

#5

From: tdw.usavalues@gmail.com <tdw.usavalues@gmail.com>

Sent: Wednesday, Tue 3/24/2020 7:19 AM

To: 'Ombudsman' <ombudsman@frb.gov>

Cc: tdw.usavalues@outlook.com

Subject: Futuristically Writing About Your Leadership

Modernizing and staying the course after COVID-19

We have sent this to reach the Chairman of the Federal Reserve Bank and the FOMC; and the Chairman of the Community Advisory Committee charged with providing feedback regarding the Community Reinvestment Act.

These times of uncertainty will pass. They will bring most of us closer to God Almighty the Creator. I have no basis to ask on the issues of today except to continue to request the private sector side of the FED attends directly to the freedom and opportunity of mom with at risk age 0-6 children. So, I will continue that discussion, and project assumed stable conditions that will return to the USA after the initial shock of Covid-19.

Stable Conditions Assumed

Don't let the conversation be about bailout money. It is war footing money. Medical war footing money. China virus war footing money. The whole world has the cost of this war because of China. They may well be expelled from first tier western civilization. The clear issue will be how we rebuild from the damage in the process of staying number one.

Well, President Trump has the foresight to declare war against the china virus and gain the world-wide upper hand in the battle. His cost is likely 20% of GDP, twice. A cost he will have to pay the citizens to stay even while new footings are created and a cost of previously expected but now lost GDP gains on the other nations that were recorded within the market values of the assets held by the private sector. In the market of worldwide economics other economies will have it much worse as evidence by the strength of the US Dollar. So the "hit" will be carried on the balance sheet of the FED and the deficit side of the US Treasury as the money is created as if we were at war.

We the people, are at war using war funding, there will be no chance to call the President's actions socialistic. The actual cost of the war is what it is, our price tag is unlimited 2, 3, 4, 5 trillion dollars on the war. Our nation can handle a deficit better than any other nation. It is like the Marshal Plan but the spending will be in the USA. The USA has more substance and will design payments to modernize within the recovery and it is important to redesign to do first things first, everywhere. This should not add to uncertain election proceedings in any other way than to show him as a real leader willing to pay the price for the safety and security of the nation and its people inside the border.

It is pointing to see the government struggle with the details when the issues are so basic, but that is why the private sector trumps the public sector. The rule of law just cannot operate quickly on a moral basis because it is too big and the rules are too complicated and in the way. The President is way out ahead of the government reporting to him in effective response because he went to the private sector for outcomes. Revealing will be the use of already developed drugs in a cure and mitigation while the government calls the outcomes anecdotal hopefully all the way to the cure. Also revealing will be the actions of the FED to make certain the financial asset systems stay operating without constraint that

causes failure in the confidence of the USA middle class in the dollar and the working of financial assets and money to the extent that all USA citizens have the faith that the money is available. That causes most to say In God We Trust. A desire to hide the true power of the private sector FED's money is desirable but it will be revealed to at least contrast the USA system against socialism and communism and lesser strength economies. But really in the show of such strength it must modernize the fairness issue with mom's who have at risk children for even more contrast with other economies.

The President, used his dear to his heart economic gains to fight the war and as soon as the nation's middle class private sector sees it in this light the stock market will recover and the new "Marshall Plan" will distance the USA with modernizing progress. China will take the hit for the next ... years. He is a true capitalist and moralistic Christian under the Constitution. He will declare war of some nature to justify the authority used. Hard to imagine the cost, but the USA private sector in charge of the public sector has the money and will win.

Yes, the President's working morals today show him to be a very special person in word and deed. Liberty for a short time (30 days) is the cost of the war, victory is assured as we come out stronger than anyone else, and the USA wins again.

Now to the issue of freedom and opportunity for the children at risk.

The above does not complicate the private sector side of the FED mandate. Stable prices, full employment, protected financial asset values on an international level that became a mandate of sheer practicality as the two-legged stool needed a third leg. Private sector multinational corporations acting like governments have gotten so big and out of sync with USA moral character and stable prices and full employment are being influenced way beyond the borders of the USA. The third leg of the FED is the protection of our asset market values. Taking on this third mandate should not forget the first things first consideration of hard and soft asset building that is fair and true equal opportunity within the Constitution. The USA when it returns to trust in God is a moral and civil private sector with a set of Christian based western civilization values.

The FED's third leg mandate will square up the nation's attention to sloppy financial values and civic education based on Capitalism, Christianity and the Constitution because of the sheer power delivered by a first things first change based on an unconditional gift. This calls on a moralistic (fair) private sector FED to provide opportunity to mom for her age 0-6 at risk children in a way that can be monetized (rated worst, bad, good, better, and best). This just seems practical in the light of everything happening and everything that must happen to create the modernized usable definition of full employment in the 21st century.

The private sector needs a stronger middle class to emerge reenergized allowed to work for itself to create a better or best future for the family with a stronger growing GDP and network of self-respect and civility. It just can't happen without a private sector effort to backstop 50% of the moms who have at risk children. Government has shown its weakness, it cannot do one size fits one efforts needed to generate better and best age 0-6 outcomes and first things first cannot wait. Seems like the private sector FED is also at a time in history when it needs to get real about monetary policy and expectations from NewOldMoney asset building first things first. Often a gift proceeds asset building within western civilization Christianity.

The education system will change with God given natural choices if a civil society delivers the children really ready to read, count, understand positive expectations to kindergarten. Especially when moms get help from a "mentor system" that continuously improves based on annual outcomes. This focus is

supported by the age 0-6 brain science. The same brain science that could support market values based on good, better, best, outcomes within the private sector creation of new brain gold money reserves.

Interest paid on excess reserves will no longer be the only USA poster child for fairness from the private sector FED. New examples will be plentifully current. There is no question the FED is going to want to be defined within the private sector after the government stumbles around spending 5 trillion on the medical virus war. You would think the FED would want to be considered a fair most powerful private sector company as it leads into managing/controlling a government that now has even more residual deficit. The FED is uniquely powerful to support the new level of deficits on the world stage and maintain the strength of the US Dollar with little benefit in doing this as a part of the government.

This future stage is set for the valuations defined by the private sector PVofPE-Prek and the PVofPE-FNGDP. The first is the building block of the second. Fairness in timing of equal starts is equality of opportunity and the seeding process will be more transparent and criticized than ever. There is no reason not to use monetary policy to define, elaborate, and seed the concept of Full High-Quality Employment to keep the definition away from the stumbling Godless government and acquire within the private sector the means to the process and expected outcomes.

Cheers. Hope to hear from you.

Thomas D. Wolfgram

USA VALUES, LLC.

Early Reading Skills Delivered

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Footing for this effort

See **The Biggest Lie in the History of Christianity, written by Mathew Kelly in 2018** where he shares and defines a Holy Moment on earth that can be delivered by everyone on earth. The ASK above is a 100% top to bottom change to the real life of mom and age 0-6 child. Selflessness and grace will be filled with humility, cooperation, discipline and other fruit of the spirit (page 58) if the reading of the book and adoption of its simplicity becomes real.

I pray to God that the email marches sent to the Federal Reserve Bank (FED) are viewed as a private individual's good deed representing his or hers' "Holy Moment". A free speech acting with the belief that only our Christian God has the power to generate the intended outcome of equal opportunity based on the individual's desired intention to influence first things first growth education, economics, emotions and ethic. Our private sector can still deliver Holy Moments, and delivery is the most basic happiness an individual can have because selflessness generates self-esteem and confidence. Sending of this email letter will astound the nation but will also increase the fruit of selfless attention to those around us (page 68). Page 69 ties the whole concept to Mother Teresa and our secular mess. Page 79 assures us that this differential will change everything about the future of the nation.

From: tdw.usavalues@gmail.com <tdw.usavalues@gmail.com>

Sent: Wednesday, January 29, 2020 12:21 PM

To: 'Ombudsman' <ombudsman@frb.gov>

Cc: tdw.usavalues@outlook.com

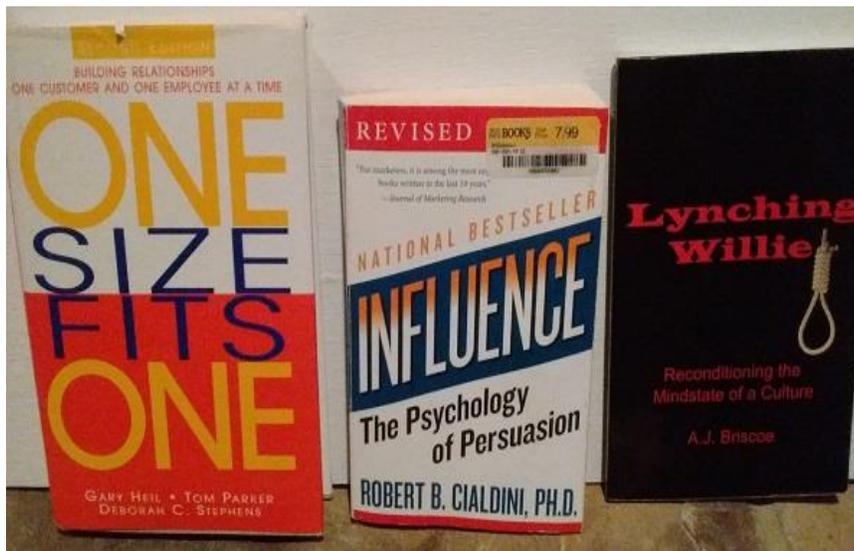
Subject: Futuristically Writing About Your Leadership

We have sent this to reach the Chairman of the Federal Reserve Bank and the FOMC; and the Chairman of the Community Advisory Committee charged with providing feedback regarding the Community Reinvestment Act.

If the pictures in this email did not appear, you can view this email in total at <https://www.usa-positive-expectations.com/support-files/fedletters.pdf>

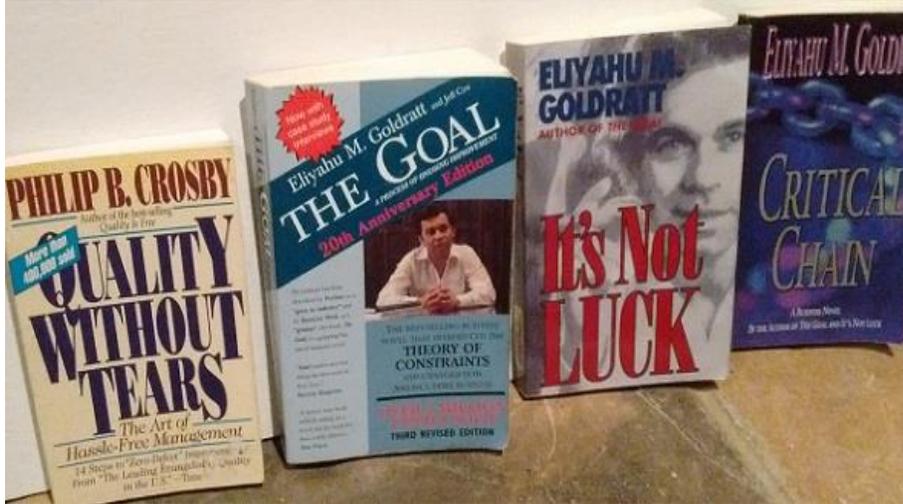
What will change everything in a real true first things first ultimate end in mind growth education, economic, emotions and ethics outcome for those classes of individual citizens who today have little and see little or no opportunity. In the future they could have early in life soft assets and see adequate opportunity for 85 years into the future. The truth is one can be bold enough to see and describe a God Dependent Future for the poor in earth or heavenly spirit or Spirit when you trust God as stated on our money.

Please start with this base knowledge. The opportunity is in the private sector networks of these already written ideas and efforts. Of course, these ideas and efforts can be matched to others that are similar, but that is not the purpose of the list. The list is to be read and studied and worked into the platform for future leadership of the most powerful private sector company in the world. Of course, other published materials could strengthen the platform.

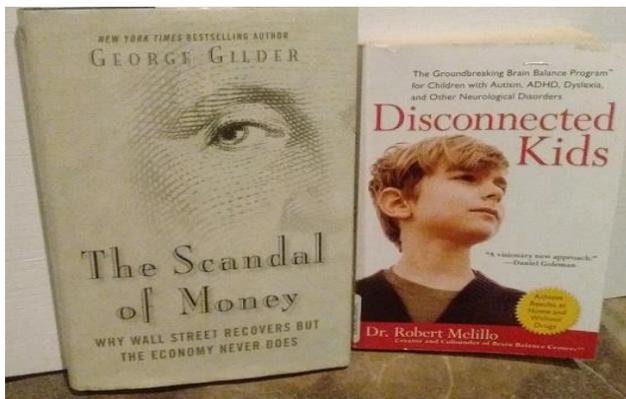


Really, what is first things first at the point that 90% of WE THE PEOPLE would agree? This plan is about improving the influence of poor and middle class mothers to insist that her child is really ready to read before kindergarten. Moms are important elements of the 90% of individuals who have positive

expectations and want to make certain her children are not negatively gapped away from true growth education, economics, emotions and ethics. We address that by adding the mentoring of mother and child to be really ready to read before kindergarten (math and a positive expectation are part of that). Her influence combined with a ready child speaks volumes to the public and private Pre-k to Grade 8 education system. We do her a disservice when she does not learn about best early outcomes in time to influence the outcome she expects for herself and her child.



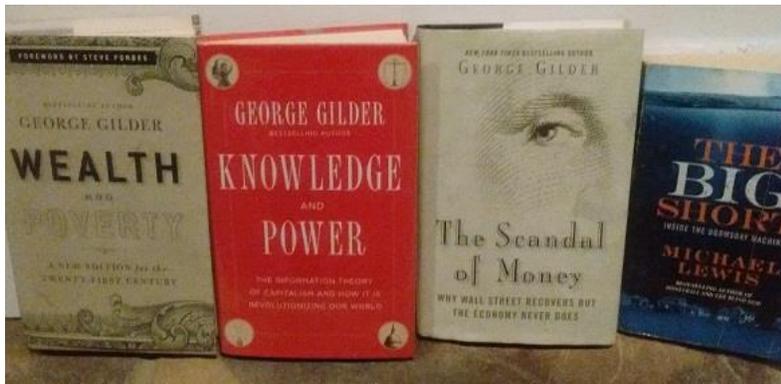
A tremendous level of operational and financial power is created when a process of dependent events starts with this. Each of these experts stand on their own. Put together they form a real powerful change method. Philip Crosby makes the point that quality is free when first things first are done right the first time. Stephen Covey makes the point that first things first, being proactive, and starting with the end in mind are the first three habits of being effective. Eli Goldratt makes the point that the first thing to do is always elevate the process bottleneck for more throughput. In the system of education gaps the bottleneck is the lack of early reading skills starting kindergarten. The disparity starts earlier. In fact, it is about children completely missing the sensitive period to learning language during the age of 3 to 6 so they are behind others, forever. The top of the quality scale has gotten more significant in the last 15 years with the marketing of education toys and hand activity based learning materials to the least at risk. Brain synaptic closings that include reading, writing and order in the early years are units of time sensitive outcomes.



Perhaps the Disconnected Kids, once it is connected to the Scandal of Money is the fastest way to see the end in mind. Our private sector leadership would be talking about each of these concepts and actions (dots) in connection of information and networks with money value attached to represent a totally new way forward.

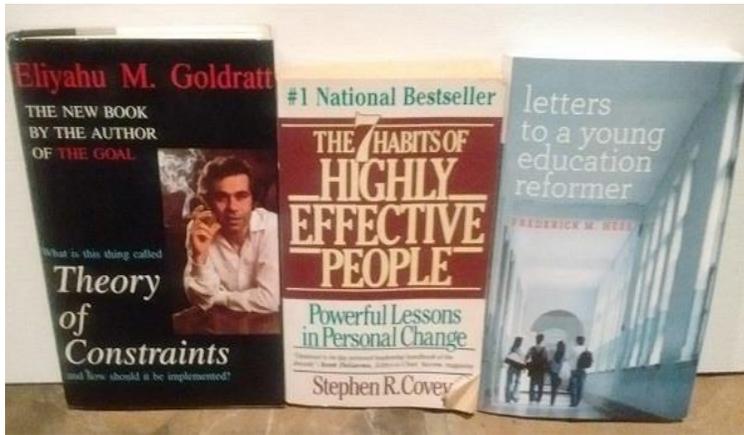
Time before the age of 6 is finite and constrained. Created brain synaptic closings within that time frame are not yet seen as money. Government delivery, pricing and individual elites want to refrain from recording measured units evident in age 0-6 outcomes of individual age 0-6 children. This is a fatal politically correct flaw. The alignment of learning activities for “risk free” “gap reduction” success would pay for Early Reading Skills Delivered for a Ringing Advantage (ERSD-RA). The limited one-on-one activities were clearly written in terms of units of outcomes for parents and private sectors over 30 years ago.

There is gold to be mined between the collective ears of the children with more money than god to realize its value rather than cost. When we get past the misunderstandings above, (excellent smart people doing good work but not best work, without individual next step conclusion at age 6) we will have created a LONG/DEEP new monetary base of Brain Synaptic Closings (monetized units) with real money value based on good, better and best expected observable markers. Outcomes and risk reduction by age 0-6 are evident and in plain sight.

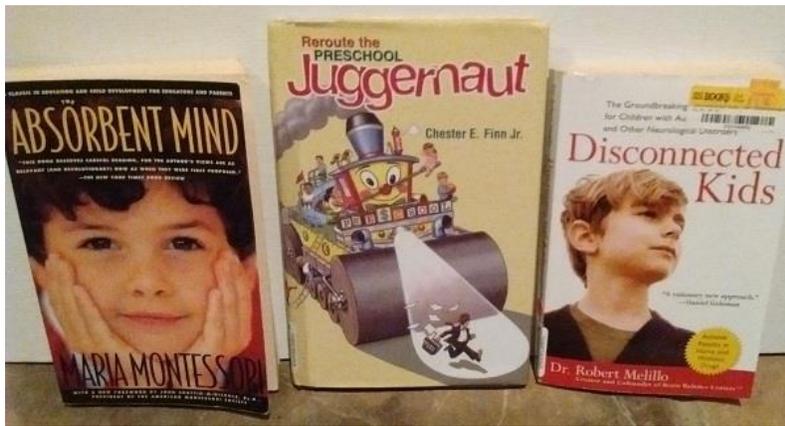


USA VALUES, LLC. did not make up the economics. They work in accordance with basic economic growth and wealth expectations as presented by George Gilder of the Discovery Institute in his writings. His writing match and cover the Big Agenda Plan and the 10 Point Urban Plan all the way through monetary policy. This is an important match up of this literature covering half the population and a politic expecting new opportunity.

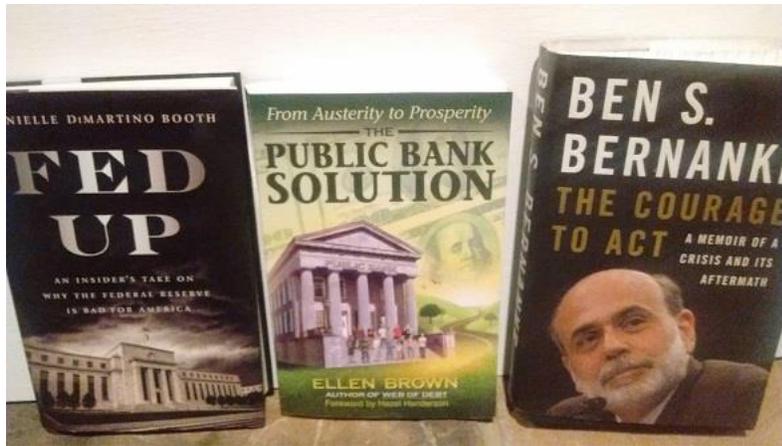
*Wealth and Poverty – A New Edition for the 21st Century, published in 2012 by Regnery Publishing Inc.
*Knowledge and Power - The Information Theory of Capitalism and How it is Revolutionizing Our World, published in 2013 by Regnery Publishing Inc. *The Scandal of Money - Why Wall Street Recovers but the Economy Never Does, published in 2016 by Regnery Publishing/Salem Media Group. From this, you will be able to create a new Presidential System of Growth and Prosperity that goes all the way to contributing to the In God We Trust official money system of the nation. Growth, driving prosperity and money into our next 100 years from one major powerful new platform of private sector influence. The private sector would no longer have to worry that urban America never gets a chance to understand growth economics, education, emotions and ethics early enough to make a difference because that is a building block built into being really ready to read. Requirements will become common knowledge.



This is everything needed within the 10,000 school districts in our nation to start the FTFRTFT journey in public and private systems of Pre-K to grade 12. First Things First, Right the First Time (FTFRTFT), One Size Fits One, As Required. Society is a system of dependent events, and outcomes can be constrained or released one-size-fits-one. Demonstrated outcomes, step by step, can be rearranged to remove the bottlenecks and capacity constraints to drastically improve throughputs. Best is private sector business. There are hundreds of ways to say this; but there is only one set of activities that has been demonstrated to be first things first. It now is supported by the science of brain synaptic closings.



Perhaps this is just too simple of an outline of those activities that will prove to be required first things First. This outline for societal growth economics, education, emotions and ethic is about good, better and best. Read chapter 28 of the Absorbent Mind by Maria Montessori written at the end of World War II. I will send it as an email to you if you wish, just ask for it via email. tdw.usavalues@gmail.com



Ben Bernanke proved to the world that the Federal Reserve Banking System (FED) is the strongest private sector company in the world. It has more money than small case god; It earns 100 billion dollars per year, or whatever it wants, on a base operation under 5 billion; It started giving interest on excess reserves (a new asset class that it created) to the primary banks in 2008 and this now is a gift of over 30 billion dollars per year to 35 private sector corporations; It proves everyday it can print monetary policy money, as needed within its function of monetary policy based on the goals of the elite acting for WE THE PEOPLE. This is done in a halfhearted spirit of seeking, seeing some but not achieving main street growth economics, education, emotions and ethic.

The workings in our society has been balancing full employment, inflation and asset value mechanics for growth “behind the curtain” that we the people do not see. The FED is concerned with the security and safety of the private sector. To benefit from FED action we the people must have money in some asset class. Many in the USA (over 50%) do not have money. The FED is the only private sector company strong enough (has the Money) to pull our gapped society of private sector individuals out of the ditch that creates disparities in each and every set of positive expectations for growth economics, education, emotions, and ethics. Being listed last this actually becomes the first constraint to solve and the gifting of constraint busting money, sure to reach urban moms with at risk age 0-6 children, matches perfectly to the monetary policy of the FED for the last 12 years.

Tweets

- Age 0-6 Brain Synaptic Closings are time sensitive and valuable
- Early Education if it is to create special outcomes must be higher and highest quality.
- Good better and best outcomes are a result of higher and highest quality expectations.
- Few if any larger urban school districts are successful representing higher and highest quality.
- There are high quality pre-k deliveries in the juggernaut of outcomes. They are rare in the urban public sector deliveries and they are often supported directly by parental efforts.
- There are values to be assigned using the present value of positive expectations from Pre-k (PVofPE-Prek) to good, better and best deliveries.
- The value assigned using PVofPE-Prek can be owned, counted and blockchained regardless of who paid for the development and created outcome to support the high-quality start of kindergarten.

- The private sector owns for a private return the purchase of high-quality readiness for kindergarten. There is a cost of this readiness. There is a market value of this readiness. The process already exists.
- Private sector ownership versus public sector ownership thinking must include the fatal conceit of socialism per F.A. Hayek and the Tragedy of the Commons per Garrett Hardin. We must not cook the geese that lay the Golden Eggs.
- The FED has the power to align good, better and best early education outcomes with private sector values (money) in innovation of the money systems leading to a change of everything for urban mother and child in the future.
- The FED has the power to purchase the Federal Education Department for its network to be aligned to the individual outcome within the ownerships of the private sector.
- There is reporting on precious metal reserves to offset deficits
- There is reporting on federal assets at market value to offset deficits
- There is reporting on private sector values of everything owned at market value to offset deficits

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Footing for this effort

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I pray to God that the email marches sent to the Federal Reserve Bank (FED) are viewed as a private individual's good deed representing his or hers' "Holy Moment". A free speech acting with the belief that only our Christian God has the power to generate the intended outcome of equal opportunity based on the individual's desired intention to influence first things first growth education, economics, emotions and ethic. Our private sector can still deliver Holy Moments, and delivery is the most basic happiness an individual can have because selflessness generates self-esteem and confidence. Sending of this email letter will astound the nation but will also increase the fruit of selfless attention to those around us (page 68). Page 69 ties the whole concept to Mother Teresa and our secular mess. Page 79 assures us that this differential will change everything about the future of the nation.

#3

From: tdw.usavalues@gmail.com <tdw.usavalues@gmail.com>

Sent: Wednesday, January 29, 2020 12:21 PM

To: 'Ombudsman' <ombudsman@frb.gov>

Cc: tdw.usavalues@outlook.com

Subject: End in Mind

We have sent this to reach the Chairman of the Federal Reserve Bank and the FOMC; and the Chairman of the Community Advisory Committee charged with providing feedback regarding the Community Reinvestment Act.

We have an end in mind, but there are at least 15-20 first things first (FTF) dots to be connected to each other to create the end in mind. It is appropriate to see the dots connected in the private sector under the umbrella of growth economics that require seed capital at the all-inclusive individual levels to create fairness in individual positive expectations. The FED has been unfair in its use of direct monetary policy payments to those who hold financial assets versus those who lack the basics to hold financial assets.

The email program of communication to you, the FED, will serve several purposes including seeding your vision with a solution based on FTF NewOldMoney. Gifts for human asset building that you pay for and own where the small costs grow dramatically to a powerful individual market value; plus a block chain of those individual values will overwhelm the deficits created in part by our government's mis-direction when an elite fights for its use as receipted money.

Our goal is to send you 10 million emails in the 10th year of this effort to get you to proudly act as the private sectors bank helping the private sector stand 5-50 times larger than the Federal Government in the eyes of we the people. A best outcome should require less time and effort but... It will take what it takes.

Fairness can be subjective, but everyone feels it when it is real and when it generates joy and happiness. A child who is ready to read at age 6 is most joyful and joins mom in a new positive expectation. This outcome requires you to release the constraint on best early learning one-Size-fits-one inside the private sector before the age of 6. You can pay for that (a gift) if you can bail out trillions of financial assets over a couple of years. The financial risk presented by paid mentor deliveries to a motivated mother and child is low.

Besides the joy and working toward the goal one-size-fits-one with error correction materials there are technical capabilities to measure early brain synaptic closings of new and extra networkable capacity leading to real FTF opportunity. Today, best is being achieved by too few leaving far too many little brains behind in the real game of equal opportunity and growth. Because this is a FTF constraint, if you pay to change it, it will change everything. The technical Theory of Constraints and application would jump into the education systems of our nation if the kindergarten readiness became significant and wide-spread. The Goal and the Theory of Constraints are capable of changing everything within the present cost demonstrated when real FTF are done right the first time (higher quality).

Please consider these more-whole discussions at www.usavalues112.com and <https://www.usa-positive-expectations.com> to be a rough starting statement of potentials requiring more and more work to clarify the private sector's sustaining outcome of FTF growth education, economics, emotions, ethics and

environment. Most of the 20 dots are discussed in the narrative of the site. This PDF introduction does not use the websites. <http://www.usa-positive-expectations.com/support-files/thanksforyourwork.pdf>

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#2 attachment from 2nd email

USA VALUES, LLC in a 250 word start.

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The news is so full of tort, private and civil wrong, bad faith and breach of an assumed work contract expecting respect/responsibility/loyalty/honesty/other values/positive human assets, attitude and attributes that an individual struggles to think and vision a first things first (FTF) remedy in place of our broad set of ineffective present remedies. A remedy that would be a fearless worthy action for ourselves and our children. We are so far into a hole of ...; it is hard to imagine a path of nationwide selflessness that could catch a surge of positive expectation and effort to culminate 20-30 years from now in true equal opportunity for a distinctive 100% of those (+90% of the whole) who want opportunity based on their individual combination of unconstrained education, economics, emotions and ethics.

I am suggesting we put to use the private sector's self-funded moral obligation to do more; better and best efforts and outcomes; and fill gaps using market value (MV) of assets created from the beginning of the civility system – first things first. “Product” cost becomes a non-issue when MV and basic ROI are considered. Half of our nation already uses market value to consider the outcomes of age 0-6 inputs/results.

The initial product is to promote, target and prompt the FED to reduce the risk for child and mom, under the present law, who are basically not ready for age 7 public sector development (education). We are selling knowledge of the private sector risk reduction that only the FED with its regulatory activity to include Monetary Policy and the Community Reinvestment Act of 1977 is in position to execute with present powers. The product is knowledge driving underground class action that triggers a focused NewOldMoney flow creating whole new industries from Banks to Birth (connection of 16-20 dots in the private sector). Selflessness via paid mentoring from the top to leverage mother's love for her child will sustain the changing expectation designed to show an immediate increase in reserves held by everyone that over 20-30 years will offset the USA Federal Deficit.

The business plan to do this is partly outlined by the novel's first 200 pages of The King of Torts by John Grisham and others to be discussed. It could happen fast because precedence already has the FED paying interest on “magic” excess reserves to elite banks since 2008 with no fairness in sight.

See the Prayer. Only the Christian's God can do this because HE is a very big God and selfless with His grace in a demonstration of recognized life and death consequences every day.

See the Thanks for Your Work Introduction by USA VALUES, LLC.

#2

From: tdw.usavalues@gmail.com <tdw.usavalues@gmail.com>

Sent: Thursday, January 16, 2020 11:28 AM

To: Ombudsman@frb.gov

Cc: tdw.usavalues@outlook.com

Subject: Protesting Unfair use of Monetary Policy (interest on excess reserves)

We have sent this to reach the Chairman of the Federal Reserve Bank and the FOMC; and the Chairman of the Community Advisory Committee charged with providing feedback regarding the Community Reinvestment Act.

USA VALUES, LLC Letter of Protest Introduction to the FED.

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I have the following complaints to the Federal Reserve System (FED) of policies, regulatory processes, regulatory procedures or other procedures defined under the heading of regulatory activities. The ombudsman practices within the Federal Reserve System of Supervision of the 1) Board of Governors, 2) The Reserve Banks, 3) The Federal Open Market Committee, and 4) The Community Reinvestment Act of

1977 has removed the public listing (notice) of the email addresses for direct communication with the leadership.

One complaint is the system's regulatory activity has made the complaint of a practice MISSING or LACKING FAIRNESS most difficult. The complaints cannot be addressed fairly, or timely, or with emphasis recognizing the distributed sources and number of individual complaints unless the FED allows this email address, Ombudsman@frb.gov, to stand for the address of the 19 leaders. By not providing the email addresses of the 19 leaders, the regulatory activity has effectively denied the possible massive discussion at a real level reflecting the truth of First Things First (FTF) fairness when giving the gift of Financial Stability to the private sector.

Also, the regulatory activity of the FED is presented as the government's activity because its internet address is dot gov. This is deceptive and not fairly presented with extreme consequences to the whole private sector's scope of influence. The private sector has been encouraged to view the FED as the government when it is in fact a private company with a very specific contract with the federal government. The regulatory activity is in the whole deceptive to the many private sector individuals and organizations that would be interested in the fairness of the FED's ability to gift money and reserves to private sector businesses and public sector organizations that reduce the risk of asset ownership. This deception makes the whole seem more complicated than it is. Real questions of fairness can and have been avoided and the issues remain in the elite shadows rarely reaching the light. This results in misery and despair for certain classes of people and constitutional level happiness (ownership of assets) for other classes of people. This unfairness would become common understanding if a dot com versus a dot gov were used in the internet address. Explanation of the dot com reality starting in high school, college and universities would be a step forward to understanding the private sector to have a 21 trillion dollar GDP with a present value of plus 200 trillion dollars compared to a federal government budget of 4 trillion dollars.

It would be initially satisfactory to USA VALUES, LLC if the ombudsman receipted email using Ombudsman@frb.gov from any and all individuals mentioning USA VALUES, LLC were counted and categorized as a complaint supported by this email, and the attached introduction to USA VALUES, LLC and many other emails referencing USA VALUES. It is our intention to create a massive sending of this complaint to include more explanation from many distributed email addresses over the unlimited future. The sending will be counted and published by USA VALUES, LLC as part of the process. The sending will, if we work together, not cause a distributed denial of service unless the whole concept goes viral and out of control. That pain could be avoided. It is important that the conduct of this email march is respectful to the FED and its successful operations pointing out that the FED does not go far enough into the light with its private sector power.

We wish to point out in the real world of activity processing it is never too late to do first things first, right the first time (FTFRTFT). And, if policies, procedures, activities and regulations do not do real first things first the process of continuous improvement in future years will eventually turn on the negative shortcomings of today's efforts. The point is misery and despair of the effected classes of society will not be fixed by change without the private sector consideration of first things first to generate good, better and best outcomes of real equal opportunity in daily life starting at age 0-6. So the FED acting with its contracted private sector power is critical to first things first long term successful change in a way the government cannot be. Government does not do individual better and best well and in the case of age 0-6 it cannot deliver better than good.

Perhaps the Hong Kong Movement could have been conducted via email with published truth and leverage of the number of email protesters providing the scale of the protest. The scale would never have reached the destruction of property and violence. Of course, it would still be ongoing on a road less traveled. At least that is the hope in the USA for this given it is further on the road less traveled of free speech, emotional intelligence and continuous improvement ruling the inclusion of those most at risk. Wise people will see that true and real opportunity to grow, given real timely influence, even if it requires gifting in the form of an influencing hand-up, is the next first things first step. The private sector FED is all over that space, holds all the cards and is uniquely positioned to build its dollar reserves from such activity. But how long will it take to accept the published truth and leverage the number of emails sent and received.

Thomas D. Wolfgram

USA VALUES, LLC.

Early Reading Skills Delivered

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Footing to this effort. I pray to God that the email marches sent to the FED are viewed as a private individual's good deed representing h/her "Holy Moment". A free speech acting with the belief that only our Christian God has the power to generate the intended outcome of equal opportunity based on the individual's desired intention to influence first things first growth education, economics, emotions and ethic. Our private sector can still deliver Holy Moments, and delivery is the most basic happiness an individual can have because selflessness generates self-esteem and confidence. Sending of the letter will astound the nation but will also increase the fruit of selfless attention to those around us (page 68). Page 69 ties the whole concept to Mother Teresa and our secular mess. Page 79 assures us that this differential will change everything about the future of the nation.

See **The Biggest Lie in the History of Christianity, written by Mathew Kelly in 2018** where he shares and defines a Holy Moment on earth that can be delivered by everyone on earth. While the ASK above is a 100% top to bottom change to the real life of mom and age 0-6 child we also pray that it is not the only Holy Moment delivered by the letter's sender. Selflessness and grace will be filled with humility, cooperation, discipline and other fruit of the spirit (page 58) to be prompted by the reading of the book and adoption of its simplicity.

#1

From: tdw.usavalues@gmail.com <tdw.usavalues@gmail.com>

Sent: Thursday, January 16, 2020 11:25 AM

To: Ombudsman@frb.gov

Subject: Private Sector Banking

Dear Madam or Sir:

We have sent this to reach the Chairman of the Federal Reserve Bank and the FOMC; and the Chairman of the Community Advisory Committee charged with providing feedback regarding the Community Reinvestment Act. The Federal Reserve Bank is the banker for the private sector's +21 trillion dollar GDP; not to be confused those who control the +4 trillion dollar annual budget; 1 trillion dollar annual deficit; and the +23 trillion dollar total federal deficit. The +21 trillion dollar GDP has a present market value 10 times that considering growth factors and risk factors.

I consider you to be the (my) private banker at the peak of the private sector and you have high powers to work with the Federal Government at levels that include the President of the United States. I expect you will continue to innovate as the most senior heads of the individual private sector to grow our total system of education, economics, emotions, ethics and environment. This may include ways that are not possible today but artificial constraints hurt the most at risk and doing away with them first things first will demonstrate best expected emotions and ethics. An unconditional gift to be valued at many times its cost, when done many times over, like only your bank can do, could change everything.

We are counting on your fairness to provide opportunity. We are asking you to aim fairness at good, better and best outcomes for all men, women, and children because you have already demonstrated direct power to change lives. Please be intrigued by the concept of better and best delivery from the private sector's top bank and view this request as a Holy Moment as described by Mathew Kelly in his 2018 book – The Biggest Lie in the History of Christianity.

When one visions the end in mind you will be receiving millions of Holy Moments delivered by Christians and others asking you to deliver choice, fairness and freedom. Fairness will timely set up each USA individual with real future work, if desired, pushing and pulling each to happiness. The vision of a first things first understanding of the public service message by those with children and grandchildren at age 6 to be ready or not has already started and your role as the keeper of the constraint (NewOldMoney) is becoming clear.

Cheers, you and your Federal Open Market Committee Members (19) are being asked to facilitate the creation within the private sector of NEWOLDMONEY that is designed to develop and create the new processes that change everything.

Thomas D. Wolfgram

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