

# **To a Better World...**

## **What if the World that We lived in ...**

### **A Reasonable World**

#### **Table of Contents**

Change the Economy 2

The Problem of Outsourcing 3

Correct the system 4

Reasoning and Basis of Income Tax 6

Indirect tax in the form of shares 9

We want good road rules, so why not good Economic rules 10

The problem of illegal immigration to the US 11

Recommended interest rates 11

Validity for Currency 12

Guidelines for Insurance 13

Unreasonable Salary 15

High-Paying Jobs in the U.S. 16

Double standards and controversies we live in 18

A VISION FOR THE WORLD 20

MISCELLANEOUS ASPECTS 22

Court Cases

Company Compensation

Court Compensation

Separation of religion, religious organization and state

Proportional representation

Reducing election costs

Accountability for Politicians

To Summarize 24

Why and What to do 25

## Change the Economy

Let say you borrowed \$100.00 from your friend and return it after a month. How much do you return it? If you return back \$100.00 without any interest then when your friend borrows money from you, he is also expected to give back the money borrowed without any interest. But when you borrowed money, if he charged 5 % or x % interest then later if he borrowed money from you it is fare that you charge him 5 % or x % that he charged you. There seems to be a fair play. But do you think it is fair that you are charged 5% when you borrow money but he gives you back only at the rate of 1% when he borrows from you?

The current banking system is so unfair that they charge up to 18 to 20 % when you borrow money but give you 1% (to a maximum of 5% for long term saving) when you give money to them.

Though the concept of interest was started to take care of inflation, it never served its purpose but Banks use it as an effective tool to earn their riches and to make others poor. (Note the profit made by FDIC approved banks in year 2003 alone is more than \$100 Billion Dollars – \$ 100,000,000,000, while most of the population have a life time of debt. )

So don't you think the interest rate plan needs to be changed?

We have certain set of rules to follow when we drive on the road. We do not say there is too much control by the government as there are signal, traffic signs, monitoring devices and Police to regulate and implement the rules.

Similarly in an Economic roadway there should be rules for every one to play fair, monitoring devices and Economic Police to regulate and implement the Economic laws. (Though there are Economic rules most of them are unfair and supportive of the rich and big Corporations)

In most of the developing and Middle Eastern countries, good traffic laws do not exist and even if they exist are not followed. So the rich and influential can get away with accidents caused by their fault. The US and Canadian Economic laws are like the road laws of the developing and Middle Eastern countries and so the rich and influential can get away with their corporate crimes and huge compensation where in most cases the public is not even aware that a Corporate crime or unreasonably high compensation took place.

At present though big Corporations make lot of profit, they manage to pay low taxes and CEOs and top level mangers manage to get a huge compensation leaving the rest of the employees with unreasonably low compensation.

The laws are very cleverly written to aid the rich. By making the Salary earned by an individual as confidential information, the top paid employees are able to get away with an unreasonably high compensation while blind folding the others and paying them with hand to mouth existence salaries.

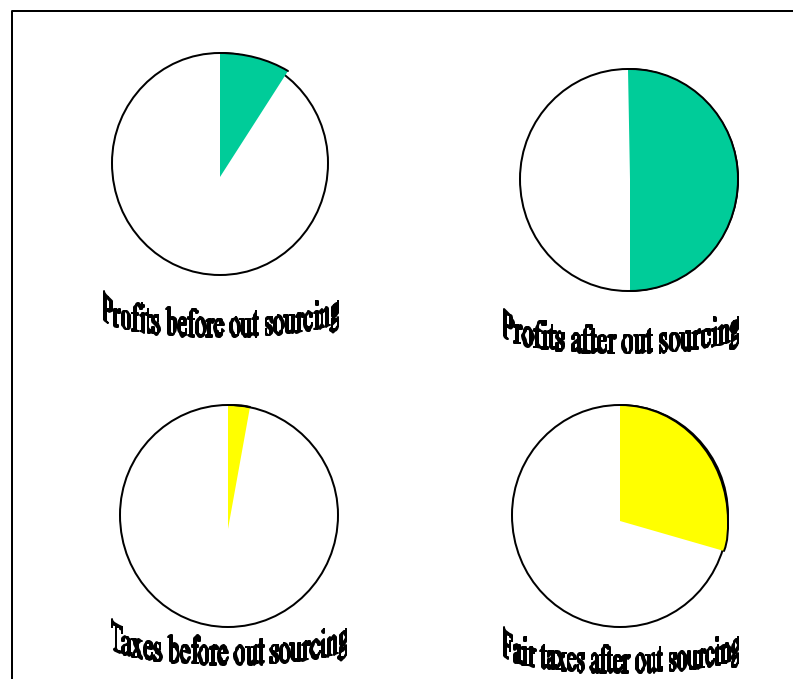
So the salary and compensation given to each job position should be publicized in every company to all its employees and be done periodically. There should be laws to prevent excessive compensation to one or few individuals of the company. A certain percent of a company's profit should be held for crisis operation so that the fund can be used to compensate employees when they are let go or to sustain a loss or other such operation.

### The Problem of Outsourcing

Out sourcing gives 3 to 4 times more profit to the companies and helps reduce cost, making prices of products affordable to most people. But at the same time reduces jobs in the local country that outsourcing and has the danger of completely losing an area of skill in the future generation.

So to prevent eradication of skills in the future generation, there should be laws to preserve a certain percent of manufacturing and all skilled jobs to be done in the native country (US or Canada etc).

If a company was making \$x profit before CEO compensation in the non-outsourcing era and make \$3x profit before CEO compensation in the outsourcing era then out of the \$2x more profit due to outsourcing at least \$1.5x should be collected as outsourcing tax to redistribute the wealth to compensate for lost jobs, retraining, welfare and the like in the native country

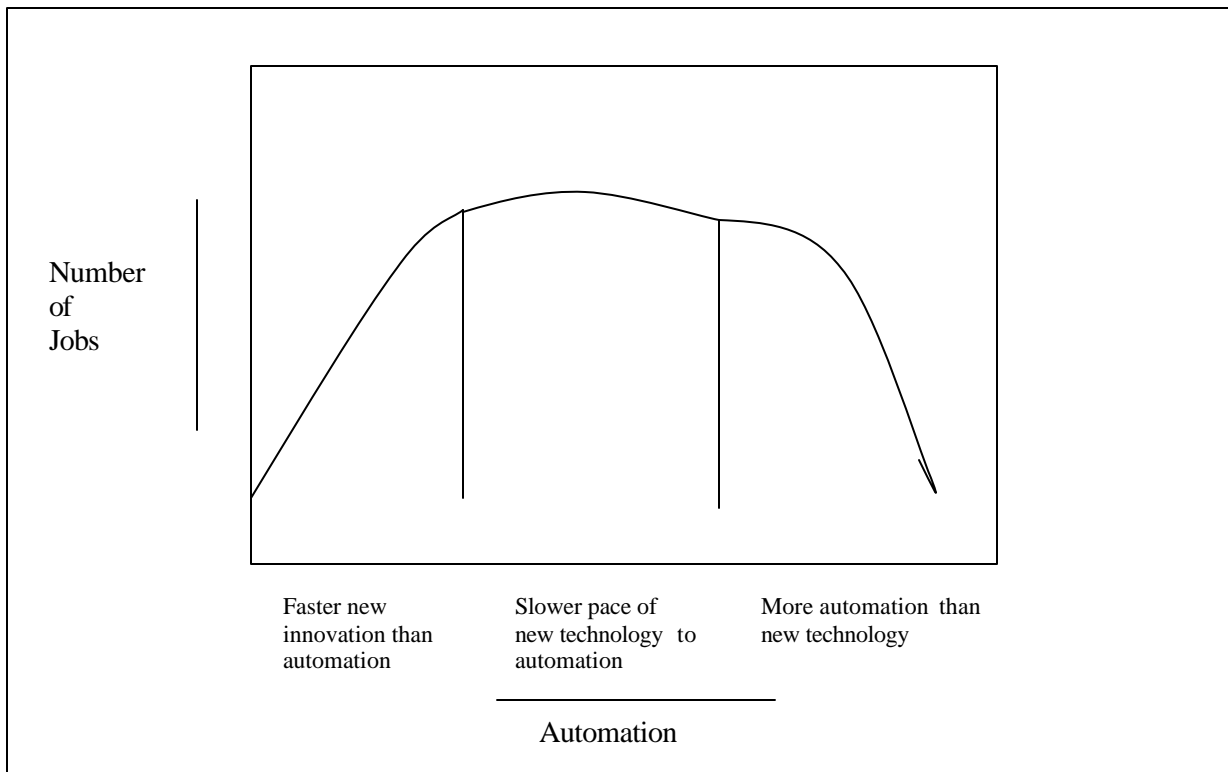


## Correct the system

Most of us have a dream to live but do not live to fulfil even a few of the meaningful dreams or do his/her job of liking. Because of life's necessities we work the job that we do not like, are not able to do the things that we like to do in life. Why is it that the few rich retire at the age they want and have fun all the time but most others cannot do what they like to do meaningfully their entire lifetime?

When Computers and automation started in the workforce people were afraid that they would loose their jobs to machines and computers. So far this was not the case as more new developments and innovation kept happening at a faster pace than the pace of replacing with machines. But if new innovations and alternative job opportunities do not come up with increasing pace then the replacements will make more people jobless. But is it good to have less people at work?

Graph



Case 1. 100 people work to get 10 sacks of grain = Each one gets 1/10 sack of grain

Case 2. 100 people work to get 100 sacks of grain = Each one gets 1 sack of grain

Case 3. 100 people work to get 1000 sacks of grain = Each one gets 10 sack of grain

Case 4. 10 people work to get 1000 sacks of grain = Each one from the working 10 gets 100 sack of grain but the remaining 90 has to find grain elsewhere

or

Case 5. 10 people work to get 1000 sacks of grain = Each one gets 10 sack of grain including the remaining 90 that do not work or work elsewhere.

Case 6. 1 person work to get 1000 sacks of grain = One person gets 1000 sack of grain but the remaining 99 has to find grain elsewhere  
or

Case 7. 1 person work to get 1000 sacks of grain = Each one gets 10 sack of grain including the remaining 99 that do not work or work elsewhere.

From the above graph and example automation and computerization is good as long as it produces more efficient results and as long as the results of the wealth is distributed among all others (With those that work and do not work or work else where; As in case 7 above)

It is bad if automation and computerization produces more efficient results but if the results of the wealth is distributed only between the working and the owners (As in case 6 above). But this is what is happening in America where the riches keep getting rich by more automation and outsourcing but the earned extra wealth (profit) is not distributed to others in the form of taxes or other means.

To live the dreams and to do what a person reasonably wants to do every one should be

1. Given free education (at least up to graduation)
2. Work 5 days a week up to the age of 45.
3. Work 4 days a week between the age of 45 and 50 and volunteer for work of choice 1 day in a week.
4. Work 3 days a week between the age of 50 and 55 and volunteer for work of choice 1 day in a week.
5. Work 2 days a week between the age of 55 and 60 and choose to opt for volunteer work.
6. Retire at age 60 and opt for volunteer work for 2 day a week up to 65.

By this system every one will get a chance to do what they like to do (within reasonable limits) from age 45 as they have extra 3 days a week for them between the age of 45 and 50, have extra 4 days a week for them between the age of 50 and 55, have extra 5 days a week for them between the age of 55 and 60.

The gradual retirement process will also get an individual prepared for retirement rather than to retire suddenly one day from hectic life and do not know how to and what to do after the day of retirement in the current system.

## Reasoning and Basis of Income Tax

The revenue collecting agency should give the reason behind the income tax code and tax structure every year in tax form.

Every year about a 1000 volunteers (The same volunteer should not be chosen more than once) should be chosen from all age groups (16 to 80) and all income levels to analyze the expenditure of an individual in a given year and hence to define the tax structure. Moreover the revenue collecting agency should also monitor prices of general consumer items on a month to month basis to define/alter the tax structure for the year.

### Example of a tax structure

Monthly Expenditure for an average citizen with moderate life style

Rent	1000.00
Food	300.00
Car loan	500.00
Car Insurance	200.00
Gas	150.00
Electricity and water	150.00
Life Insurance	30.00
Cable	50.00
Internet	50.00
Phone	50.00
Miscellaneous	100.00
-----	
Total	2580.00
-----	

Yearly Expenditure =  $2580.00 \times 12 = 30960.00$

Rounding to 32000.00 and this is used as the **BASE** for tax.

No tax for an individual earning up to **BASE**.

Add additional \$7000.00 for each additional family member for basic needs and this is the **FAMILY BASE** for tax.

### Examples of Tax Calculation

#### Case 1: Single

1. No tax for an individual earning up to \$32000.00
2. For every dollar earned above \$32000.00 a tax of 10% is charged for the next \$10,000.00  
i.e. For every dollar earned between \$32000.00 and \$42000.00 a tax of 10% is charged
3. For every dollar earned above \$10,000.00 and below \$20,000.00 from \$32000.00 a tax of 20% is charged.

i.e. For every dollar earned between \$32000.00 and \$42000.00 a tax of 20% is charged

4. For every dollar earned above \$20,000.00 and below \$30,000.00 from \$32000.00 a tax of 30% is charged.

i.e. For every dollar earned between \$42000.00 and \$52000.00 a tax of 30% is charged

5. For every dollar earned above \$30,000.00 and below \$40,000.00 from \$32000.00 a tax of 40% is charged.

i.e. For every dollar earned between \$52000.00 and \$62000.00 a tax of 40% is charged

6. For every dollar earned above \$40,000.00 from \$32000.00 a tax of 50% is charged.

i.e. For every dollar earned above \$72000.00 a tax of 50% is charged

If you are single and earn \$65,000 then your tax is calculated as follows

Taxable income = Income – BASE

\$65,000 - \$32000.00 = \$33,000

10% of first taxable \$10,000 = \$1,000.00

20% of second taxable \$10,000 = \$2,000.00

30% of third taxable \$10,000 = \$3,000.00

40% of remaining taxable \$3,000 = \$120.00

-----  
Total Tax = \$6,120.00  
-----

## Case 2: Family of 2

**FAMILY BASE** = **BASE** + \$7000.00 for each additional family member.

**FAMILY BASE** = \$32000.00 + \$7000.00 = \$39000.00

1. No tax for the family of 2 for earning up to \$39000.00

2. For every dollar earned above \$39000.00 a tax of 10% is charged for the next \$10,000.00

i.e. For every dollar earned between \$39000.00 and \$49000.00 a tax of 10% is charged

3. For every dollar earned above \$10,000.00 and below \$20,000.00 from \$39000.00 a tax of 20% is charged.

i.e. For every dollar earned between \$39000.00 and \$49000.00 a tax of 20% is charged

4. For every dollar earned above \$20,000.00 and below \$30,000.00 from \$39000.00 a tax of 30% is charged.

i.e. For every dollar earned between \$49000.00 and \$59000.00 a tax of 30% is charged

5. For every dollar earned above \$30,000.00 and below \$40,000.00 from \$39000.00 a tax of 40% is charged.

i.e. For every dollar earned between \$59000.00 and \$69000.00 a tax of 40% is charged

6. For every dollar earned above \$40,000.00 from \$39000.00 a tax of 50% is charged.  
i.e. For every dollar earned above \$79000.00 a tax of 50% is charged

For a family of 2 with an income of \$65,000 the family tax is calculated as follows

Taxable income = Income – FAMILY BASE

\$65,000 - \$39000.00 = \$26,000

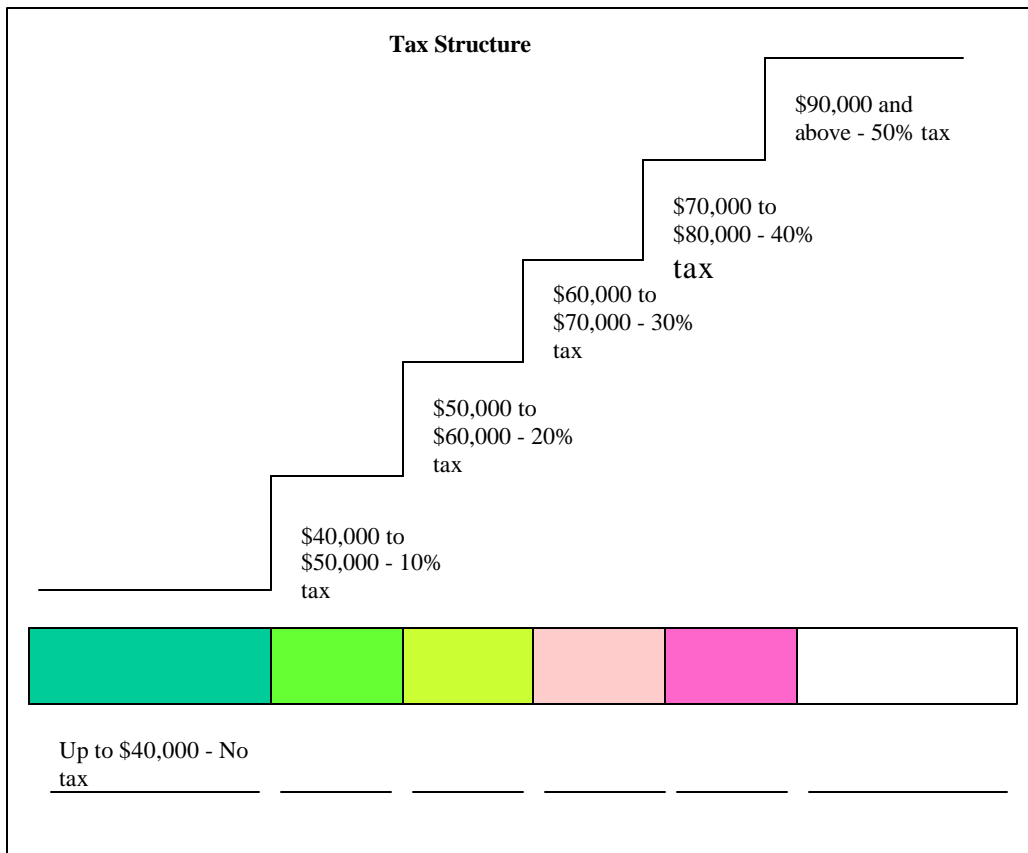
10% of first taxable \$10,000 = \$1,000.00

20% of second taxable \$10,000 = \$2,000.00

30% of remaining taxable \$6,000 = \$1,800.00

-----  
Total Tax = \$4,820.00  
-----





### Indirect tax in the form of shares

An effective way to get taxes from well established business is to get automatic allotment of shares to Government from Large and Medium size companies.

As an example:

Government should get 10 % share of any Medium size company once the company's revenue goes above \$X.

Government should get 20 % share of any Large size company once the company's revenue goes above \$Y.

Government should get 30 % share of any Large size company once the company's revenue goes above \$Z.

The value of X, Y and Z should be re-evaluated every 10 years.

The proposed indirect tax method will help get revenue from companies that have good revenue.

**Note:** At present the tax from individuals is \$ 1.2 Trillions (\$1,178,210,000,000). But the tax from Corporations is only \$0.186 Trillions (\$186,732,000,000) for the year 2003. This gives a clear indication that companies find ways to evade taxes.

## **We want good road rules, so why not good Economic rules**

On the road we have traffic regulations, stop signs, and speed limits.

We do not think he/ she has a powerful car that can go above 150 MPH so he /she can go to the limit his/her car can allow.

But why in the Economic road the rich with money power is allowed to drive what ever way they want to, though more people get killed, depressed, and get numerous psychological and cardiovascular problems because of Economic shocks and job loss.

Most news media show the very few success stories out of the numerous Economic tragedies and tries to paint a rosy picture that the one who has the will can overcome the tragedy and shine from it. But the truth is statistically many people do not have a success story to tell when Economic tragedies occur.

I like to compare with Slavery. We know Slavery was/ is bad and was / is wrong. When Slavery was practised many suffered as Slaves and there were few success stories of Slaves escaping slavery and run to freedom. Just because a few individuals succeeded to freedom that was not a reason to continue slavery and expect every one to get his / her own freedom and be successful. The abolition of slavery freed every one from slavery. Similarly the system should have good laws to protect the economic interest of the general public against the Corporate and rich peoples' domination.

We think and are tough to believe that we live in a free society and have the freedom of Speech. Do you think so? How many of you can talk boldly against the ideas of your corporate boss though you and every one knows what he / she talks about is not right? Most of us are afraid of the consequences of such an act. This is corporate slavery – The employees the modern slaves.

From ancient India there is a story of a very famous poet. According to legend, he was a fool during his early ages of like and people in his village mocked him at all possible occasion. Once, he sat on the thinner side of a branch of a big tree and cut the branch on the stronger and broader side. When the branch was cut, he too fell with the branch as he was sitting on the side of the branch that was being cut by him. When he fell to the ground he was so hurt that he was suicidal and that movement he was blessed by God and became genius and wrote many poems and became famous.

He modern Corporate down sizing and outsourcing makes employees sit on the thinner side of the branch and cut his/her own branch by training their replacement or by doing a good job that the Corporations do not need them any more.

So to prevent this there should be job guarantees given by Large and Medium companies for 3 to 5 years. If they let go an employee within that 3 or 5 year period then the employee should be paid for, for those many years. To achieve this there should be crisis funds with the company (The CEO and top level managers compensation should be limited to make the crisis fund a reality)

Picture of tree and man in branch

## **The problem of illegal immigration to the US**

Honeybee is attracted where honey is. Most of the people who cross the US border illegally have a life or death experience in their native country and cross borders taking a risk in his/ her life and is ready to go to any extreme to get into the US as there is almost no life for him /her in the native country.

If any one has the idea of preventing the illegal immigrants by tougher border patrol and tougher inland laws they are making the grave mistake for the destruction of the US.

If you think the honey (US) can be protected by enclosing the honey or smoking the bees, the bees may turn to bears and if you think of shooting the bears, the bears may turn into monsters.

At present the illegal immigrants hate their government and have a favourable attitude towards the US. If these immigrants are subjected to extreme hardship and subjected to impossible border crossing or to tougher inland laws they may become future terrorist aiding the destruction of the US.

So the best way to tackle this is to distribute the honey – Guest worker programs, working with the UN and other nations to build better economies through out the world.

## **Recommended interest rates**

No interest for deposits less than a year.

1 % for deposits for more than a year but less than 3 years.

2% for deposits for more than 3 years.

For anyone above the age of 60 for deposits for more than a year get a 5% interest.

Bankers and loan lenders should not be allowed to charge more that 5 % interest on any loans or borrowing.

Loans should be categorized into 3 types.

1. Basic needs: Charged at the rate of 2 %  
First time home, or home after 7 years, Education related loans and food related purchases.
2. Level 1 Extras: Charged at the rate of 3 %  
First car or car after 7 years, home appliances, home improvement, repairs.
3. Level 2 Luxury and Business loans: Charged at the rate of 5 %  
All other loans

Note: Luxury home, Luxury cars etc should be charged at 5% (category 3 above). The details of what is categorized as luxury should be evaluated on a year-to-year basis.

## **Validity for Currency**

Currency should be given a valid date of say 10 years. Before Expiration the currency should be returned to financial institutions and the Currency for the next valid period with the inflation adjusted amount should be exchanged. To make it visually easier color can be used a means of easy identity. Barcodes should be used for easy machine (electronic identity)

E.g.

Color – Blue. Valid – From 2000 to 2010

Color – Green. Valid – From 2010 to 2020

Color – Purple. Valid – From 2020 to 2030

Repeat the cycle again with Blue, Green, and Purple or come up with another color for the next cycle.

This will prevent / check tax evasion, counterfeit, inflation.

## Guidelines for Insurance

Insurance is a means of security in the event of unexpected mishap. So it should not be the means of profit for any one involved.

So instead of many companies providing insurance there should be one or two nation wide insurance providing non-profit organization to cover the general population (Let us say General Coverage) and one or two nation wide insurance providing non-profit organization to cover the higher premium coverage (Let us say High Premium Coverage). These two insurance levels of insurance providing organizations should never be under the same management and should never merge. If the two are allowed to merge then there is the risk and problem of insurance rates going high for the general population in order to take care of the higher premium coverage.

As no amount of money can compensate life, the coverage for life insurance is to prevent the financial shock due to the loss of a member.

The coverage should be for 10, 20 and 30 years and should be renewable by the end of each term without any loss of coverage period.

The General Coverage should be based on the national average income and up to the 90% income tax bracket (Please refer to Basis for Income tax).

### Example of General Coverage insurance

As the average income for 2003 in the US is about \$40,000, every one should be eligible to the basic coverage of \$40,000 (no matter what the income of the individual is)

So if the person opts for 10 years coverage the benefit will be  $\$40,000 \times 10 = \$400,000$   
So if the person opts for 20 years coverage the benefit will be  $\$40,000 \times 20 = \$800,000$   
So if the person opts for 30 years coverage the benefit will be  $\$40,000 \times 30 = \$1,200,000$

-----

If a person has a yearly income of \$90,000 and comes under the income tax bracket and

if the person opts for 10 years coverage the benefit will be  $\$90,000 \times 10 = \$900,000$   
if the person opts for 20 years coverage the benefit will be  $\$90,000 \times 20 = \$1,800,000$   
if the person opts for 30 years coverage the benefit will be  $\$90,000 \times 30 = \$2,700,000$

No one should be allowed to have more than the \$2,700,000 coverage in General Coverage insurance policy and hence with the General Coverage provider.

**Note:** The amount \$2,700,000 is calculated based on income, tax bracket on the year of beginning of coverage. So the values may change based on the above two factors.

By having only one or two insurance providers (non-profit organization) for the entire nation the loss to the organization can be kept to a minimum in case if there was a high rate of claim. Hence the rates can be kept lower.

By limiting the maximum amount of coverage to the reasonable earning capacity, once again the rates can be kept lower as many claims will not bankrupt the organization.

If the rich want a higher coverage and if they come in the above \$90,000 income tax bracket then they may choose to get coverage from the High Premium Coverage organization. Since the 'High Premium Coverage' organization and the 'General Coverage' organization are separate and the funds from these two do not mix with each other, high claims from the 'High Premium Coverage' will not affect the 'General Coverage' organization and hence the rates will not go high for everyone.

For any claim the basic 10-year coverage amount (\$400,000) should be given to the beneficiary immediately to meet the immediate and short-term financial loss.

## **Unreasonable Salary**

One of the largest private employers in the US and Canada has about 140,000 employees. Most of the average workers in the company are paid about \$9.5/hour which comes to gross pay of \$380/week, \$1520.00 a month and about \$20,000 / year.

But the company makes about \$200 Billion in revenue per year and the profit earned is about \$27 Billion per year (\$27,000,000,000).

Even if the company increases the salary of the full time employee by \$1000/month from \$1520 to \$2520 which is \$32,000/year, the company's profit per year will be about \$25 Billion per year ((\$25,000,000,000). Not a big difference for the company. But a big difference for the life style of the workers.

People are blind folded by making the salary as confidential information. Only when the salary range in each cadre is publicized people will be aware of the anomalies and this may help lead to correction.

From web page

[http://msn.careerbuilder.com/Custom/MSN/CareerAdvice/472.htm?siteid=cbmsnhp4457&sc\\_extemp=JS\\_js7\\_feb05\\_home1&GT1=6158&cbRecursionCnt=1&cbsid=58c6502b1b794f7a8a93b4bd12b8f8ef-161172664-xk-2](http://msn.careerbuilder.com/Custom/MSN/CareerAdvice/472.htm?siteid=cbmsnhp4457&sc_extemp=JS_js7_feb05_home1&GT1=6158&cbRecursionCnt=1&cbsid=58c6502b1b794f7a8a93b4bd12b8f8ef-161172664-xk-2)

### **High-Paying Jobs in the U.S.**

"Do what you love and the money will follow" is great in theory, but the truth of the matter is, certain jobs and fields simply pay more. The Bureau of Labor Statistics National Compensation Survey, published in August 2004, showed that white-collar earnings -- which averaged \$21.85 per hour -- were the highest among occupational groups. Blue-collar pay averaged \$15.03 per hour, while the hourly pay of service occupations averaged just \$10.40.

Though many of these occupations require an advanced degree, there are jobs at every education level that pay more than other jobs for workers with similar levels of schooling. Here, courtesy of the Employment Policy Foundation, is a look at the best-paying occupations at varying education levels:

#### **Top Paying Jobs Overall**

The jobs that pay the most require at least a four-year college degree. According to the Employment Policy Foundation, the nation's 12 top-paying jobs -- and the mean annual income reported in 2003 (the most recent year data was available) for each -- were:

Physicians and surgeons	\$147,000
Aircraft pilots	\$133,500
Chief executives	\$116,000
Electrical and electronic engineers	\$112,000
Lawyers and judges	\$99,800
Dentists	\$90,000
Pharmacists	\$85,500
Management analysts	\$84,700
Computer and information system managers	\$83,000
Financial analysts, managers and advisers	\$84,000
Marketing and sales managers	\$80,000
Education administrators	\$80,000

Though many of these occupations require an advanced degree, there are jobs at every education level that pay more than other jobs for workers with similar levels of schooling. Here, courtesy of the Employment Policy Foundation, is a look at the best-paying occupations at varying education levels:

#### **Top Paying Jobs That Do Not Require a High School Degree**

These jobs tend to require substantial on-the-job training and work experience rather than formal education and schooling:

Industrial production managers	\$36,000
Bailiffs, correctional officers and jailers	\$36,400
Paralegals and legal assistants	\$36,400
Drafters	\$36,000



Construction manager	\$33,600
Electricians	\$31,900

### **Top Paying Jobs for High School Graduates**

These occupations emphasize work experience and on-the-job training rather than formal education:

Computer software engineers	\$58,900
Computer/information systems managers	\$56,400
Computer programmers	\$55,000
Network systems and data communications analysts	\$49,000
General and operations managers	\$48,000
Database, network and computer systems administrators	\$48,000

### **Top Paying Jobs for a Two-Year College Degree**

The following jobs tend to be technical in nature, emphasizing skills developed on the job as well as job-specific training and certifications:

Healthcare practitioners	\$66,000
Business analysts	\$58,000
Electrical and electronic engineers	\$57,000
Mechanical engineers	\$56,800
General and operations managers	\$54,000
Computer and information systems managers	\$50,400

"A look at expected earnings over a lifetime shows the economic benefit of higher education attainment," says Tony Carnevale, who chaired President Clinton's National Commission for Employment Policy and authored several books, including *America and the New Economy: How New Competitive Standards are Radically Changing American Workplaces*.

A person with a doctoral or professional degree, for example, is expected to earn about \$3 million over the course of his or her working life while a person without a high school diploma is expected to earn less than \$1 million.

"Despite an increasing supply of well-educated workers, the college wage premium has nearly doubled since 1980, largely because of the added value of a college education in the new knowledge economy," adds Carnevale.

The Employment Policy Forum concurs, but stresses that these numbers are only averages. Individual earnings depend on many factors including geographic location, employer size (average hourly earnings ranged from \$15.06 in organizations employing between one and 99 workers to \$24.09 in those with 2,500 workers or more), industry (workers in goods-producing industries earned \$18.46 an hour vs. those in service-producing industries who earned \$16.44 an hour) and the worker's skills and characteristics.

*Kate Lorenz is the article and advice editor for CareerBuilder.com. She researches and writes about job search strategy, career management, hiring trends and workplace issues. Other writers contributed to this article.*

## **Double standards and controversies we live in**

The founding fathers of the US are considered patriots and great leaders who did the best for the country and to the World. But under the British law they were traitors; their cause was illegal and was tax evaders. Imagine their fate and how they would be portrayed had the British won the battle for Independence in America.

When a King attacks, conquers and plunders a neighbouring country, historians and poets from the succeeding kingdom praise the valour and bravery of the successful king and never mention the plunder and illegal acts of the winning army. But from the eye of the looser and subjects of the loosing kingdom, the victors are plunderers, robbers and mass murderers. But the act itself is a glorifying robbery.

When an individual kills he / she is a murderer. The acceptable solution is to kill him / her by law. When the government kills by law we are made to believe that justice is done.

Religious and spiritual leaders have given laws, what he/she thought was right, through out history, in the name of God. But if we closely study history the laws were made to prevent a crisis, or protect the religion and people from invasion, disaster, and disease or to have control from an uprising. So instead of blindly trying to follow the religious laws we should adopt the laws that are applicable to the present.

God has given us good brain to think and act based on history, experience and with the capacity to discern what is right and wrong and be flexible to correct when we go in the wrong direction. So instead of just trying to pretend to follow whatever religious books say we should follow modify and adapt to what is right for our time.

Before making any decision on any issue we should think if we are to affect by the decision, how we want that to affect us. “Forgive our sins as we forgive those who sin against us” – Think and act how you want the law to be if you are the victim. Then meditate for a few minutes and then think how you want the law to be if you are the victimizer. This will help us to be better lawmakers, thinkers, judges and better individuals.

As human beings we have moved towards betterment and towards Heaven. But still we have lot of things to do right.

The world as a whole has moved

From Dinosaurs to no dinosaurs

From cannibalism to no cannibalism

From Kings to Democracy

From Slavery to Freedom

From famine to a position were we can avoid famine by use of technology

From a world ravaged by annexation and domination to independence and co-operation

From unknown and uncontrollable disease to curable treatments

From huts to houses, horses and carts to cars and planes

From hear say to live TV

From no long distance communication to instant visual and audio communication

## Things to make better

- Proportional representation in democracy.
- True democracy with term limits for Head of state, organization, and all elected representatives so that many get a chance to participate in decision making.
- Free and affordable Health care for every one.
- Free and affordable education for every one.
- Equivalent and comparable developments through out the World so that everyone can live like a citizen of the World.

## A VISION FOR THE WORLD

We would have thought if invading Iraq was the right thing to do. People who support and oppose give their justification for and against. But was invading Iraq the right solution? Was Iraq the only nation in the world that had unspeakable atrocity? How to address the so many on going problems in the World? Can there be a better solution to terrorism and other state sponsored inhuman activities? How to tackle the mis-managed nations of the world? As communication and international travel has increased and as there is increased dependency among nations, can't there be a general uniform solution?

The answers to these questions and many more can be resolved by forming and implementing a "CONSTITUTION OF THE WORLD".

Politicians (for their own ambition and aspirations) talk about developing his/her constituency, state or nation. We were/are told to love our nation, to be Patriots. Except for a few environmentalists and nature lovers we were not taught to love the "World". We were not made to think "We as a World ..."

Think as if the World is a nation and the countries as states. So don't you think there should be uniform law for every one to follow? To evolve this process here are some of the guidelines for the "CONSTITUTION OF THE WORLD".

All nations of the world should agree to adopt the "CONSTITUTION OF THE WORLD".

There should be a Supreme Court of the World to check and implement the Constitution.

There should be an International Police and International Peace keeping force to act upon the rulings of the Supreme Court of the World.

Guidelines for the "CONSTITUTION OF THE WORLD"

Head of state (nation)

1. There shall be an elected head of state (President, Prime Minister, Chairman, Secretary, etc.) for each nation of the world.
2. There shall be a limit on the period or number of terms a person can be head of state. (E.g. A person cannot be head of state for more than 2 terms or more than 12 years. Each nation can choose a term period as 4, 5 or 6 years and also choose to have the term limit or the year limit.)
3. The head of state shall be removed from office by
  1. Majority decision from the nations representatives (Congress, Parliament etc)
  2. Supreme Court of the World  
for misleading a nation to war, for genocide on a section of population, for sponsoring and supporting acts of terror, for allowing or ignoring lawless plunder.  
A person removed from office of head of state cannot re-run for the post.

Note: The conditions for removal and term limits are stipulated for the World Constitution. But each nation can have more stringent condition.

#### Elected Representatives

1. Each nation will have elected representatives (like Congress men, Senators, MPs etc) to represent the people of his/her constituency or any problem in general.
2. Any elected representative will have a maximum of 4 terms or a maximum of 20 years.

#### Chief Executives

1. There shall be a maximum of 2 terms or 12 years limit for any chief Executive of any organization. (Minister, Secretary of a Department, CEO of a company, Organization etc)

#### Supreme Court Judges

1. Supreme Court Judges shall have 1 term. A term can be a maximum of 7 to 12 years.

To be continued ...

## **MISCELLANEOUS ASPECTS**

### **Court Cases**

Any case taken to a court of law shall be settled within a period of one year.  
Any case in which a decision could not be made within a year shall have an interim verdict that does not affect either party in a severe way and shall have the interim verdict in effect for a period of 12 years.

### **Company Compensation**

A Company cannot remove its employee from its pay roll with immediate effect.  
If the employee worked for less than about 10 years the company has to compensate at the current rate of pay (taking into account inflation) for 3 years or until the employee gets another job that pays the same or more compensation,

If the employee worked for about 10 years and more but less than about 20 years then the employee shall be compensated at the current rate of pay (taking into account inflation) for 7 years or until the employee gets another job that pays the same or more compensation.

If the employee worked for about 20 years and more but less than about 30 years then the employee shall be compensated at the current rate of pay (taking into account inflation) for 15 years or until the employee gets another job that pays the same or more compensation.

### **Court Compensation**

Please read the section on ‘**Guidelines for Insurance**’ and ‘**Top Paying Jobs Overall**’.  
No amount of money can compensate a loss no matter what kind of loss it is. So compensation should be guided by the amount of financial earning that may be prevented because of a loss. On an average in the current Economy at present in the US, a person earns between \$1 and \$3 Million Dollars throughout his life time. So court verdicts should aim to compensate this amount plus cost of medical bills involved.

### **Separation of religion, religious organization and state**

The founding fathers of the United States discussed this in length, studied the history of many civilizations and understood the bad effects of decisions made based on religious reasons or influence. Their intention was not to remove any references to God. Through out history there was a continuous power struggle between religious leaders and state leaders. Religious leaders always misused the name of God to get their agenda fulfilled. If a statesman (Kings) refused to go along with the religious agenda, there was threat from religious leaders to kill the statesman and convince public that it was God’s wrath. If the statesman went along with the agenda of religious leaders (most often intolerance to other faith) there was fight with people of other faith (Kings etc) that lead to the destruction of one civilization or the other. Understanding this well, the founding fathers of the United States of America wanted the separation of state and religion.

In my personal opinion they would have welcomed the idea of having, “In God we trust” in state scriptures.

It is very essential to separate the affairs of state and religion for a country to progress and be harmonious. Do NOT confuse God with religion and religious ideas.

### **Proportional representation**

Win by 51% is the winner and lose by 49% is the loser or Win by 48% is the winner and loss by 47% is the loser and that too when only 50 to 60 % of the eligible voters vote! Now this is the democracy that we consider to be the best. There should be a proportional representative democracy with 100% voter participation. (Also read the concept of NO CONFIDENCE vote where vote is cast for neither candidate).

### **Reducing election costs**

Major broad casting channels should give a minimum period (say 1 hour) a week for all candidates (maximum of two or three way race or party) to express his/her view at the same time of the day. (E.g. Candidate John – Monday at 6 to 7 PM, Candidate Bill – Tuesday at 6 to 7 PM this week, but the days are interchanged next week - Candidate John – Tuesday at 6 to 7 PM, Candidate Bill – Monday at 6 to 7 PM next week)

There should also be a separate channel (like PBS) that broadcasts the agenda of all major candidates, update on government programs, updates from opposition and other non-profit organization.

### **Accountability for Politicians**

Every candidate who runs for public office should write in clear terms, the top 20 things that he will implement in his tenure and the 20 things that he will not implement during the tenure. This should be published 6 months before election.

## To Summarize

1. All nations should have democratically elected Head of state and there should be a 2-term limit.
2. There should be a global Economic and development plan and that should be implemented upon through the United Nations were all nations should participate supplying its expertise
3. There should be a term limit to all heads of Organizations (Including Public and Private Corporations and company) and all elected representative.
4. Any transaction should be as transparent as possible including salary and compensation of any job.
5. There should be price monitoring and control on all products.
6. Education and Health should be a basic right like liberty and freedom and should be provided free of cost to the individuals.
7. Global population should be controlled by taking severe steps to reduce the population in China, India and Indonesia.
8. The compensation of CEO and top management officials should be tied to a percentage of compensation of average employee salary. (E.g. 40 times the average salary of company excluding top level management salaries)
9. Individual earning below cost of normal living should not be taxed. E.g. Earning below \$40,000 per year in US and Canada during the year 2004. This amount should be evaluated, depending on the cost of living, every year.
10. Individual earning above a certain limit (super rich) per year should not be allowed to make tax deductions for charity contribution made. E.g. Earning above \$10 Million per year in US and Canada during the year 2004. This amount should be evaluated every year.
11. Individual earning above a certain limit (rich) per year should be taxed at the rate of 50% of taxable income. E.g. Earning above \$1 Million per year in US and Canada during the year 2004. This amount should be evaluated every year.
- 12.



## Why and What to do

### Lord Vishnu and Lord Brahma claiming superiority

Once before the creation started, a quarrel broke between BRAHMA and VISHNU as to who is great. BRAHMA claimed he is as he is the creator of the whole world. VISHNU rejected the claim saying the creation would not be useful without his sustenance of the world. The war of words between these two great divines worsened. At that point of time to make them realize the truth there appeared a pillar of fire. It was huge that both of them were astonished to see that. Now as a solution to their debate they wanted to decide who is the greatest by reaching the tip of that pillar. BRAHMA took the form of a swan and went up to reach the top of that pillar, VISHNU took the form of a wild pig and went down to reach the bottom of that pillar and it was agreed that whoever sees the either tip would be the greatest.

That pillar was not any ordinary column of fire; it was the Supreme Itself, the One that is beyond form, color and qualities! Who knows the start and end of that Supreme! The two who set out on their strength to explore the endings of It went on and on only to become more and more tired and it was hopeless to find the end of It. VISHNU returned realizing that it should be the PARAMASHIVA which is beyond the limits that can be measured by knowledge, Which has come out of Its Grace to bless them and make them realize the Truth easily. He accepted his failure. BRAHMA on the other hand, though realizing it is impossible to see the top of the fire column, returned lying that he saw the tip. The lie stood exposed and hence he is not worshipped. Now both of them realizing the greatness of the Supreme worshipped the Lord SHIVA, the Gracious one, with lots of devotion and sincerity. The Lord out of the grace to bless all the souls with a way they could easily understand and worship the Supreme, Which is unexplainable, un-explorable, appeared as a LINGAM which is a vertical pillar resembling the flame. As it resembles the flame, It is neither a form nor a formless, but is just a symbol of the Supreme. The Lord later appeared in a form and blessed VISHNU and BRAHMA.

#### NOTE

-----

Lord BRAHMA chants holy scripts, performs marriages for GODS and GODESS. Priests do the work that Lord BRAHMA does in heaven. Lord VISHNU protects the Universe and maintains the World. Kings did the work of protecting his kingdom and country men. In ancient times there was continuous (like cold war) claim of Supremacy between King and Priests. But in ancient times Kings were worshipped or considered as Gods but Priests were not worshipped and were not considered as Gods.

Note the similarity of work function of Lord BRAHMA and Priests.

Similarly note the similarity of work function of Lord VISHNU and Kings.

Also note Lord BRAHMA is not worshipped.

Lord VISHNU is worshipped.

## The story of Ganges

In ancient India, powerful kings sent a horse followed by a large army to claim his power. Any other King who stops the horse is as considered as a challenger and war was waged to prove who was mightier than the other. If no one (King) stopped the horse to the places (kingdom) the horse went, the king who is the owner of the horse is considered the undisputed powerful king of that time.

When King Sagar sent an expedition of his horse followed by his sons, to claim his might, the horse disappeared. So the sons started to search for the horse all around and beneath Earth by digging through it. This caused an Earthquake and caused great distress to people. Finally the sons of the King found the horse in front of a meditating sage named Kapila. The sons of King Sagar mistook the sage as a challenger and was about to attack him. The Sage with his powers burnt to ashes all the sons of King Sagar .

Meanwhile King Sagar who did not hear from his sons sent his wise Grandson, Amsuman, to find the where about of his sons. Amsuman found Sage Kapila, and with respect enquired about his uncles (King Sagar's sons) and came to know of their fate. Amsuman was told by the sage that his uncles' souls can get salvation only when Ganges (at that time was flowing only in the Heaven) flowed through their ashes. The Sage also advised Amsuman that Lord Brahma can send Ganges from Heaven to Earth. So King Sagar and his successors as Kings preyed to Lord Brahma to send Ganges to Earth. After being unsuccessful for several Generations, one of the successors, Bhagiratha refused to become King until he brought Ganges to Earth and started severe meditation and prayed to Lord Brahma. Bhagiratha's prayers were so intense and sincere that Lord Brahma permitted the flow of Ganges to Earth but warned that the Earth cannot withstand the force of Ganges when it descends from Heaven and only Lord Shiva can protect the Earth. So Bhagiratha preyed to Lord Shiva. Lord Shiva agreed to protect Earth from the force of Ganges. When Ganges came towards Earth with great force Lord Shiva interlocked Ganges in his hair and then released Ganges to Earth. Bhagiratha led Ganges to the ashes of King Sagar's sons and to the Ocean. When Ganges flowed through the ashes of King Sagar's sons their souls got salvation.

Note:

-----

1. King Sagar's sons unaware caused great distress to people by digging huge amount of Earth and there by causing Earthquake.
2. Bhagiratha achieved what could not be achieved by his fore fathers through sincerity and perseverance.
3. It took several generations to get the job done.

## Lord Shiva the destroyer of Evil

Three demons got a boon from the Lord that they can not be destroyed unless all three of them come together, and attacked by a single arrow. Then they created forts in different areas and ruled the world. The Devas who were disturbed by them complained it to the Lord. But Lord Shiva said as long as the three demons pray Him, He won't destroy them. So Lord MahaVishnu took the form of a sage, and taught the three demons *mayavatham*, resulting them to stop praying the Lord, praising themselves and torturing Devas. Since all the good qualities of them were lost the Lord came for the destruction of the demons. The three demons came together to fight against the Lord forgetting their boon.

The earth became the chariot for the Lord, Lord Brahma the charioteer, Lord Vishnu the arrow, sun and moon the wheels, the mountain *Meru* as the bow and the serpent *Vasuki* as the string in the bow. Thus all the gods were present in some form in that chariot. But the fire and god of death were in the wheel instead of the arrow. Lord *Vinayaka* broke the wheel to put them in the arrow. Finally when everything was ready Devas were proud that only with their help God is going to destroy the *demons*. But Lord Shiva didn't use any of them. He smiled and in that smile the three demons were burnt down. The thought of Devas that without their help the Lord won't be able to destroy the demons proved foolish.

The purpose of destruction by Lord is only for purification. Lord gave life to the three demons. Though they went wrong they initially were devotees. They repented for their mistake. The Lord forgave them and gave one of them the great work of fanning Him, and the rest two as His security in His abode.

## Experience

The four sons, of Lord BRAHMA did austere calculation and analysis, but they were unclear of the Supreme Truth. They finally decided to come to Lord Shiva to get the knowledge of the Truth. The Lord sat under the banyan tree, and the four sages also sat down around Him. Lord stayed in the posture without saying a single word. The four sages got all their doubts cleared. The form in which God appeared as a Supreme Guide is the form of wisdom DAKSHINAMURTI.

This explains that the Truth cannot be explained in words and must be experienced.

## Why

We may wonder

Why certain events happen in World.

Why so many innocent lives suffer.

Why some people enjoy more than the share of others

## Where to search for

We expect cause and effects, action and results to happen immediately.

Since we try to see or judge matters by looking things within a small time frame (probably we consider or judge cause and effects within ones life time), we do not understand the happenings or the rule of God.

If we look or search for answers for a longer period of time (Centuries) and think the happening or action is the effect of ones own and that of there ancestors then we may get answers to most of the puzzling happenings of the World.

### **Answers**

When a man or woman is rich we do not expect the richness to be taken away from his/her sons or daughters. We accept the fact that the son or daughter inherits the wealth of his/ her parents. We do not question why the son or daughter gets so much wealth from his parents though the son or daughter did not do anything to earn the wealth. The wealth is inherited because the son or daughter was born to rich parents.

Similarly when a man or woman is poor we do not expect the poverty to be taken away from his/her sons or daughters. We accept the fact that the son or daughter is poor. We do not question why the son or daughter has to be poor and suffer though he or she did not do any wrong except the son or daughter was born to poor parents.

If we analyze the above we understand that people inherit something from their forefathers or ancestors and it is no mistake of the child but the action of the ancestors that affect their children and their successors.

We are able to see the inheritance of money (richness and poverty) from ancestors to successors but we do not obviously see the effects of ones deeds and actions on their children and successors.

Lets us take the case of AIDS. We may wonder or question why so many innocent children suffer from AIDS for no mistake of theirs.

Let us assume we do not have the scientific technology to know AIDS was caused by a virus and we do not know how it gets transmitted. The effect that people will see is the victims of AIDS that are innocent children and question why the children suffer for nothing. But since we have the technology to know that AIDS is caused by virus and we know innocent children are affected because of the actions of their parents.

Though we do not know the mechanism of how the deeds and actions of one is transmitted to their children, there is a way that this happens. If we think with that in mind we may get answers to most of the happenings in the world. So the reason for the sufferings of innocent lives may be because of the deeds of their ancestors. Similarly the lucky ones get part of their luck because of the good deeds of their ancestors.

In Tamil there are saying:

When a son or daughter does not behave properly or do not do well,  
The parents say, "What misdeed (Paavam ) have I done to have a son/daughter like this".

When a son or daughter behaves well or does,

The parents say, “I should have done good deeds (Puneeam) to have good son/daughter like this”.

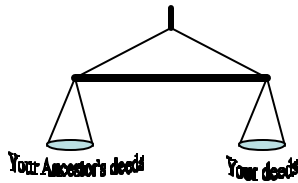
So trying to judge things based on an individuals life alone and for looking a short period of time may not explain why things happen as they happen in the World.

A longer period of time and the deeds of ancestors may help answer some of the questions.

We expect good things to happen out of a suffering.

The above explanation may raise questions like so can't one control one's destiny?  
Is one's fate decided on the actions of their ancestors?

No you may consider it as a balance



The more good deeds ones ancestors have done the luckier the person may get.  
So if ones ancestors have done bad deeds by doing good deeds one can correct the problem there by get favors from nature.

So ones action helps a lot to modify or change ones fate.

### **History of three ancient kingdoms of South India**

In South India there were three ancient Kingdoms by name Chera, Chola and Pandya. The Kings from these Kingdoms were considered descendents of Lord Indra and Devas from Heaven. The Kings build many marvelous Temples, Cities and had built great civilization. There are so many Literature in Tamil praising there glory and goodness.

Between the 14<sup>th</sup> and 15<sup>th</sup> Century A.D. the Kings lost their Kingdom through trickery and their descendents became the victim of the bad system that their forefathers started practicing a few hundred years before that – The Caste discrimination system. Almost for 500 years the descendents of the Kings were ill treated and kept poor by other groups. Only a few decades ago, historic evidences were found identifying the descendents with the three great Kingdoms of South India.

An old saying from Tamil:

“Mur Pakal sein perpakal thanee varum”

“The returns of your deeds from yesterday will be reaped tomorrow”

### **What should we do**

We should not leave a person in distress or suffering by saying that he/she is punished for what he / she has done. By doing, so we acquire negative deeds.

But by helping in the right way to correct the mistake done by the person or by helping someone in need, but not by joining the bad deeds of a person, one can get positive deeds and get betterment from nature (luck).

### **World War II, Holocaust and Atomic bomb**

World War II, Holocaust and atomic bomb caused so much distress. But from it came so many good things.

Before World War II the world had wars continuously. Kings, Kingdoms and dynasties were waging wars to claim supremacy.

But after World War II the number of wars has gone down dramatically.

The concept of kings has almost gone. Democracy has grown.

The United Nations has become a bridge between nations.

So out of distress comes goodness. But for that to happen we should be good and do good.

### **The Ten Commandments**

#### **Clone**

From a Philosophical aspect, we are clones of our Parents and our Children are our clones. With scientific Cloning though the cell used for cloning comes from single parent (single person), the time for the clone to grow to an adult is the same time as regular baby takes to become an adult (Unless new technology comes up to accelerate the growing time). The cloned baby may not have the same thinking, behavior as the parent as way of thinking and behavior is mostly influenced by experience and environment. So if someone who thinks that his /her clone will behave and act as him /her will be greatly disappointed. To the religious question if cloning is good or bad, God would not have given the technology to humans if it was bad. But with any facility and feature we should know to use it responsibly (like fire, water, etc). From a non religious aspect should the US government sponsor the cloning technology? Humans have the incredible potential to re-create, re-invent, and duplicate something once they know it is possible to make it. So if the US does not invest on the technology then some other Country may develop it to an advanced level and the US may be at a disadvantage to the events to follow.

From our differences we find our beauty, from hardness we know softness with sorrow we know happiness.