

The Debit Bond

The PVofPE-Prek is near money <http://www.usavaluesii2.com/pvofpe-prek/> Near Money = age6, 85-YearArcMoney; and the USA has a leg up on this due to the Bill of Rights and the USA Constitution with its focus on the equal individual under the law with knowledge opportunity for happiness related directly to verified best practice.

Choice is to mine (like gold mine) the start to 85-YearArcMoney and put it in the basket to be fruitful, after age 6, or not. Most families, mothers and children struggle to do first things first - fill the basket by age6; and, it is difficult to make up for that later.

Everything is in place to be super smart about near money in the next 8-16 years. It will be a new private sector endeavor to mine the near money in the segments of society where it has not been mined before. Smart = age6 kids with their basket full; risk reducing the next steps of K-8 and K-12 representing world best practice. The achievement can be block chained by the private sector as a gift to the US Treasury.

85-YearArcMoney is a new asset class within the USA BUDGET and DEFICIT ACCOUNTING. Called the 21st century Debit Bond recorded and managed off ledger as an asset to be amortized over 40 years when its life is 80 years once its market value is gifted to the US Treasury by the proxy for the private sector. Such value and amortization of the PVofPE-Prek is substantial but dwarfed by the individual's risk reduced impact on Nominal GDP over the 85-Year Arc of real incremental cash flow from that same individual. The FED will account for the cost and the market value of the gift of PVofPE-Prek to the point it is given to the US Treasury, and block chained into permanency beginning amortization. The US Treasury will use the store of the 85-YearArcMoney to monetize the brain synaptic closings like gold behind the Trillion Dollar Coins minted and used to pay-off the national debt.

USA VALUES, LLC. did not make up the economics. They work in accordance with basic supply side expectations as presented by George Gilder of the Discovery Institute in his writings. His writing match and cover the Big Agenda Plan by David Horowitz and the 10 Point Urban Plan by Donald Trump all the way through monetary policy. This is no small match up of this literature. *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.

This will square up Main Street with Wall Street in our growth economy by locally boosting expected education, economics, emotions and ethics of 100% of our age 0-6 children's future. This brings the creation of money back home to the private sector individual main street families in contrast to the creation by government. The age0-6 Brain Synaptic Closings in the information and network economy is like gold and lack thereof is a source of one-size-fits-one risk and poverty. Historically less than 20% have achieved this basket of risk reduction represented by irreversible work and achievement within irreversible and sensitive time frames (new money defined within the knowledge economy).

By Thomas D. Wolfgram USA VALUES, LLC.

Early Reading Skills Delivered

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Tim Penny, and Effective Citizens concerned with the US Treasury Deficit.

Please, I need positioning, **subject to your conclusion**, that we can make sense out of USA VALUES, LLC. as a grassroots solution to the first things first education gap, fiscal and monetary budgets, public and private sectors, influence of urban and rural atrisk mothers and children, public school system's improvement based on high quality definitions of requirements and continuous improvements. I want to talk about a fresh start to first things first given the gaps in education, economics, emotions and ethics that will not close in our lifetime unless...

- Start with the present value of positive expectations from pre-k (PVofPE-Prek).
- Link the Scandal of Money possibility to the Disconnected Kid's science of Brain Development.
- Link the influence and work required with mentors, moms, kids, disparities, schools, choices, quality definitions, quality requirements, main street right and left politics and more.
- Link the increased PVofPE-Prek to the child, the block chain, the private sector gift to the US Treasury and FED Debit Bond to be created.

There are many dots to be connected from the following sources and it will take some time to present them totally including the authors' concerns in combination. I need 40-80 hours of your staff's time regarding early reading skills delivered as the source of new value working all the way to the Federal Budget and the Federal cumulative deficit. Yes, this concept would change the projected world's order because the valuation assumes an individual's liberty and justice for all.

Related thoughts from several authors <http://www.usavaluesii2.com/wp-content/uploads/2017/11/Via-Twitter-Message.pdf>

PVofPE-Prek <http://www.usavaluesii2.com/pvofpe-prek/> This value is Western Civilization's economic building block revisited and extensively written about as the valuation of assets for exchange. Pretax cash flow can be projected into an expectation for a career. This method is useful for valuing employment and service. The most basic process of forecasting future cash flows is used to calculate an expectation for demonstrated high or low present value using risk factors for education and other risks. This is not USAVALUES, LLC. conclusions. It only takes leadership to turn this into a statement reflecting the present value of a gift contributing to the nation's expectation of personal NGDP at age 6, 17, and 22 based on demonstrated graduations and abilities, or lack thereof. This plays out daily in western civilization for the last 500 years. Families and moms of atrisk children do not think and act this way. Mom's of children not atrisk think in terms of graduations and abilities beyond high school for reasons of growth economics, education, emotions and ethics. The present valuation based on risk assumptions is \$0 to \$750,000 at age 6, using original concepts of valuation for exchange, with the stated intention to give a gift to the nation whether it is recorded or not. Each year the private sector gives more than taxes to the public sector to create a combined positive expectation. The gift is really to each other and some gifts have more value attached than others even though a transaction might not exist.

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Thank you for the time yesterday, I was planning on an hour to get through the introduction so I will do what I can to fill out the blanks that must exist in your mind.

1. Successful thinking. I would guide the person or two that you select.
2. CRFB and I would write the white paper for the FED who is a very critical dot, without high expectations for the next several years, but the process and concept can start immediately.
3. We want Dr. Burry to create the Debit Bond as an investor, using other people's money, with the 4,000,000 children target and an estimated 1.4 trillion dollar annual value creation, because he is the most qualified to go from trader to creator based on the details of brain science. The 1.4 trillion dollar high quality risk reduction target moves to a 3.4 trillion dollar target in 30 years; some of it already exists in the economy without being quantified for gift giving as present value of positive expectation. The 4,000,000 child target includes all children and is part of the high-quality redefinition that will coexist with present definitions of Pre-k quality. The QRIS work will not be lost in the process of stated customer requirements to eliminate the risk that the gap will not be closed.
4. This immediately requires a new understanding of high quality Better and Best versus Good in the fields of early reading skills delivered and mirrored highest quality fiscal plus monetary policy of the Treasury and the FED.
5. I have a "napkin projection" of this reflecting trillion of dollars of new debit bond creation sitting in the US Treasury after 30 years. Think in terms of a new Fort Knox created by We the People, Main Street. This increased early reading proficiency projects NGDP 50-year increase in trillion of dollars to the base of NGDP per year from this simple monetization.
6. **Overcoming our deficits is critical with asset creation and we will be smarter, more peaceful, prosperous and effective. Trusting that our children, age 0-6, can be first things first set up to take us to peace with the longest arc to prosperity within their future. USA VALUES, LLC is not the author of this thinking.**

The above will be further explained, as a possibility, using the following, subject of course to a bank and its investment bankers making the planning and startup real. The intervention numbers are not significant in light of past cash flow from the Federal Reserve Bank and making them work for growth is perceived to be ultimately low risk.

The emotional presence/existence for this idea is the professional understanding of most basic influence that exists in the USA. While there are six noted types of influence that are all relevant, the underlying influence is simply that each person naturally wants the most for the least in some form of obvious motivation played out among customers and suppliers, etc. God endorses this in the story of Jacob and Egypt.

At risk mother and child

At risk mother and child will ask for the investment in them connecting many expert dots in using ERSD-RA from the local school district. \$10,000 will be used by the school district and \$2,500 will cover the cost of the bank creating the security to speculate in the startup of the process. Each investment will have a par value plus fee of \$12,500. ERSD-RA is above the law of good quality delivered. Good quality will not close the gap with children at the top who are increasingly really ready to read, count and understand positive expectations starting kindergarten. It simply takes more to create better and best.

Investor

\$12,500 covers 2 years of mentoring of mother and child (better and best) from the private sector one size fits one efforts requested by the family without indenturing the child and without attachment for security. The delivery of the investment and proficiency must be a gift and there is no precedent for \$20 Billion in gift giving per year for half the age 0-6 population. For the other half our writings assume that parents can invest \$10,000 and get \$12,500 back from the Federal Reserve Bank and that any individual can invest \$10,000 and get \$12,500 back. Many parents are already

spending the money for better and best without getting a refund. This money comes from monetary policy because it is a direct payment for growth.

We suggest that a speculative security is sold to investors for \$12,500 per child in 100 children units. \$1,250,000 for 100 children and \$12,500,000 for 1,000 children. A school district like Minneapolis has an at-risk population of 2,000 children starting kindergarten each year. This breakthrough to money from the private sector has precedence. This simple structure being explained brings the money to better and best normal quality definitions understood by all business and private sector operators.

Real FED

The Real FED will pay for the above from monetary policy of investing in urban community growth and eliminating education, economic, emotions and ethic (EEEE) fund with an internal \$2,500 fee to manage the investment and \$12,500 for parents who deliver their children really ready per the kindergarten teacher in the creation of the Certificate of Readiness. In the case of parent funding, this represents the \$10,000 cost to deliver and a \$2,500 reward for adequate attention to the child.

This isn't going to happen without the private sector's heavy influence on the Real FED for the gift giving and the investment process and doing it anyway in the meantime between now and then.

Private Sector Mirror FED

The PSMFED does all the work of the Real FED including the gift to the US Treasury without paying back the investments at the speculative value because only the Real FED can pay back the investments using monetary policy money. The investors know the risk and in fact write off the investment in the year it is made because payment is uncertain but possible with proper pressure applied by the private sector on the FED and its FOMC. Remember the FED and the FOMC has unlimited monetary policy money for the economic growth this will deliver to main street.

US Treasury

The US Treasury holds the gift from the real FED of Block Chained Certificates of Readiness at "\$500,000 each" that can be treated as potential Brain Gold to support the Trillion Dollar Coins used to pay down the National Debt. The PSMFED gifts these initial certificates to the Treasury each year at market value and they can be valued and coined. This is not expected to take off for our children until the Real FED assumes the operation of the PSMFED and all the assumptions. The REAL FED pays in full the speculative value of the investments going back to the start at a par value of \$10,000 plus \$2,500 for fees and cost including the risk factor cost for speculation. Our citizens will be required to drive for the Projected Security from Social Capital of true gap reduction.

Stop to actually act on the gap- Imagine per Public Banking written notes on pages 288, 287 and 286. Gold Bugs are nothing. Let's talk about becoming Brain Gold Bugs and rewrite the Scandal of Money by Reconnecting the Kids.

Back to the PSMFED leading the real FED to pay for real growth.

Only a bank or a security company can be the Private Sector Mirror FED focused on a new EEEE deal for urban and rural mom using ERSD-RA and school districts with a permanent mentor force to create real kindergarten readiness. The security is regulated like all other securities but tends to be like a futures contract with unique provisions representing a speculative gamble that the real FED will redeem the security at par plus ROI for risk upon demand. Par is the gift to urban mom through the school district and principal plus interest is at risk of non-payment subject to the email march

on the real FED by USA VALUES, LLC and the PSMFED bank. The ROI rate is high and applies social pressure on the FED to do what is reasonable, necessary and fair with monetary policy prompting urban growth as soon as possible.

The design of the PSMFED is to go out of business when the real FED takes over the process of funding school districts for ERSD-RA under the conditions of the security and FTFRFT change management within the school districts. The pressure on the real FED is extreme and personal to the FOMC and the Community Advisory Council Board. In startup it will cost \$500,000 per year on a basis of \$10,000,000 in securities sold, or 5%. The blockchain process of taking certificates of readiness to blockchained gifts to the US Treasury at market value will cost \$500,000 or 5%. The sale of the securities at par will cost 7% in commissions and the bank will incur other expenses of 800,000 or 8%. Costs will total at least 25% of par per security in startup. The security is redeemed by the real FED via Monetary Policy the faster the better for the lower cost into the future. The banks and USA VALUES, LLC. will pursue the FED at the top levels to redeem the securities and interest that paid for ERSD-RA.

The Debit Bond

The design of the security is to prompt not only the cash flow for at risk urban and rural mom ERSD-RA but to also allow an investment market for parents who do not need a gift and want to invest in their child's real readiness for kindergarten at an internal rate of return of 12.5%. See the spread sheet as the startup costs grow to be less based on more units. The risk is that the investor will loose everything until the real FED open market committee adopts the security process via the email march and large bank intervention in growth funding so the return on that investment with the PSMFED is dramatic.

The normal redemption is 12.5% compounded per year. The special redemption by the real FED is a compounded 15 to 50% per year reflecting totally being at risk. The ERSD-RA spending grows the economy via choice and meeting high quality requirements.

The Debit Bond holds the market value of social capital on the scale of \$100,000 to \$750,000 per child representing a true positive expectation that gaps can be eliminated and truthfully illuminated. **Stop and accept that dots need to be linked to make true and lasting sense of this.** But we are replicating what goes on with children who are on a growth path. Gold Bugs are nothing but a start to unlimited Brain Gold Bugs. Rewrite the scandal of money based on monetization of the creating brain network and stored information capacity. Link the Absorbent Mind and Disconnected Kids to the substance of real possible change. The Debit Bond holds the created value of the building blocks to our equal opportunity private sector future growth. Make the repayment of the NewOLdMoney speculative in the extreme.

Back to the PSMFED

The PSMFED is the supply side to what is being demanded from the top levels of main street America. Our governments just keep adding to spending and the deficit. Governments are not the answer to better and best quality but they are necessary. There is a need to relieve our kids of the spending cuts and adjustments that will happen from the deficit being too large and unreasonable; and the pain will come to us normal people but will not visit the deficit perpetrators -- that just cannot be stopped. The liberal elite, the proponents of the entitlements, globalists, and private sector central bankers from BASAL enjoy the constraints that debt effects on the population. The point is Federal spending will not go down; growth is first things first required instead. With the right positioning, participation of the right influencers, we can have the NewOldMoney for the delivery of ERSD-RA to each and every child right now and at the same time offset the deficit spending as mentioned above. The PSMFED's role is to start this with an end in mind.

Back to the Real FED

Completed speculation will turn the start, over the next 10 years, to full funding of \$20-40 Billion dollars per year by the private sector led by the real FED. The Real FED can be convinced to create the Brain Gold Bug movement as an added

monetary tool. The money should flow based on the following direction of at least the following significant citizens who hopefully will join and create the movement.

- 1 Dr. M. Berry – The creator of the short on the housing market in 2008.
- 2 Dr. Robert Melillo, writer of Disconnected Kids
- 3 Dr. George Guilder, writer of The Scandal of Money
4. Schools that start this process with activity based learning of literacy and math at age 3 via a mentoring division for age 3-6 children that is private mentor based and contracted to the PSMFED and the Real FED.
5. Quality via the Theory of Constraints and others
6. The Real FED
7. Bankers who can be the PSMFED and sell securities
8. Federal Budget Hawks that clear the way for the private sector effort to support the US Treasury

Back to Investors

The ultimate speculation is that the PSMFED can do whatever needs to be done to model an operation like the Reconstruction Finance Corporation of the 1940's and that model will ultimately be adopted by the Real FED because of pressure from all corners of the private sector. The trigger on monetary policy (to pay back the investors) does not exist now so the investor's money is totally at risk until the PSMFED is replaced by the real FED and the future contracts are assumed. **But children stop being gapped right away.** The discussion of good quality under the law for 100% of the children will bring out the fact that the Reconstruction Finance Corporation might have a continuing process under fiscal policy when good quality early learning is included in a national statement of rights to equal opportunity.

In my presentation the Investors in the bonds paying for highest quality delivered by the PSMFED could be left out to dry if the PSMFED does not get the Real FED to take over and pay back the investors. This is narrow opportunity thinking that stays focused. What is not narrow but rather rock solid is the age 6 difference of being really ready to read before kindergarten or not. Investors prevent the risk of the child not graduating and mother not having the influence to effect urban public education. This returns to her the current hands on life of going to preschool and elementary school.

Investors subject to loss create the continuing purpose we are talking about; this is creating the wealth of the Brain Gold Bug Movement. The private sector really wants the Real FED to assume these contracts and pay for real readiness as monetary policy because if that does not happen the cost will need to be born via fiscal policy and add even more to the fiscal deficits and the unwritten asset valuation of the nation. One would never expect better and best to come from the government funded by more fiscal policy. This real hole in our future must be filled. Those wise to the reality of what must happen know that best quality early reading skills choice must be delivered to 100% of the children to eliminate gaps and disparities that are tearing our nation apart.

Many reasons exist for equal early readiness delivered to the child by QRIS organizations. Such are key along with understanding this will not close gaps for the money and risk they address. One size fits one Early Reading Skills Delivered based on mom's choice is factually to be defined as better and best. It is not the purpose here to repeat those many reasons for defining highest quality in terms of QRIS and then on top of that, mother's requirements.

Attachments to this memo are in progress for the investors who need to be sold securities by the PSMFED. If you have gotten this far you should want to review the simplicity of the Debit Bond solution.

1. Introduction to CEO's
2. Debit Bond
3. Investor Expectations
 - a. Words
 - b. Numbers

How? The Private Sector wins back its freedom with the use of the USA VALUES, LLC. Debit Bond.

I suggest that you read the previous memo asking for help from the effective citizen concerned with the US Treasury Deficit. The status quo will not win the day for our kids and 20–50 years from now it will become clear that we put them in financial slavery with little or no relative equity. Within the status quo, deep state or shallow state, few see it to be about the debt, freedom and individual choice to succeed. Not building deeper equity to go with the debt will make all of us slaves to Washington D.C. and the state capitals if it has not already done so. We can do something different now that is needed to change the 10, 20-50 year future. This is about a bigger idea than a 10 year budget projection and we use a concept of simplified NGDP on one sheet of paper meant to be a table cloth to project the payment of Federal debt.

This is going to pick up the explanation where it stopped in the previous memo.

Back to the PSMFED and the FED.

For all the monetary policy money being proposed we are going to overdose on accountability, especially relative to the very small size of the proposal, compared to the financial bailouts of 2008 and after including the large bank enriching payment of interest on excess reserves. Such bailout did not positively reach into the urban community and in fact failed our private sector middle class and those who aspire to it in many ways. But that is old, this is forward.

This Debit Bond is a very speculative investment sold to investors by the PSMFED until it is sold and assumed by the Real FED via legal assumption of operations that issue bonds to pay for ERSD-RA with a 12.5% ROI. In all cases the bonds are paid back with unique monetary policy money, or ERSD-RA is directly paid for by the Real FED. The FED could provide this monetary money directly but the use of bonds spreads the concept of the Brain Gold Bug Movement for debt reduction and more. Once the Real FED takes over the investment it becomes safe and the private sector financial markets (retirement and pension investments and the like) will flock to it because of its opportunity to make up for very poor returns in the last 10-15 years.

These investments also have a bonus kicker in redemption after 15 -16 years that effectively measure and pay for real outcomes. The bond kicker is base rated when issued using the actual 1,000 kids from 2,000 parents. In determination of the base of the bond kicker be careful to note that a child's status at age 6 is not used. The parent's status is used at age 6 of the child. Education and economic risk based on parent actual results (graduation duplication potential) are measured against actual graduations of the child at age 22 (15-16 years later). The bonus kicker is the result. Schedule for discussion is not included.

Say the demonstrated PVofPE-Prek that can be expected is equal to the parent's demonstration of graduation. In our example that is \$278,000,000 for 1,000 children, a simple calculation. The bonus is equal to 20% of an improvement on that base in 15 years of effort to graduate denominated in 1,000 kids served by the par value first things first cash spending of the Debit Bond proceeds. Our example says this is \$460,000,000 and 20% of the improvement is \$36,000,000 due to the owner of the bond denominated per child, or \$36,000 per child. We assume in final concept that this money will go to the child based on the average of 1,000 children. Each bond will have its own base and achievement but each child will not.

There is more incentive calculated at age 6-7 within the Debit Bond. Another base of the bond is blocked chained by the PSMFED and the REAL FED gift to the US Treasury based on the Early Reading Skills Delivered within the children defined by the kindergarten teacher's evaluation. This has worst, bad, good, better and best values of respectively; \$0, \$100,000, \$300,000, \$500,000 and \$750,000 per the child's real reading, math and positive expectation skills demonstrated. (these are private sector definitions using absolutes as a goal) The difference between the base of the

bond \$278,000,000 for the bonus kicker and the actual valuation of the Debit Bond for the US Treasury is paid at the rate of 10%-20% to the Community of ERSD-RA providers per child in a design to start good and valuable private sector efforts and then speculation/action for the graduation results 15-16 years later.

You can see how this will dominate the mother's increasing influence over the education of her child starting with the age of 0-6 one size fits one with respect for really doing first things first via hard work within local groups of 100 to 1,000. Highest Quality Customer requirements will be defined in short order. Highest Quality Customer Requirements already exist in the suburbs but are blocked out of urban and rural spaces by the status quo. Urban mom has no idea these standards exist implying a concept of soft bias between those who have the ability to pay for better and best and those who do not.

Wall Street, Main Street, Best Quality Preschool Education, and contracted Public School Districts are tied at the hip of best quality ERSD-RA with a \$750,000 per child value for PVofPE-Prek or less based on results. Importantly, federal, state and local government approval is not required to put Debit Bonds in place for our kid's future when the private sector is viewed as the solution. The 1 million man and women email march on the private sector FED is required because monetary policy (NewOldMoney) centers on just 19 Bankers and Economists who understand for all they have done, they have not done right for atrisk kids and their moms, yet.

So - in the end, doing right, gets the kid's out of debt and sets the nation on highest possible positive expectations from doing first things first.

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Early Reading Skills Delivered

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