HOLIGENT PROPOSAL

10 + 50

to attain

UNIVERSAL QUALITY OF LIFE, PEACE, & SYSTEMIC SUSTAINABILITY

for the United States of America by

Rearranging the Way We Live, Work, Commute, Consume, Educate and Govern – a Community at a Time

A. Nicholas Frank

Holigent.Org
Holigent Transition to Peace and Sustainability Org
Los Angeles, CA
transform(at)holigent(dot)org

INTRODUCTION

Humanity's agenda for the 21st century is the race against time to survive and thrive. Capitalism and democracy, in their present form, focused on the short term, are blind to long term needs and consequences. Resting on these flawed pillars our system is not equipped to serve cross-generational interests. A civilization that leaves debt and depletion as legacy to future generations is on course to meet its terminal collapse. This is a proposal to change that course.

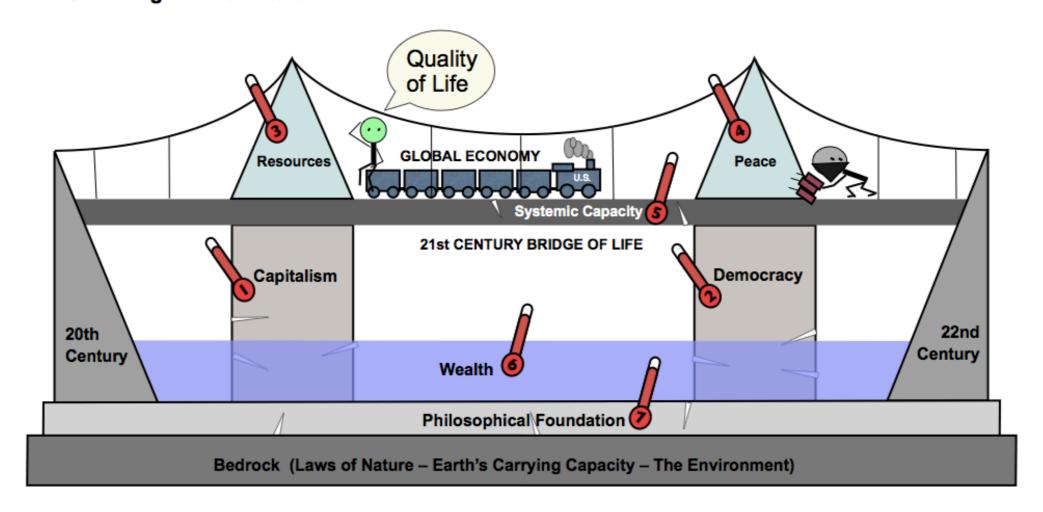
The Holigent Proposal is an outline of a developmental program for transitioning to a sustainable hybrid socioeconomic operating system. The transition is achieved through the redesign and restructuring of the way we live, work, commute, produce, consume, educate and govern ourselves a community at a time. The goal is achieve social, economic and environmental justice, quality and systemic sustainability.

The transition is proposed to begin with the construction of a prototype compact urban village on a suitable site to demonstrate a hybrid socioeconomic arrangement in which the best features of capitalism work in tandem with direct human resource input to generate and retain local value and wealth while securing quality of life even during recessionary times. When the program is expanded beyond the initial demonstration project it will provide for secure and sustainable social, economic and environmental quality of life for an expanding circle of participants in the United States and over time in communities around the world.

After the initial funding and completion, Holigent communities become self-financed, self-maintained and self-replicating. A national program could provide millions of construction-related and other employment opportunities and leave a legacy of low-carbon, self-organized, affordable and sustainable communities across America.

This proposal outlines the five phases of the Holigent Reconstruct America program, that if we execute well and timely can solve humanity's greatest challenge: Securing quality of life, peace and sustainability in order to survive and thrive on our wonderfully rich and hospitable, but gravely endangered planet.

Stress Testing Our Bridge to the Future



Our planetary civilization is dependent on humanity's quality of life. Quality of life, on the other hand, is supported by a complex social, political, economic and environmental infrastructure. A simplified illustration and stress test of our bridge to the future reveals the fragility of our existing socioeconomic system. Attempted conventional solutions that are rooted in our existing unsustainable practices are inherently flawed and inadequate to resolve the multidimensional and converging 21st century challenges.

The following **Stress Test** highlights the major threats that are progressing to converge with high probability within the first half of the 21st century.

Stress Testing

our 21st Century Bridge to the future

- 1 The closed and finite system of our planet cannot support the exponentially expanding needs of our **current economic model** for materials, energy, space and life support capacity.
- **2** The tilted playing field, on which individual citizens vote only on election days but special interests "vote" every day in the lobbies of congress, corrupts democracy. This political system has become a partisan and often gridlocked, inefficient institution.
- **3** World population is over 7 billion. Rising demands are depleting available **resources**. Resource depletion is threatening the global economy and social order. Earth's ecology is highly disturbed and its carrying capacity is over-stressed.
- **4** The greatest threat to **peace**, our children and grandchildren's future, is nuclear proliferation and an increasing probability of a nuclear war.
- **5** Like an earthquake or avalanche, when a complex system, such as our socioeconomic infrastructure is stressed to capacity, an invisible nonspecific failure can lead to its sudden collapse.
- **6** A tide of **wealth** is receding from the West and is moving to the East. The vacuum forming in the wake of that transfer of wealth will soon threaten global order. Vertical wealth migration from the "99%" to the "1%" is causing extreme wealth inequality that is undermining social order.
- **7** The **philosophical foundation** of Western civilization (gone global) is reductionism, rooted in Greek atomistic philosophy without holism, highly compartmentalized and deeply fragmented unable to produce holistic-systemic and synergetic solutions inherently ill equipped to secure quality of life, peace and sustainability.

Quick Analysis: All the significant support members are highly stressed. In convergence, they increase the probability of systemic failure and collapse.

In the following 10+50 Scenario, Holigent.org is proposing a five-phase solution to meet these converging challenges and secure quality of life, peace and sustainability.

10+50 Scenario

A Peace and Sustainability "Offensive"

The 10+50 Scenario proposes a 10-year program with a 50-year extension. The initial 10 years would serve as an urgently accelerated program to prime the Holigent socioeconomic transition to economic security, quality of life, peace and sustainability. This initial phase is to demonstrate the capacity of the Holigent Solution to overcome the multidimensional challenges the U.S. is facing in this 21st century. The 50-year extension is to institutionalize and globalize the program in the interest of systemically and structurally secure peace and sustainability world wide.

Funding this proposal will rely on local, state and the federal governments. Philanthropist and the public are invited to join this project and be part of the solution. This local to global community-building peace and sustainability "offensive", would be a grand national investment that in time will reduce the debt and lighten the peace-maintenance burden on the U.S. military. Jobs lost in the military industrial complex by any reduction of the military budget due to reordering of priorities would be more than replaced by the jobs gained in construction of Holigent Urban Villages and associated mass transportation systems on a national scale.

The 10+50 Scenario would create millions of construction-related and other jobs, reduce carbon emission by a vast amount, move us toward energy and fossil fuel independence, and sharpen the United States' competitive edge. It would also solve most of the traffic problems of big cities and leave a legacy of secure, affordable and sustainable communities across America.

Five Phases of the 10+50 Scenario

to Win Humanity's Race to Survive and Thrive

Phase 1 – Build an experimental/demonstration Holigent Urban Village

Redesign the way we live, work, commute, consume and govern ourselves and build an all green, mixed-use, live/work, low-carbon, mass transit-served compact Urban Village with hybrid economy and social contract that will facilitate the transition from suburban sprawl to vertical expansion and from car-dependent to car-free living with a minimal and sustainable footprint on the environment.

Phase 2 – Introduce the Holigent Delta Plan

The Holigent Delta Plan (Variable Commitment Allocation Agreement) will facilitate the transition from unsustainable capitalist consumerism to a hybrid socioeconomic operating system that is friendly to people and the planet. This hybrid system utilizes the best features of capitalism in tandem with direct human resource input that creates and retains local value and wealth that is significantly independent of general/global economic uncertainties.

Phase 3 – Regional Development

Construct a string or cluster of Holigent Urban Villages to build a Holigent Town. Such development will provide the opportunity to fine-tune the new hybrid socioeconomic arrangement and demonstrate the large-scale potential for creating economic security, attaining energy independence, and providing quality of life at a sustainable rate of consumption and carbon footprint.

Phase 4 – National Project

Expand the development to national scale and the Holigent program will bring back outsourced businesses, create millions of construction-related and other jobs, and leave a legacy of low-carbon, self-maintained, affordable and sustainable communities across America. The program will significantly reduce the burden on government. Holigent communities will prevent rather than fight crime by providing outreach, training and jobs for adjacent neighborhoods with special attention to their at-risk youth.

Phase 5 – Global Program

Integrated with U.S. foreign policy and managed by nongovernmental organizations overseas, Holigent programs could provide a model of international community networking, sustainable development and economic revitalization that could supplement or supplant foreign aid and promote economic security, peace, sustainability and goodwill worldwide without strain on American taxpayers.

Phase 1

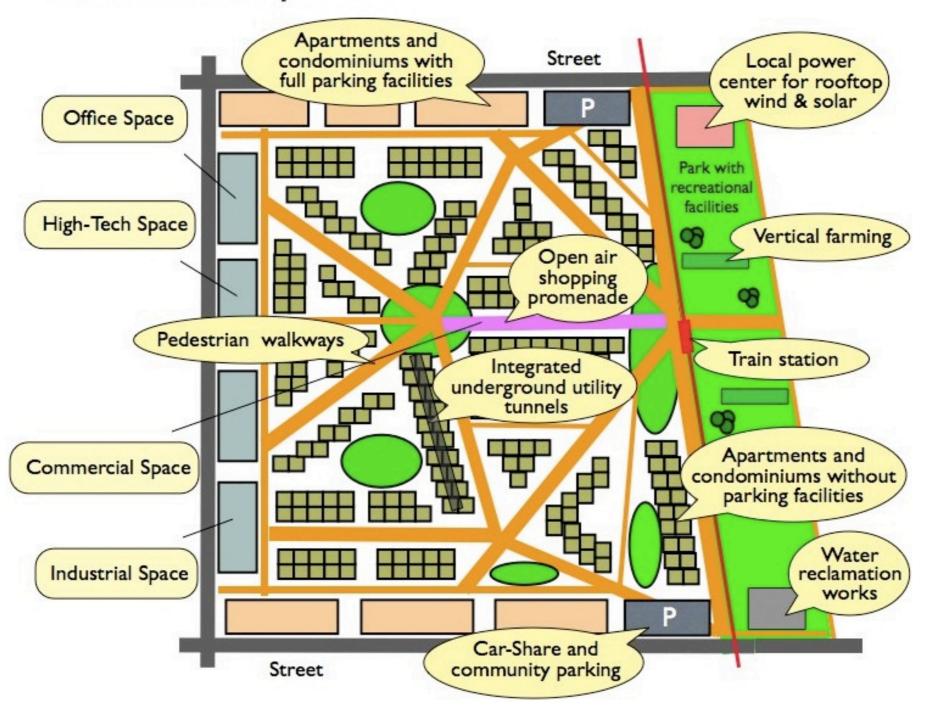
Build a demonstration Holigent Urban Village

Redesign the way we live, work, commute, consume and govern ourselves and build an all green, mixed-use, live/work, low-carbon, mass-transit served compact urban village to demonstrate the hybrid economy and **facilitate the transition** from suburban sprawl to vertical expansion and from car-dependent to car-free living with a minimal and sustainable footprint on the environment.

The Holigent Urban Village is a proposed human scale, walkable community that consists of low, mid and high-rise all green, mixed-use residential and commercial structures. The village will provide office, light industrial and commercial spaces, a shopping promenade and parks with recreational facilities. Such "live/work" multi-purpose developments will bring places of employment within close proximity to residences. Holigent Urban Villages will not be permitted to sprawl beyond their designated capacity in order to preserve their walkable human scale. To satisfy growing demand, additional villages will be built and joined by electric rail transportation.

The Holigent Urban Village will be a nonprofit development. The community will provide a car-share program that will help facilitate individuals' transition to a car-free lifestyle. The nonprofit complexes will provide affordable housing by rent reduction through community credit (C-credit) earned through community service. Holigent developments will also enable the introduction of the hybrid economic arrangement offered by the Holigent Delta Plan.

A Generic Concept Plan



Generic plan for a transitional compact urban village suitable for dense urban settings.



A generic model of an urban village suitable for locations where ample land is available. Adjacent land would also provide for local food production, water reclamation and energy generation.

Options of Transitioning

(From car-dependent to car-free living)

Option 1 provides apartments with full parking facilities. Residents pay all or most of their rent in dollars and have the choice to pay a small portion of their rent with Community Credit (C-credit) earned in community service.

Option 2 will allow car-owning residents to live in the lower-priced pedestrian core of the Village, park their car in the community parking structure for a fee, and take greater advantage of public transportation. Residents pay a somewhat larger portion of their rent with earned C-credit.

Option 3 allows residents to give up car ownership and live in the pedestrian core. They may belong to a car-share program but rely mainly on alternate and public transportation. Car-free living and C-credit rent reduction significantly reduce the cost of living.

Option 4 is reserved for qualified car-free residents and would allow a substantial portion of their rent to be paid with earned C-credit to obtain affordable housing.

Site Selection

Requirements

Suitable land for the demonstration Holigent Urban Village and for potential regional expansion.

A sufficient pool of population from which to draw tenants.

A sufficient pool of business and industry that are potential tenants.

An existing mass transit system.

Access to freight by rail or by trucking.

Sufficient utilities capacity.

Notes about the numbers in this proposal

It will be helpful to think of humanity as passengers on space ship Earth. Collectively, never before have we sailed waters so troubled. The perfect storm is gathering and our ship is in collision course with the great berg of natural reality. What will be the cost of changing course? The numbers related to the size and cost in this proposal are approximations. True numbers will develop as we move forward with this hybrid socioeconomic experiment and as results and data will become available. For now, perhaps the more appropriate questions we must ask: what is the worth of saving ourselves and our planet? And are we capable of making the necessary heroic effort to overcome inertia and correct the course of our future.

Costs and Benefits of Phase 1

Funding required

At \$240 per square foot, the construction of the average 1200 square foot residential unit will cost \$288,000.

The demonstration Village containing 3,000 units, not including land	\$864 million
Commercial, office and light manufacturing space at average \$180 per square foot x 720,000 (20% of living space)	~ \$129 million
Total living and work space construction cost for the Village	~ \$993 million

Time required

In the spirit of "the race against time", accelerated planning and construction may be completed in 2 to 4 years.

Benefits

The demonstration Holigent Urban Village will be the product of Phase 1 of this proposal. The principal tenants will be suitable companies with substantial numbers of their voluntarily participating employees setting up shop to live and work in the Village.

Dollar income

Residential: 3,000 unit at \$1,200 ea = \$3,600,000/ mo	\$43,200,000/yr
Office/ commercial: at \$1.50/sf/mo x 720,000 = \$1,080,000/mo	\$12,960,000/yr
Total yearly rental income for the Village	\$56,160,000/yr

Human resource income - Measured in Community Credit hours (CCh)

planetary/environmental citizenship and community membership.

2 (over 16)* per unit x 3,000 units = 6,000 individuals x 10 hours/mo	720,000 CCh/yr
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Every aspect of work, productivity, consumption, energy generation, transportation, self finance (beyond initial funding), self maintenance, self governance, quality of life and other aspects will be studied. The data obtained will provide the basis in projecting costs and benefits for the regional and national expansion of the project.

* For ages 16 and over, community service will be a supplement to education in hands-on learning of skills,

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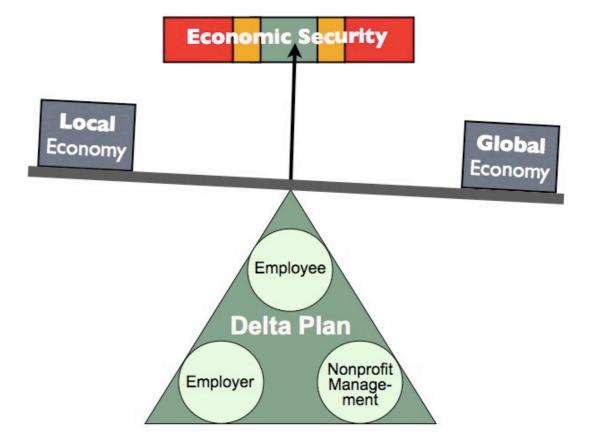
Phase 2

Introduce the Holigent Delta Plan

(Variable Commitment Allocation Agreement)

A Hybrid Economic Arrangement

The Variable Commitment Allocation Agreement better known as the Holigent Delta Plan is a three-way agreement between participating employers, their participating employee-residents of the "Village" and a nonprofit developer/ management organization. Economic security is achieved through the Delta Plan by maintaining balance between local and global economies. The Holigent arrangement helps generate and retain local value and wealth thus provides a 'firewall' to protect participating communities against the unpredictability of the general/global economy even during recessionary times.

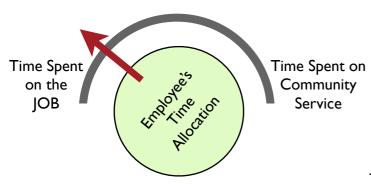


The A B C of the Delta Plan

A Variable Commitment Allocation Agreement

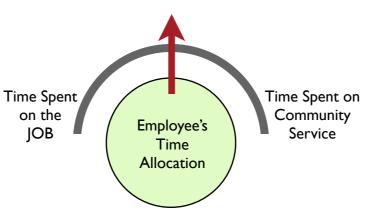
Plan A Normal Conditions

Under normal conditions an employee-resident's time allocations are balanced between employment and community service according to their basic agreement. Participating employee-residents are under an individual or collective Delta Plan. All employee-residents participate in community service – earning Community Credit (C-Credit) and pay a portion of their rent with C-credit.



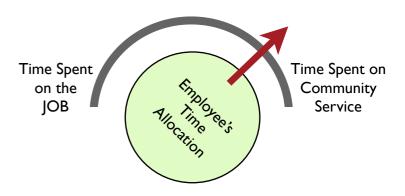
Plan B Variable Conditions

During moderate economic hard times, affected employees' commitments would be varied according to a negotiated or prearranged scale. Affected companies would reduce some or all employees' pay and/or workhours in accord with agreements. Affected employees would work more hours in community service and pay a larger portion of their rent with earned C-credit. This option provides the opportunity for employees to work for lower wages thus create a competitive advantage while securing their quality of life.



Plan C Dormant Conditions

During severe economic hard times. an affected company would go into a dormant state rather than shut down. Their employee-residents would go on unpaid furlough rather than be laid off and would be recalled when work is available again. Increased community service allows furloughed employee-residents to retain their apartments and pay most or all their rent with earned C-credit. Participating employers, in order to avoid permanent shutdown, must be debt-free, insured, subsidized, or otherwise able to reorganize or freeze obligations to be covered for the dormant period. This plan would preserve a company's physical, business, and workforce assets as well as its employee-residents' workplace, housing and essential quality of life.



Costs and Benefits of Phase 2

Funding required: Some but not significant cost is associated with providing training programs introducing Phase 2 **Time required** for completion: No significant time required beyond the training courses introducing Phase 2

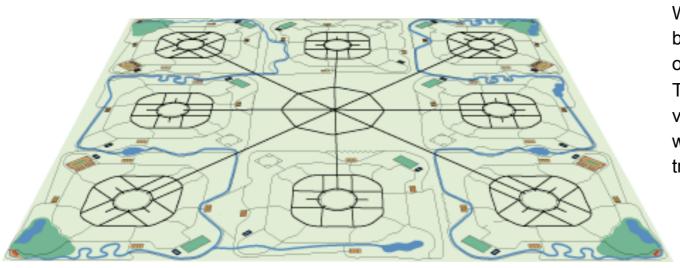
A fully implemented Holigent program will provide the following benefits and advantages:

- The Delta Plan creates a local value exchange largely independent of the global economy.
- The Delta Plan provides a competitive productivity advantage in global markets.
- Jobs and housing remain secure even during economic recession.
- Jobs are less likely to be lost to outsourcing.
- Time is not wasted on the daily commute.
- Provides favorable residential and commercial rental rates.
- Residents' rents further reduced through community service.
- Cost of living further reduced by car-free living.
- Routine daily walks in the pedestrian urban village improve fitness and will reduce healthcare costs.
- Car-free living reduces emissions improving air quality.
- Lowered oil demand of car-free living moves the U.S. toward energy independence and trade balance.
- Transitioning to car-free living is the greatest single contribution an individual can make to reduce his/her carbon footprint by a large measure.
- Community and infrastructure maintenance and safety are secured by community service resources.
- Community self-maintenance provides a sense of ownership and respect of self, property and community.
- Community service teams promote social interaction and bonding that build true community.
- Self-maintained and self-organized Holigent communities reduce the burden on governments.

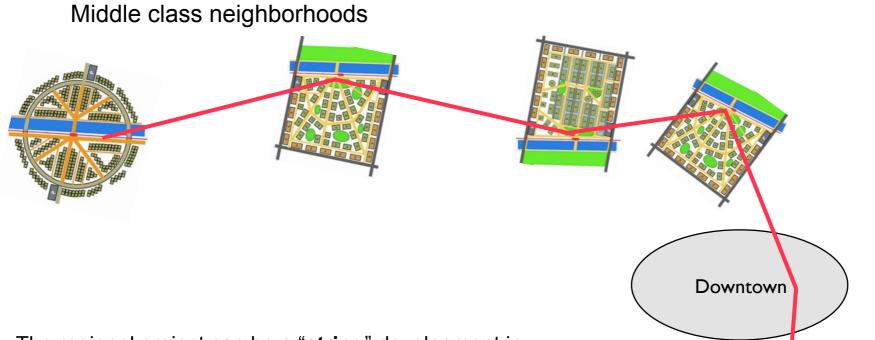
Phase 3

Regional Development

Construct a cluster or string of Holigent Urban Villages to build a Holigent Town. The development of such a cluster or string will provide the opportunity to fine-tune the new hybrid socioeconomic arrangement and demonstrate the large-scale potential for sharpening America's competitive edge, creating economic security, attaining energy independence, and providing quality of life at a sustainable rate of consumption and minimal carbon footprint.



Whenever practical, a number of villages may be built with touching boundaries to form the optimal and most efficient layout for a Holigent Town. This arrangement lends itself for eight villages to be built around a central village that will serve as a major civic, commercial and transportation hub.



The regional project can be a "string" development in which the villages are not clustered but strung out to include a range of socioeconomic groups including middle class and low income communities as well as industrial areas. Such variety will allow the development of a broad model that can be fine tuned to be applicable in wide ranging conditions across the U.S. and other countries.

Low income neighborhood

Industrial section

Costs and Benefits of Phase 3

Regional Development of a 5-Village Holigent Town

Funding required:

Taking the demonstration Village as the basic model with projected construction cost of \$993 million per Village, a cluster or string of 5 such villages in a regional development that we could call a Holigent Town (Town) will cost \$4.97 billion.

Time required

Once again invoking the spirit of "the race against time", accelerated construction may be completed in 4 to 7 years.

Dollar income (when completed)

Residential: 5 Village x 3,000 unit/Village = 15,000 unit at \$1,200/unit/mo = \$18,000,000/mo	\$216,000,000/yr
Office/ commercial: at \$1.50/sf/mo x 720,000sf/ Village x 5 Villages = \$5,400,000/mo	\$64,800,000/yr
Total yearly rental income for the 5 Village regional development – Holigent Town	\$280,800,000/yr

Human resource income - Measured in Community Credit hours (CCh)

2 persons (over 16) per unit x 3,000 units/ Village x 5 Villages = 30,000 individuals x 10 hours/mo each = 300,000 hours/mo x 12 =	3,600,000 CCh/yr
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Every aspect of work, productivity, consumption, energy generation, transportation, self finance (beyond initial funding), self maintenance, self governance, quality of life and other aspects will be studied. The data obtained will provide the basis in projecting costs and benefits for the national expansion of the project.

Car, oil demand and emissions reduction

Holigent Town (5 Village ~ 30,000 cars); 90% car-free takes **27,000 cars off the roads**. At 5 tons/car/year would **reduce CO2 emission by 135,000 tons per year.**

Phase 4

National Program

Projections for a Self-Sustaining Program

The nonprofit management organization(s) will own/operate the income properties in the Villages. The Dollar and C-credit revenues will be reinvested in construction and maintenance of the Villages. As income and C-credit human resource assets grow, the communities would rely on internally generated resources toward continued self-sustaining development and self-directed maintenance.

Following the initial infusion of funds and completion of construction Holigent communities become self financed, self maintained and self directed. Holigent communities will take care of all physical maintenance and much of social services, social security and unemployment programs.

Thus Holigent developments will significantly reduce the burden on governments. Generous initial funding of Holigent developments can be regarded not as spending but as investments in permanent solutions of multi-dimensional problems that are threatening to grow to unmanageable proportions during the coming years and decades.

Funding is expected to be mostly in the form of Federal grants.

Costs and Benefits of Phase 4

Funding required:

In this rather broad estimate in projecting for a National program, we continue to work with the earlier estimate of \$4.97 billion as the construction cost of a 5-Village Holigent Town. The question of how many Holigent Towns we need to build is variable. For a generic estimate we work with the number 454. By some estimate this number may represent a tipping point that would give critical mass and momentum to this program. Constructing 454 Towns (2,270 Villages) would cost of \$2,256 billion.

Time required

Invoking once again the spirit of "the race against time", through accelerated construction a significant portion of the National project could be completed in 10 years. Funding must be institutionalized and continue for the following 50 years in order to achieve complete energy independence, a balanced budget without debt, carbon neutrality and secured quality of life for all.

Dollar income

Total yearly rental income for the 454-Town (2,270 Villages) National program	\$156,902,400,000/yr
Office/ commercial income: \$64,800,000/Town/yr x 454 Towns	\$29,419,200,000/yr
Residential rental income: \$280,800,000/Town/yr x 454 Towns	\$127,483,200,000/yr

Human resource income - Measured in Community Credit hours (CCh)

2 (over 16) per unit x 3,000 units = 6,000 people/ Village x 5 Villages = 30,000 individuals x 10 hours/mo each = 300,000 hours/mo x 12 = 3,600,000 CCh/yr x 454 Towns	1,634,400,000 CCh/yr
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Every aspect of work, productivity, consumption, energy generation, transportation, self finance (beyond initial funding), self maintenance, self governance, quality of life and other aspects will be studied. The data obtained will provide the basis in projecting costs and benefits for the global expansion of the project.

Summary of the National Program

The national program at its completion will have built 454 Holigent Towns (5 Vilages each) or a total of 2,270 Holigent Urban Villages, each with 3,000 units housing 6,000 residents. The completed national program will then have an approximate population of 13.6 million people.

13.6 million people amounts to 4.5% of the population of the United States. While there is no exact formula, we can estimate that this population in the Holigent Urban Villages national program will reduce reliance on the Federal government across the board by 4.5%. If we consider only the four agencies with the highest budgets their 2015 budgets together amounted to over \$3,000 billion. 4.5% of that amount would be a savings of \$135 billion.

The estimated cost of the National program is \$2,256 billion. If the Federal government funded the national program at \$135 billion per year, in 17 years (in essence) the National program would be fully funded and in 25 years could be fully built. Following completion, the repayment of the loan in the hybrid manner that includes services and dollars can be assessed and scheduled. By the end of the 10+50 year program all loans will be repaid.

We can also estimate with a high degree of confidence that by the end of the 10+50 year program the U.S. will have reached a critical mass and momentum in the cellular restructuring and hybridizing of the structure of work, transportation, economy, self governance, and other aspects of living. In addition, great strides will have been made to globalize this transformation in the interest of securing quality of life, peace and systemic sustainability worldwide.

Phase 5

Global Program

The future of peace and sustainability will be advanced greatly by building Holigent community networks around the world. This process needs to begin with the socioeconomic geographies that harbor the greatest potential conflict with the United States.

China will welcome Holigent development that would employ millions and would build secure, peaceful and carbon neutral communities – a non-political solution the Chinese system sorely needs to promote stability.

Similarly, the Muslim world needs a broad program that would invest the energies of millions of young people in building Holigent communities. Such programs would defuse radicalization movements and greatly enhance U.S. and world security and the cause of peace.

The Holigent development program is a nonpolitical, nonprofit, charitable public benefit activity that does not threaten any establishment regardless of its nature. Rather it introduces stability and helps diffuse collective stress and social unrest. Friend and foe will likely cooperate in the Holigent programs motivated, at minimum, by self preservation that is better served by social stability than force.

Global Programs to Promote Peace and Sustainability

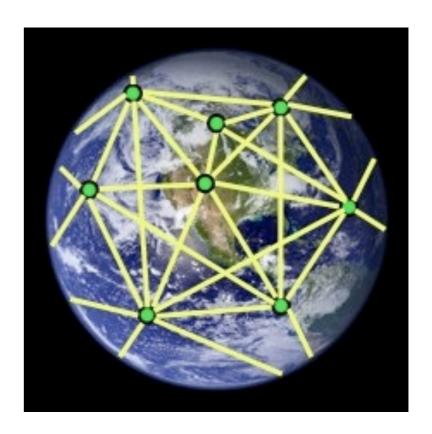
An additional threat to quality of life is global climate change, which in turn may increase socioeconomic stress and heighten conflicts around the world. High collective stress disrupts agreements, relationships and social order. Amidst probable environmental disasters and broken economies in the coming decades, global socioeconomic stress may rise to a tipping point at which time dysfunctional global trade agreements may no longer serve as the glue in international relationships. Under resulting conditions, global order and peace will be gravely endangered.

This serious concern about our future prompts us to promote the concept of **Holigent global community networks**. Such networks can lift some of the burden from the existing fragile international system of relations and establish a more reliable model of people-to-people contacts as collaborative international networks develop.

Integrated with U.S. foreign policy and managed by nongovernmental organizations overseas, an export of the program could supplement or supplant foreign aid and promote economic security, peace, sustainability and goodwill worldwide without strain on American taxpayers.

Develop Global Networks

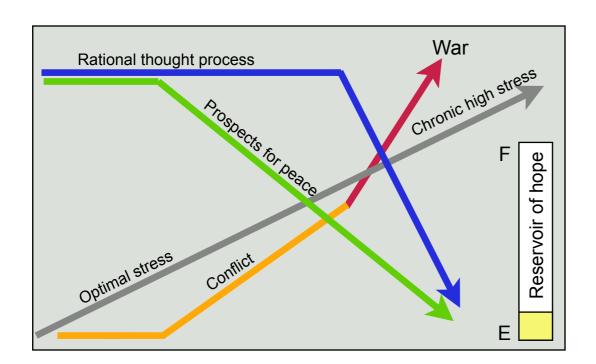
As we conduct a stress test of the vital elements that support quality of life, we discover that high systemic stress is endangering our socioeconomic system and our bridge to the future. With that concern in mind, the Holigent program invites foreign students, community organizers, policy makers and developers to train in the United States and will assist them in seeding Holigent programs in communities around the world. In time, such communities, bound by common goals, interests and organizing principles, will develop strong international networks solving problems starting at the community level while reducing the burden on respective governments. Governments will see the advantage of proactively investing in Holigent Solutions to prevent rather than fight problems. Such global networks will promote economic security, social harmony, peace, sustainability and goodwill worldwide.

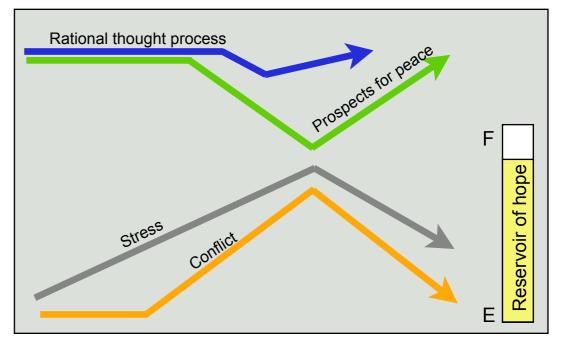


The Hope Factor in Peace Building

The objective of globalizing the Holigent Solution is two-fold:

- 1. To demonstrate the proposed hybrid socioeconomic model that offers solutions to the multi-layered social, economic and environmental problems faced by communities and cities around the world.
- 2. To offer the Holigent Solution as a generator of hope. We know that hope is a powerful mitigator of collective stress and anxiety. We also know that when collective social and economic stress is mitigated and collective energy is focused on a constructive project, social disorder and war can be avoided.





In an environment of hopelessness the correlation between stress and peace is such that as stress levels surpass the physiological optimal and elevate to chronic high levels, rational problem-solving ability diminishes while the intensity of conflicts takes a sharp upturn. All along, prospects for peace diminish. As collective stress increases, peace prospects die and civil disorder, riots, terrorism or war follow.

When the collective reservoir of hope is high, hope displaces despair and people set their sights on a more positive future. This preserves rational thought process, which helps conflict resolution and reduces collective stress and anxiety. Consequently, prospects for peace are restored as conflicts and war are avoided. The *hope factor* generated by Holigent projects may significantly amplify their long-term positive impact.

Costs and Benefits of Phase 5

Funding required: To be determined. Host governments will be responsible for the majority of funding.

Time required: Significant progress made during the initial 10 years seeding the program in many countries around the world will give the globalization of the program a head start.

The U.S. must lead the effort to promote and institutionalize Holigent socioeconomic development around the world during the following 50 years. Developing a global Holigent community cooperative network will structurally secure quality of life, peace and sustainability worldwide.

Summary of the 10+50 Holigent Proposal's **Projected Impacts**

Impact on Transportation

Reduced Traffic Congestion

As the project expands and participation grows each year, a greater number of people will transition from car-dependent to car-free living. Fewer cars on the roads will reduce the number of auto accidents and will decrease traffic congestion. Faster-flowing traffic will result in reduced gas consumption, fewer wasted hours and improved productivity.

Improved Mass Transportation

The Holigent developments, with future cellular arrangement of urban villages, will lend itself to the development of an efficient high-speed electric train or monorail mass transit lines that will connect to existing transit systems. The Holigent Solution will promote the development and use of efficient mass transit systems.

Environmental Impact

Reduced CO₂ Emissions

Fully developed Holigent Urban Villages will be 90% car-free. According to EPA, the average car emits over 5 tons of CO₂ per year. Accordingly, this program can yield a significant reduction of CO₂ emissions. There will be additional reduction in CO₂ emission and other pollutants associated with the manufacture and shipping of cars.

Environmental Restoration and Protection

A portion of the direct human resource derived from community service will be allocated to habitat restoration and environmental protection in and adjacent to Holigent developments.

Social Impact

Saved Commute Time

On average, an individual participating in the car-free live/work program will save 240 hours per year based on the typical big city commutes. Community service commitments convert part of that saved time to economic and quality of life value for the individual and for the community. In addition, interaction and bonding with team members during community service provides a social benefit. The rest of the time reclaimed from the car commute will increase residents' free time for social activities and recreation, further improving the quality of life.

Health Benefits

Holigent Urban Villages, with car-free pedestrian cores, provide for their residents a built-in opportunity for daily walks. In addition, participation in community construction and maintenance provide more opportunity for physical activity. Parks with recreational facilities within the community complex will contribute to healthful and stress-free living. Research associates such stress-free and healthful lifestyles with improved fitness and lower incidences of illness.

Social and Economic Security

The Holigent Solution through its Variable Commitment Allocation Plan (Delta Plan) provides agreements among participating employers, their employee-residents, and the nonprofit community developer/management organization by which individuals will be able to preserve their jobs and their housing even during economic recessions. The arrangements will help preserve social and economic continuity and security.

Economic Impact

Economic Impact on the Individual

An individual, living car-free in a Holigent community will be able to eliminate the cost of car purchase, insurance, maintenance, fuel and other car-related expenses. Rent reduction through C-credit earned in community service will further reduce the cost of living.

Reducing Reliance on Foreign Oil

The U.S. imports a significant amount of oil needed to run our economy. At that rate the U.S. economy is potentially held hostage to foreign oil. Some of our oil money finds its way to terrorist organizations and helps to finance their operations against the U.S. Consequently the U.S. has to spend additional billions of dollars to fight terrorism. The Holigent Proposal would progressively and significantly lower oil demand and demonstrate a replicable socioeconomic model of high productivity at much reduced oil reliance.

Helping to Balance Trade

This Proposal will reduce gasoline consumption thus help reduce oil imports and improve the U.S. balance of trade.

Reducing the Burden on Government

The Department of Health and Human Services, the Social Security Administration, the Department of Defense, and the Treasury Department (servicing the national debt), are the four entities of the Federal Government with budgets towering over those of all other federal agencies. Their spending is mainly responsible for the \$19 trillion (as of 3/2016) national debt that continues to rise. The Holigent proposal including its hybrid loan repayment program would help reduce the U.S. debt.

Reducing the Burden on the Social Security Administration

The Social Security Administration's budget for 2015 was over \$900 billion and growing. The Federal government is uncertain whether it can sustain the current level of social security benefits much longer. The Holigent Proposal could tackle this dilemma. In addition to the rental income, Holigent Communities are projected to generate direct human resources derived from the members' community service agreements. With the self generated resources and built-in arrangements of social and economic security, the Holigent Communities will have a capacity to assist all its participating residents, into their old age, thus requiring reduced assistance from the Social Security Administration.

Reducing the Burden on the Department of Health and Human Services

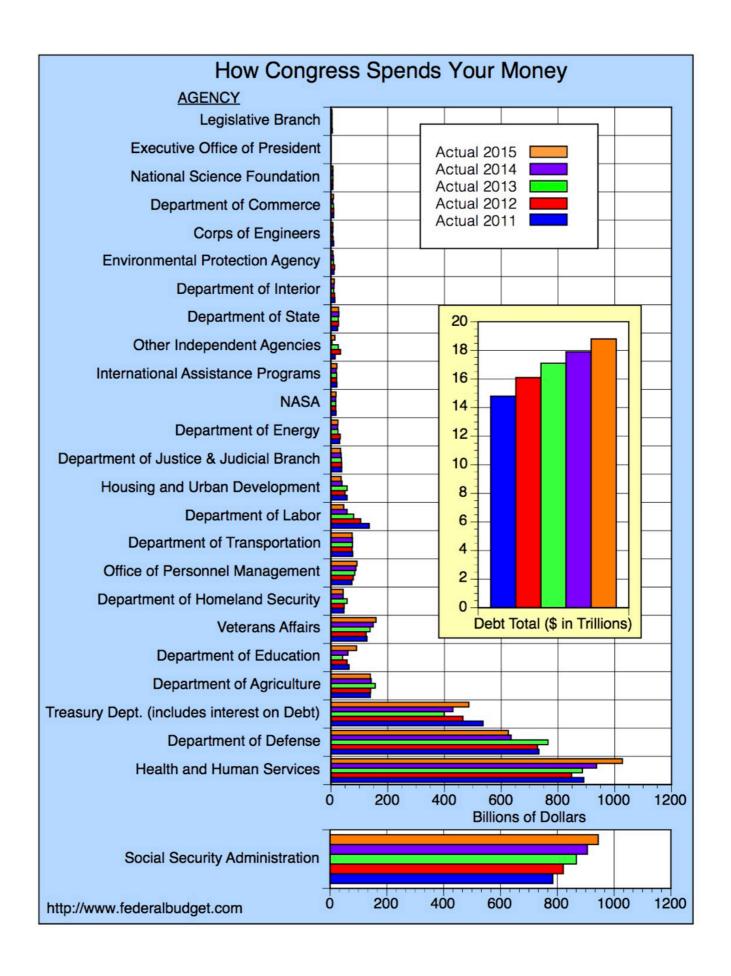
The U.S. Department of Health and Human Services, at over \$1 trillion (2015), is the largest in the Federal budget. This department is a major contributor to unsustainable federal spending. The solution for health and well-being provided through the Holigent Proposal is focused on *prevention* of illness as well as providing a community-supported health care system.

An emphasis on walking in the pedestrian Villages and the participation in community service will provide a built-in routine of physical exercise. Car-free living, reduced rent, and the absence of a freeway commute will reduce stress levels. Social and economic security in walkable compact urban villages improves the quality of life. It is well documented by research that an active, secure and stress-free lifestyle is an effective way to maintain physical and emotional health and fitness.

In addition to these built-in preventions, Holigent Communities will have the self-generated funds and human resources to provide excellent health and human services with reduced assistance from the Federal government, thus reducing the burden on the Department of Health and Human Services.

The Federal Budget

A Quick Comparison Chart



Reducing the Burden on the Defense Department

The 2015 U.S. military budget was over \$600 billion. Without deeper analysis, one might say that it is a far stretch to think that the Holigent Proposal can make a dent on this figure and reduce the burden on the Defense Department. However, since conventional wisdom and methods are failing to solve the most urgent 21st century problems that the U.S. and the world are facing, this Proposal is indeed proposing unconventional solutions.

After sufficient priming, the Holigent Proposal would develop self financed, and to a degree, self reliant communities. Such communities would have a lighter footprint on the economic, environmental and political fabric of the world. International models developed through the Holigent Solution would be shared with communities around the world. This global program would help build international teams and partnerships expanding the Peace and Sustainability movement around the globe. The new communities developed by Holigent nonprofit NGO projects will be largely independent of governments and at lowered vulnerability to energy crises and recessions of the global economy.

A non-threatening and more intimate outreach and cooperation between Americans and communities around the world has the potential to reduce tensions and build international trust. In view of the new reality in which the most pressing problems of our planet do not lend themselves to military solutions, through the implementation of the Holigent Solution eventually most Americans will feel comfortable with a somewhat smaller and well-reasoned United States Defense budget.

Reducing the Burden on the Treasury Department

Nearly four-fifths of the Treasury Department's nearly \$500 billion (2015) budget is spent as interest payment on the national debt. The Holigent Proposal can reduce the interest payment on the national debt indirectly.

The Holigent Solution will reduce monetary demand on the Social Security Administration, the Department of Health and Human Services, and the Department of Defense – the three money-guzzlers of the U.S. Government that ring up most of the deficit spending. When the U.S. Government is assisted by the Holigent Proposal in reducing or eliminating deficit spending it can reduce the U.S. debt. When the debt is reduced the cost of servicing the debt will decline. Through such indirect yet positive means this Proposal will help reduce the burden on the Treasury Department.

Promoting Global Peace and Sustainability

Building Partnerships

From the beginning, Holigent Projects will invite individuals from other nations to train in the United States and then take the program with them to communities around the world in order to help seed the concept and the program internationally. As the programs grow in the U.S. and in communities around the world, international teams and partnerships will form to expand and spread to include ever-larger international participation.

Partnering with Governments and the United Nations

The U.S. program will work with other governments and the United Nations to demonstrate the advantages of investing in a long-term systemic solution rather than fighting problems. The model offered by this Proposal has the potential to provide a relatively inexpensive and self-perpetuating systemic solution to many of the world's economic, social, and environmental problems.

Funding the Project – A Race Against Time

Winning the transition race to peace and sustainability depends on the number of dollars invested in priming this race through the Holigent Proposal. If we, as a nation, are willing to spend a trillion dollars on an unnecessary war, what is it worth and how much should we invest in the race to save our country and the planet? We are optimistic that the broad appeal of the systemic solution proposed by this program will motivate many to join this Holigent Reconstruct America "REvolution".

To complete the five-phase Holigent Solution so it can deliver all its promises requires very large sums of money. Such sums are potentially available from the Federal Government. The ideal form of funding would be Federal Grants that would allow 100% development of the Holigent advantage. However, it may be politically more expeditious to promote **Holigent hybrid loans** to facilitate full Federal funding of this Proposal.

Commercial hybrid loans are a mix of fixed and variable interest rate loans. Holigent hybrid loans will be distinctly different – a proposed unique innovation to facilitate the Holigent Solution. This arrangement would repay part of the loan with services the Holigent Solution provides that in turn would help reduce the Federal budget.

The Holigent Solution will reduce the burden on governments across the board. However, this proposal will monitor the four towering budgets in Federal spending: the Department Health and Human Services, Treasury Department, the Social Security Administration and the Department of Defense. If at the end of the proposed and agreed period of time the Holigent Solution did not repay the loans in the form of services that reduce the Federal budgets by an agreed amount, Holigent communities will repay the outstanding loan balance to the Federal Government in dollars with interest.

We invite all to join this race to peace and sustainability. We ask individuals, institutions, foundations, corporations, and governments to grant, donate, or allocate funds to the Holigent Proposal. Particularly, we call on Congress and the President to establish the Department of Homeland Reconstruction that would fund the Holigent Solution outlined in this Proposal. At Holigent.org, we believe strongly that we can plant the seed of this concept and collectively develop a new socioeconomic infrastructure upon which to build a peaceful and sustainable world in which we all can survive and thrive.

Conclusion

The optimism in the potential success of this proposal is derived from its rational foundation. Unlike our current system that is built largely on the speculative performance of the economy, the Holigent system will be built on a reengineered reality. In our current system we borrow to build and produce things in hopes and speculation that the economy will hold and there will be sufficient demand to make money, repay loans and stay in business. Every piece of our current system rests on chance and probabilities. If any part of that house of cards-like concept fails the whole system fails.

The Holigent hybrid socioeconomic system uses the best aspects of capitalism in tandem with a direct input of human resources to generate and retain local value and wealth. Companies will set up shop in Holigent Urban Villages to gain a competitive advantage and be able to stay in business even during economic recessions. People will come to live and work in Holigent communities attracted by cost of living advantages, job security, housing security, physical safety and stress-free healthful living. The Holigent system is not affected by the uncertainties of the global economy as it stands firmly on the mutually reinforcing three-way agreements of the Delta Plan.

The Holigent Proposal has no foreseeable negative aspects. Jobs lost in the military industrial complex and in the oil and auto industries in the very long run, due to the transition, will be more than replaced by the massive and ongoing construction and development of Holigent communities and by the jobs returned from outsourcing due to improved local competitiveness.

Among the environmental incentives, this proposal will help reduce carbon emissions, slow climate change, reduce pollution and lessen the burden on our planet for space and resources.

No doubt the price tag of over \$2 trillion suggested in this Proposal can make most of us step back at first glance. However, considering that we, the U.S., has spent \$19 trillion to dig ourselves into a very deep hole the above price tag for a comprehensive solution could be considered a bargain and will be available for a limited time only because the window of opportunity is rapidly closing for such peaceful global transformation.

Among the political motivations to support this proposal, Holigent development is not a bottomless pit but an investment that will generate its own income past the initial funding and will move the US toward competitive advantage, energy independence, trade balance and balanced budgets. The Holigent Proposal is a comprehensive solution through which the U.S. will generate positive and constructive local and international relations and regain recognition and respect as the global leader in societal innovation and transition to a new epoch of universal quality of life, world peace and systemic sustainability.