow. In areas of fraud (theft by deceit), often the contracts are illusory at law and include language disclaiming all legal responsibility and liability while demanding the other party indemnify the fraud, promise not to sue, and assume all risk where said risks haven't been clearly identified nor disclosed. Such contracts are prima facie evidence of fraud. The issue is the law expects you to know that and not sign such contracts while assuming those exercising due diligence would not agree to contract under such terms. But, if you wise up before the statute of limitations runs out, you can sue or press charges for fraud. So, the greater the disparity between risks and benefits, the more likely it is illegal in some manner and involves fraud or exploitation. We are all responsible for regulating ourselves and each other to the extent we fail to regulate ourselves in a manner that prevents harm to others recognized at law. And, if we do away with human Justice systems entirely, natural law will apply and we can all expect lynchings, riots, and might-makes-right to anything you want with lots of rape and territorial disputes involving violence which will get too "Wild West" and then we'll all want a Justice system again which we'll develop likely based on historic precedent and organization for such which will again be fallible, but, better than the alternative when considered objectively.

CONVERSATION 1:

Government: You, Risk Individual, are assigned through my authority to baby-sit for Benefit Individual with no compensation and full responsibility at law for any harm because Benefit Individual asked for it, demanded it, and reasonably appears to need it.

Risk Individual: I protest that. I do not recognize your authority to force me to take any position and certainly not without compensation or some benefit to me.

Benefit Individual: Risk Individual must obey the Government. I need a babysitter and I recognize government authority in this matter.

Risk Individual: Is this a joke? Are we still in the United States? I thought this was a free country. You can't make me do shit.

CONVERSATION 2:

Government: You, Risk Individual, must pay for a babysitter for Benefit Individual with no benefit to yourself other than philosophically understanding it is for the greater good because some people can't afford childcare and really need the assistance where if we don't address it early the children may become anti-social costing even more to you because we'll need to address it.

Risk Individual: I protest that. I'd like to select what charities that assist children and families I donate to and do not feel that's the government's place. Is this still the United States?

Good, then I can donate to the charities of my choice and not pay any taxes so I know where my money is going and trust those who need assistance are getting ethical and reasonable services even if I recognize they need the help and offer it freely.

Benefit Individual: If the government totally stopped claiming it could address all these issues in some way and left it all up to the private sector, would the private sector actually solve it and get more support and regulation because instead of assuming the government is handling it with tax money we're handling it in the private sector? And, if I get my needs met, I'm not really concerned about the chain of events leading to that as long as I'm treated with respect and dignity.

CONVERSATION 3:

Government: You, Benefit Individual, have won the lottery and now have \$10 million, what are you going to do with it?

Benefit Individual: I will need to give that some thought. I will pay off any debts I've accrued. I may choose to relocate. I'll definitely take a vacation. I might live it up for a change.

Risk Individual: Hold up! First you tell me I have to baby-sit for free without compensation and assuming all the risk. Then, you tell me I have to pay so Benefit Individual can have a babysitter where my only benefit is knowing I helped in some way for the greater good, but, not by choice. Now, Benefit Individual is winning the lottery and I get nothing out of that after everything Benefit Individual demanded from me?

Government: Risk Individual, don't worry, we tax lottery winnings too. You are so dramatic. You get national security and infrastructure out of it which includes the Justice System.

Risk Individual: Don't tread on me!

Benefit Individual: #MeToo. I'm donating to charity, I'm not paying taxes! Wait, are we still in the United States?

Government: Benefit Individual, you are being very hypocritical. You received no risk childcare at the expense of Risk Individual facilitated by the government. Don't you think you should at least pay it forward to another Benefit Individual now that you've assumed the risk by the good fortune of winning the lottery?

Benefit Individual: I bought my ticket with my own cash and it is a pool sponsored by all ticket holders who bought tickets. I won fair and square. I paid in and I won. That money is mine and I'll decide how I spend it. Risk Individual, can you believe this shit?

Risk Individual: I agree if you paid the fee and the contract showed upon meeting the conditions of matching numbers you would receive \$10 million that you should keep the \$10 million because that is the nature of the contract in terms of playing the lottery. But, I'm currently unemployed and was taxed into destitution, so, what charity should I consult to receive services to help me get back on my feet or regain independence?

Benefit Individual: You know, the government was really helpful for me and might be helpful to you too.

Government: What was that? Sorry, this is the United States and the government isn't a charity because it's our understanding that both Benefit Individual and Risk Individual prefer we stay out of it at this point and leave everything up to the private sector that isn't a matter of law which can be influenced, amended, challenged, or revoked by popular vote or through the legislative process.

Risk Individual: That's more like it. Now, Benefit Individual, since you benefited from my being mandated to provide money or service without any compensation to me, are you now willing to return the favor out of the goodness of your heart or a sense of fairness?

Benefit Individual: Ex Post Facto. See, when I benefited from you it was the government facilitating that just like with the Headright System and Homesteaders Acts. And, the laws have changed so you are no longer obligated to me and I support that change. We are all free.

Government: Benefit Individual is correct. Do you need a list of registered charities operating in your area? Perhaps they can help. But, we've done away with taxes and so the tax deduction benefit from donating to charity has disappeared and donating now is solely and purely a matter of virtuous generosity with no obligation nor mandate beyond living the Golden Rule to avoid hypocrisy. So, if Benefit Individual could imagine or recall having been in a similar situation as Risk Individual, Benefit Individual might empathize and wish to help as Benefit Individual was previously helped. But, that's up to Benefit Individual.

Risk Individual: Benefit Individual, if I don't see evidence of your virtuous nature such as generosity forthcoming after everything that's transpired, I'm not going to be responsible for my actions.

Government: Okay, Risk Individual that sounded like a threat and an admission of incompetence at law. Are you saying you are irresponsible and incompetent? We segregate and enslave the irresponsible and incompetent. Is that what you are saying?

Benefit Individual: I do feel threatened by Risk Individual and am now very uncomfortable. Do something, government!

Risk Individual: I am not a threat. I simply feel that I've been exploited, enslaved, and taxed unjustly while recognizing those policies have now changed so I can't expect the system to do that to others for my benefit when it did it to me to benefit others. But, Benefit Individual should feel morally obligated to return the favor even though the laws have since changed for everyone's arguable benefit.

Government: Right, but, Benefit Individual is not legally obligated and you understand that, right, Risk Individual? Do you understand why Benefit Individual isn't legally obligated?

Risk Individual: Yes, I understand and support freedom and do not believe that anyone should be legally obligated to me where there was no express contractual agreement between us on economic terms with full faith in the free market and free will principles. Benefit

Individual, are you willing to help me out at all given the history or even the reality? Do you have any empathy or humanitarian ethics at all?

Benefit Individual: How dare you! I asked for help when I needed it and I never gave up. I needed childcare and I got childcare. I didn't bother my neighbors with it, I took my issue to the government and the government handled it! I'm about to do that again. I wanted the best for my child and made sure they got it. Without that, my child may have become anti-social and a burden on society! It was for the greater good and I'm sorry you don't realize that.

Government: So, Benefit Individual, we can tax you again and help out Risk Individual so you don't have to interact directly with Risk Individual? And, what would you prioritize? Law Enforcement? Education? Social Services?

Benefit Individual: No, I've set up a foundational trust that my child controls and it is a tax shelter and basically a money-laundering operation to avoid any taxes at all that solely benefits my family and a few friends. So, I'd rather you stay out of it and am not interested in covering costs of government.

Risk Individual: Benefit Individual, can we be friends and can I get in on that as a beneficiary since you started a charity? Our history, you know me. Would your child even be equipped to run a charitable foundation without my assistance? Think about it.

Benefit Individual: Are you looking for a paying job, to volunteer, or what?

Risk Individual: I'm just looking for support while I decide my next move and get my bearings since I was a victim of the previous system's exploitative policies and I know what I need and would like a little respect for me that I know my own needs and what works best for me. So, I'm seeking to benefit without any risk to myself which I feel will balance out where I assumed all the risk with no benefit to myself and solely to you.

Benefit Individual: Risk Individual is the hypocrite, not me. I'm open to offering a job or even providing basic needs to volunteers through our charitable foundation. I am not willing to continue a pattern of exploitation and abuse where any one party is forced to assume all the risk while another party reaps all the benefits. I agree that that's wrong and that's why I support the changes to the law and accept that I no longer get childcare subsidized or provided by the government. Are your kids going to continue this same argument for all eternity? I've really got other things to do.

Government: Risk Individual, if you violate the law or prove to be incompetent, you will become government property for an extended period in many respects. Benefit Individual makes a good point and that we see that as an infrastructure/national security mash up for the greater good when that happens.

Risk Individual: I know how all of you got your ill-gotten gains and it was through colonization, genocide, slavery, and the most depraved of actions and practices. So, I can either work with you or attempt to use your methods against you where I'm outnumbered and have less of a war chest. How is that not coercive?

Government: Ex Post Facto. Legally we've done all we can for equality at law. Laws aren't retroactively applied because that would be unfair. Morally, to resolve the sense of injustice some have created grants, scholarships, and other opportunities to help address it. But, there's been no quid pro quo on an individual basis to redress individual grievances resolved by changes to the law for the sake of equality as a result of Ex Post Facto which is intended to make sure the law is fair.

Benefit Individual: I won the lottery and assure you I bought my ticket per the established way of doing so and won fair and square. I support the changes to the laws that have resulted in greater equality in the eyes of the law. You are welcome to volunteer, apply for a job, or seek shelter from a charity who offers shelter services. No one is forcing you to accept what is available.

Risk Individual: The whole damn situation is forcing me to accept what is available and it is totally unfair. Benefit Individual owes me.

Government: Not as a matter of law though, you'd have to appeal to their sense of morality. And, they seem more reasonable in light of all the facts, though arguably a tad hypocritical. But, not in light of their support of the changes to the laws where they lost the benefit they once had at your expense and no longer have as a result of the changes.

Benefit Individual: Let me at least buy you a lottery ticket, Risk Individual, you never know?

Risk Individual: Sure, give me a chance at winning the lottery and we're even.

Government: This is what sub-committee meetings are like all day every day in Congress. There will be no mandate of taxation for the purposes of redistributing Benefit Individual's property to Risk Individual unless it serves infrastructure and national security interests and not solely at Benefit Individual's risk and Risk Individual's benefit. We've decided that's wrong and in many cases criminal. Unless, Risk Individual recognizes equality with Benefit Individual henceforth in the eyes of the law, it's likely Benefit Individual won't recognize said equality either even though the government so recognizes.

Benefit Individual: I recognize Risk Individual's equality and have repeatedly stated such.

Risk Individual: You didn't recognize it in Conversation 1.

Benefit Individual: I've since become enlightened and now recognize it.

Risk Individual: Do you also recognize any moral obligation as a result of your former ignorance resulting in unjust treatment or exploitation of me as something you should address?

Benefit Individual: Are you saying that where you assumed all the risk and I got all the benefit that that was unjust? How is it not just as unjust for me to assume all the risk and you get all the benefit going forward? Do you want equality or not?

Risk Individual: I want to retroactively apply equality because that's how I see justice served best.

Benefit Individual: So, in the Prohibition Era of the United States, you would support anyone who possessed, sold, or used alcohol prior to prohibition being prosecuted, jailed, and/or fined for that even though it was legal at the time after prohibition was enacted for doing so prior to the enactment? That's your position? I don't think that's fair.

Risk Individual: I think you are ignoring your own culpability in regards to how I've been exploited for your benefit.

Benefit Individual: I supported changing the laws recognizing your equality. I heard you. I agreed that it was unfair. I supported changing the laws. The laws were changed. My responsibility as a citizen towards you as a fellow citizen in full recognition of the equality at law fought to make those changes at my own detriment because now I can no longer demand the government mandate you work for or pay me in some way with no benefit to yourself. That's a big loss and I was and still am willing to accept it. I think you are ignoring your own responsibility and disrespecting your freedom to contract at will.

Risk Individual: Besides the lottery ticket, what job opportunities are available, what is the pay, and do I meet your qualifications for said available job(s)? If you offer me below a living wage, you are still a problem.

Benefit Individual: I do not own all the real estate nor set all market prices for goods and services. The cost of living is not determined by me whether I hire you or not. I will pay fair market value for your job position. Childcare workers make between \$22K-\$56K annually or \$14-\$25/hour depending on local economy where such may vary. So, given that's your area, I'd start you at \$15/hour or \$22K annually. Is that acceptable?

Risk Individual: Sure, I could live on that, what are my hours?

Benefit Individual: Just kidding, we're not hiring right now. Good luck with the lottery!

Government: And, that's why you need us.

For more information on COPE Ministries and the HEAL Mission, see:

<http://www.churchofphilosophicalexploration.church> &

<http://www.heal-online.org>