



# **A Plan for America: The Means to Economic Health and Preservation of Our Democratic Republic as Told by an Entrepreneur**

*E.J. Miller PhD*

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A National Dividend of \$10,000 in 2009. This is money deposited directly into the accounts of the American electorate each year. This is not fanciful. It is simply the amount of money our federal government wastes each year and loses through our flawed monetary system.

In 1930, John Maynard Keynes prophesized that we could solve our economic problem in 100 years, 22 years hence. Lord Keynes' prognosis may appear dire now but will brighten quickly when we understand what he tried to teach us those many years ago about money and the law of effective demand.

Through A Plan for America, we see the solution to our economic problem most clearly: A correction of our monetary system that provides to us the newly created money needed to propel our economy, about \$435 billion in 2009. This newly created money is called the seigniorage, the King's money in times past. But in our day and in our country, this seigniorage belongs to us: we the people, as the preamble to our Constitution so states.

A Plan for America begins by replacing our present monetary system of credit issuances by the banks with our money issued directly by the Federal government, as we did during our Civil War. We call this a cash monetary system. We manage this cash monetary system with the FED but now beholden to us. A Plan for America also requires Congress obey the Constitution in accordance with the oath all of its members swear to uphold.

With these changes, we will find that the seigniorage is only a small part of our gain: We eliminate the national debt and its present interest cost of \$275 billion; We eliminate the many wasteful congressional expenditures, at a present cost of \$1.5 trillion; We do away with the recessions that hit us every decade or so; and we eliminate a large portion of our private debt. Our direct gain is the National Dividend. Our indirect gain is a more productive and stable economy and a greatly reduced transfer of wealth from debtor to creditor, the former generally being those that create the bulk of the nation's wealth.

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