

## A Sermon on Teaching Independent Entrepreneurship

Sermon by Rev. Minister Angela Smith of COPE for September 4th, 2022 (and beyond)

I strongly support equality and independence, while understanding we are all dependent on marketability and market choices. That's the #TaoFu of supply and demand. Everyone always needs the basics (food, clothing, shelter, hygiene supplies, etc) whether or not everyone can afford them at any given time. For those without resources, charity is one option and for profit entrepreneurship is another. There are 1.6 million tax-exempt charities operating in the US right now. Source: <https://independentsector.org/about/the-charitable-sector/> That's one charity for every 205 Americans in 2022. And, 1 in 567 Americans are homeless or were in 2020, that number has reportedly risen drastically with no current total available. Sources: <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-2021/> and <https://datatopics.worldbank.org/world-development-indicators/> Globally (including in the US) 1 in 5 charities had to permanently close as a result of the impact COVID-19 has had on organizing and fundraising. Source: <https://www.cafonline.org/about-us/international/coronavirus-effect-on-charities-globally> Many homeless adults who apply for adult foster care end up in emergency shelters including open beds/cots in jails and prisons. Source: <https://www.bloomberg.com/news/articles/2018-12-28/in-seattle-king-county-jail-becomes-a-homeless-shelter> This is because there are not enough family homes or individual homes to meet the demand. If you have the resources, will you foster an adult? What about a child? If not, they are put in segregated congregate care of some sort even if competent to be independent but unable to find employment as a result of their pre-existing circumstances/misfortunes more often than not. Those in such circumstances often seek charitable assistance just to find no supply to their demand and look into entrepreneurship of some sort with mixed results depending on endeavor. Beggars can't be choosers, is sad but true more often than not. And, there is a waitlist for even emergency shelter/housing. "Public Housing Agencies do not receive enough funding to assist everyone in need." Source: <https://www.co.washington.or.us/housing/housing-assistance-waitlist.cfm> And, those agencies do place or refer those in need to private charities like the YMCA who offer residential/housing services. So, given charitable and public resources are limited, you may be out of luck if dependent on the kindness of strangers or public assistance. As a result, you may wish to look into entrepreneurship if you cannot otherwise find gainful employment.

I believe that how to become a legitimate entrepreneur should be required in order to graduate high school and earn a diploma. Here's an outline of how I'd teach it if given the opportunity:

1. Have students choose goods or services they wish to produce and/or sell and research to find out the start-up costs associated while providing a report on that research. If they choose a window cleaning business, transportation to and from locations, cleaning materials, and potentially liability insurance will be needed along with a business license depending on annual revenue and size of company. This will also reinforce math, study, research and writing skills even if considered business or home economics.

2. Second assignment is to find out how to get funding to cover costs if not already independently wealthy as an heir or heiress to some family fortune. This may include investments from family, friends, and community or even Shark Tank (but you better have proof of concept and sales before asking them). This should include educating on government small business loans, grants, and other opportunities and how to apply.

3. Final project should be a paper on what jobs are currently in demand and projected to be in demand when the students graduate, and, whether they prefer one of those, entrepreneurship, or depending on charity (which is overwhelmed with demand now).

That's how I'd teach it while wishing it had been taught when I was in school. I was in Junior Achievement too. Maybe I should have joined Future Business Leaders of America instead. Regardless, take stock and sally forth. The alternative is mortal combat where those who survive will still have to figure out how to fend for themselves under even more dire and impoverished circumstances. [See "Blindness" the 2008 film and appreciate it isn't that bad now and hopefully never will be.]

The total US population is 329,500,000 in 2022. Source: <https://datatopics.worldbank.org/world-development-indicators/> And, the total number of minors (most recent available data is 2019) in US is 72,822,113. Source: <https://www.ojjdp.gov/ojstatbb/population/qa01104.asp> For the following calculation, I'm subtracting minors from the overall population while understanding some minors are gainfully employed and some adults are not assuming any discrepancy evens itself out. So, the number of adults in the US is 256,677,887. 169 million people filed income tax returns in 2021 (for 2020 and the IRS projects over 160 million for 2021 once processed). Source: <https://www.irs.gov/newsroom/2022-tax-filing-season-begins-jan-24-irs-outlines-refund-timing-and-what-to-expect-in-advance-of-april-18-tax-deadline> This suggests the actual unemployment rate is 35% among adults eligible for employment. Disabled people make up 26% of the US population. Source: <https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html> 16% of the population of the US is over age 65. Source: <https://acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2020ProfileOlderAmericans.Final.pdf> And, minors under 18 make up 22% of the population. Between the disabled, of retirement age, and minor populations of the US you have 64% of the US population with 36% fully capable and eligible for gainful employment. So, when charitable assistance seems sparse, consider the statistics in this paragraph too and appreciate the facts.

Now, back to school, work, and/or charity. Patience and due diligence are required by all. [One last thing.... If you consider the entire US population capable and eligible for gainful employment (including minors, disabled adults, and adults of retirement age), then the actual unemployment rate based on income tax returns filed in 2021 is 48.8%. 48.8% of the overall US population is unemployed (including minors, the disabled, and adults of retirement age).]

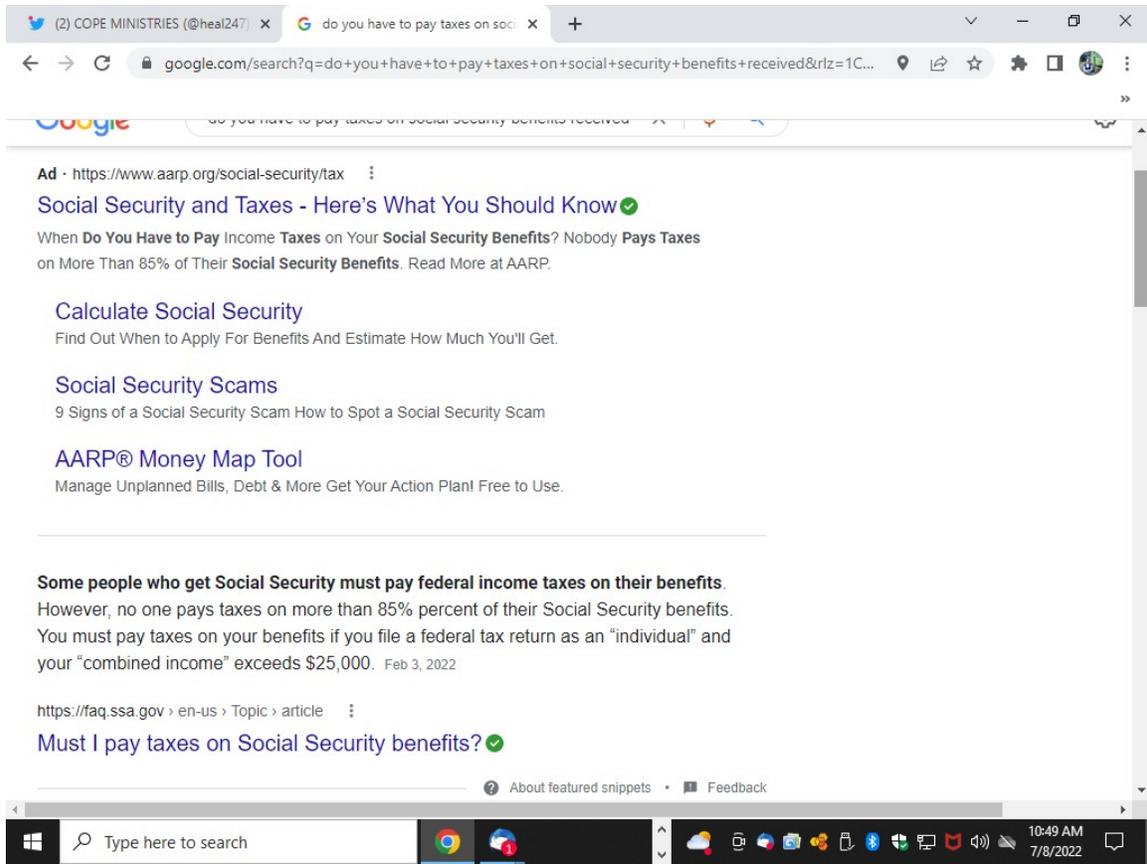
ADDENDUM:

The actual unemployment rate may be higher than 35% (accurate if only counting adults) or even 48.8% (if counting entire population including minors) because those receiving social security and/or unemployment benefits must file income tax returns even when that's their only source of income.

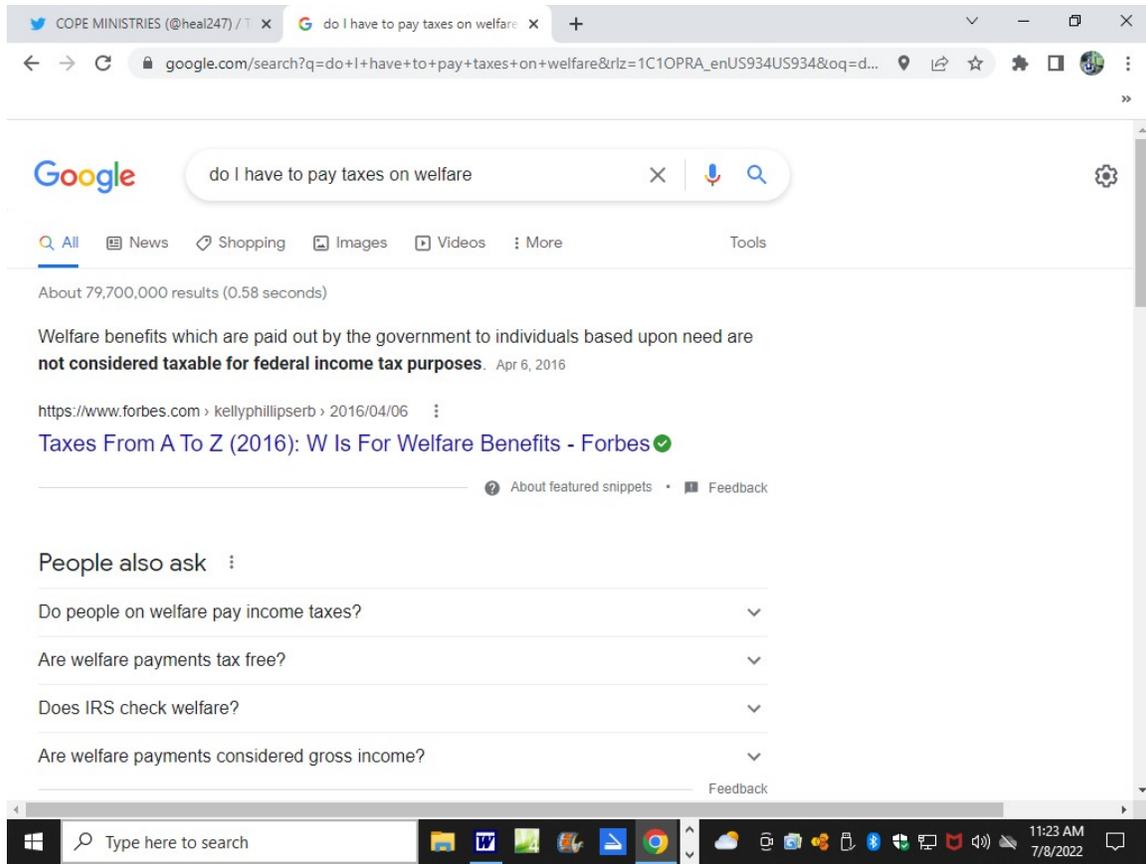
The screenshot shows a Google search page with the following content:

- Search Bar:** "do you have to pay taxes on unemployment benefits received" with a search icon and a settings gear.
- Navigation:** "All", "News", "Shopping", "Videos", "Images", "More", "Tools".
- Results:**
  - Count: "About 63,400,000 results (0.59 seconds)".
  - Result 1:**
    - URL: <https://www.irs.gov/newsroom/tax-treatment-of-2020-...>
    - Title: **Tax Treatment of 2020 Unemployment Compensation** (with a green checkmark icon).
    - Snippet: "In general, **all unemployment compensation is taxable in the tax year it is received.** You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you. See How to File for options, including IRS Free File and free tax return preparation programs. May 4, 2022".
    - Footer: "About featured snippets" and "Feedback".
  - Result 2:**
    - URL: <https://www.taxoutreach.org/blog/do-i-have-to-pay-...>
    - Title: **Do I Have to Pay Taxes on my Unemployment Benefits?** (with a question mark icon).
    - Snippet: "Like wages, **unemployment benefits are** counted as part of your income and **must** be reported on your federal tax return. **Unemployment benefits** may or may not be ...".
    - Footer: "Unemployment Federal Tax... - How Do Unemployment Taxes... - How Do I Pay My Unemployment..."

The bottom of the screenshot shows the Windows taskbar with the search bar "Type here to search", various application icons, and the system tray showing "10:49 AM 7/8/2022".



Welfare recipients are exempt though:



#TaoFu Government: Population explosion has resulted in a labor surplus. It is an employer's market in terms of labor.

#TaoFu Employed People: Charity begins at home.

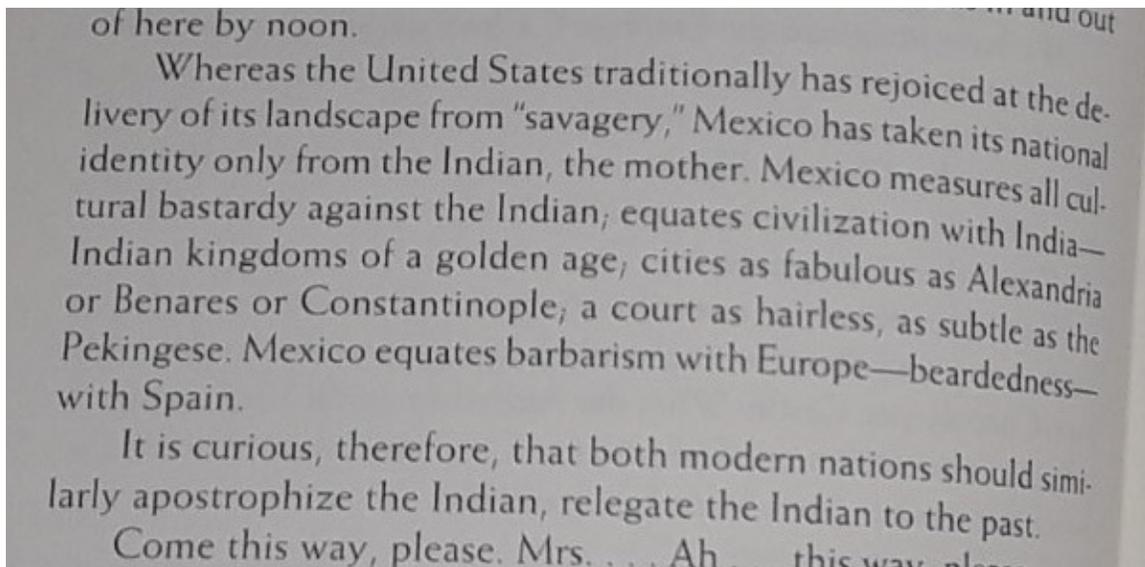
#TaoFu Charities: But, we need help to help others who don't have homes and more.

#TaoFu Public: Get a job even though as of May there were 11,300,000 job openings in the US. Source: <https://www.bls.gov/news.release/jolts.nr0.htm> And, according to the US Census 332,403,650 is the total US population. Source: <https://www.census.gov/library/stories/2021/12/happy-new-year-2022.html#:~:text=As%20our%20nation%20prepares%20to,since%20New%20Year's%20Day%202021>. But, World Bank had it at 329,500,000 which is the number I've been using for other calculations such as the 48.8% number of unemployed Americans (including minors and those of retirement age). 169 million individual income tax returns filed in 2021 for 2020. 169,098,000 individual income tax returns were filed in 2021 for 2020 according to IRS quoted here: <https://www.efile.com/efile-tax-return-direct-deposit-statistics/> That means the actual number of unemployed based on that is 49.13% of the US population (including minors and those of retirement age). Or, there are 11,300,000 jobs open as of May, 2022 and 163,305,650 unemployed Americans right now (some filing individual income tax returns may also be unemployed, retired, or receiving social

security disability, but not welfare). So, as of May, 2022 there was 1 job for arguably every 14 people who need an income and don't currently have one so rely on family, friends, and/or charity.

#TaoFu Unemployed/Entrepreneur Party: So, I have maybe a 1 in 14 chance of getting a job then based on that. So far I've applied to 70 open positions and had 4 (5 if you count the interview tomorrow) interviews with one willing to hire and ready to give me my start date until they were robbed and their office outside is still a bit in shambles and they are not in a position to hire anyone now, but would still hire me if in a position to do so. But, given the extraordinary number of Americans with no income at this time of which I'm part (though a little here and there and I do my best with entrepreneurship), my demographic in more ways than one, I feel it is as reasonable to hope to win Powerball as it is to become gainfully employed if not able to be successful as an entrepreneur. Though, odds of winning any Powerball prize is 1 in 46.5 or 1 in 24.9 depending on whom you ask. Source: <https://www.cope.church/odds-sermon.pdf>

#TaoFu Politician: Let's argue over bullshit and hope it distracts everyone from the obvious and call it government at work. Blame India. Only Nazis outsource to India: (source on the below is "Goddess of the Americas" edited by Ana Castillo)



END?

For those interested in starting #TaoFu Self-Defense Exercises, please see <https://www.cope.church/taofu.htm> and begin at any time.

There are opportunities to send messages, receive mystery bonus blessings, and more with or without donating available now on our "Pass the Basket" page at <https://www.cope.church/basket.htm> . Thank You.

"And ye shall know the truth, and the truth shall make you free." John 8:32 KJV Willful blindness is an abomination.

COPE accepts Feedback, critical and complimentary. Learn more at <https://www.cope.church/feedback.htm> . For the sake of keeping myself and others humble, a sense of humor is welcome on all sides.

For More About COPE and the HEAL Mission, see:

<https://www.cope.church> and <https://www.heal-online.org>