**On Business Collectivism**

**Excerpted from *Infinite of One***

**The following is a conversation held between the philosophical protagonist of the novel *Infinite of One*, Alex, and a cohabitant of his compound, Henry, held on the subject of Business Collectivism:**

“People are generally unaware that communistic and capitalistic extremes are equally enemies of the people. And the government has to be well enough insulated and power-distributed to protect people from traditional versions of purely capitalistic business structures that are just as unmerited as communism, but for the opposite reason: instead of communism’s destruction of just reward because everyone is theoretically given an equal share and disallowed from owning and operating the means of production regardless of merit, regardless of their contribution of value, pure capitalism perpetuates injustice by rewarding the privileged few that can afford to buy into an ownership position and that will inevitably use their equity exclusion to further consolidate their grip on commercial revenue and its amassed wealth the only set claim to any major piece of the business bottom line, putting everyone else in the exploited position of being parasitically preyed upon and excluded from benefiting from profitability. What all this amounts to is that the best way to promote an economy that works to improve total quality of life while maintaining merited treatment of economic participants and encouraging of innovation and hard work is by restructuring the balance sheet.”

“Into the Business Collective,” Henry preempts.

“Right, the Business Collective,” Alex replies. “That’s my recommendation, at least. Whereas Total Value Economics aims at nurturing a more naturally fertilizing macroeconomic framework, the overall nurturing and supporting of the root systems of the tree, if you will, for growing the greatest total quality of life, Business Collectivism aims at training the tree branch by branch, bringing it fully into the photosynthesizing light and assuring it doesn’t grow out of balance; it is the more micro-focused part of the growing process; the daily watering, tending and disease prevention, ever-vigilantly looking for imperiling pathogens. One of the most important concepts here, one that I feel I need to mention right off the bat, and which I discussed in the book and may have mentioned to you before as well, is that while there are many ways to *reduce* injustice, that it’s vital, if one aims to permanently *rectify* those injustices, to target their *causes*, not merely their effects. You always, if at all possible, target the disease so that you eventually don’t have to alleviate the symptoms.”

“In this case Total Value Economics attempts rectification by pointing at traditional businesses’ and prevailing economic theories’ failure to focus upon the correct indicators of the quality-of-life-based success of the economy. It’s all but impossible to clear a path toward the greatest good when you’re failing to look in the right direction. This theoretical failure in the prevailing economic theory supports a massive disparity in the distribution of the financial value created by all economic activity and enterprises amongst all those that contribute to that value creation, which in turn produces all manner of injustices based upon disparities and opportunity, freedoms and privileges of all kinds. Socioeconomics traces this causal chain from the few fundamental sources to the far more numerous effects, as if from the trunk of the tree, the disparity in income, wealth and opportunity produced by prevailing economic theory and business structures, to its multitude of branches and leaves. Crime, poverty, homelessness, drug abuse, alcoholism, neglect and misery of every order spread across the spectrum of low quality lives might make up the tree’s smaller branches, with the victims being like the leaves.”

“Granted, there are factors that go beyond business and economics, like education and even the inherent capacities of the person and those who raise and nurture him or her and all of their roles in assuming some responsibility for not being more resilient; for allowing the pressures and horrendous inequality of opportunity they face to lead to crimes and abuses that tend to be passed on to their children, in one cyclical example of the cold, cruel, crushing snowball effect. But I find that those that suffer are placed in their position more by a failure of the overarching systems serving them and all of society than by any other factors, by far. Remove the pressures and disadvantages that directly lead to crime and abuse and crime and abuse will inevitably plummet, and those pressures and disadvantages are largely political and economic in origin. And we can take *many* measures to address the symptoms of that suffering, building and administering homeless shelters and drug abuse treatment centers, promoting food drives, pouring capital into charities that direct their funds towards giving those born into low income families toys and cost effective education and better professional opportunities and on and on.”

“Again, the short-term acts of misery mitigation are at least as numerous as the number of smaller branches on a massive, fully grown tree,” Alex continues. “But these are treatments of *effects*, not treatments of the causes. If you don’t cure the disease itself, if you don’t address the core, root sickness infecting the trunk from which everything else branches, the symptoms will only continue and you’ll forever be scrambling to minimize effects, spraying fungicide on the leaves as they continue to fall away. You have to go to the *cause* if you want to create the greatest quality of life value improvement, and if you want that improvement to actually last. What is making the tree susceptible to fungal and bacterial outbreaks in the first place? Rather than spending all of your energy and resources examining and trying in unsustainable vain to treat every leaf, dig down into the infected root system and inspect the diseased trunk, identifying the one or few core causes which, in turn, will illuminate potential cures that, when successfully, sustainably treated, take care of the leaves.”

“When you look at the billionaire that steps over the homeless man sleeping in front of his office building and that makes his fortune off of cost-minimizing, highly pollutive manufacturing operations in India, paying workers a fraction of what they’d earn in the West that daily fight to keep their families alive on their subsistence wages, you cannot allow yourself to be content with merely attempting to enact short-term treatments of the symptoms he spreads; of the disease of greed that has infected every system failing the human race he represents; of feeding and sheltering the homeless man and fighting for labor and environmental protections here and abroad. These are noble causes, but not the noblest; not the ideal, most valuable, most fundamental and universally-impacting of causes. You have to go to the source of the symptoms he is perpetuating: where his company’s profits come from and how they are distributed, and why his company’s structure prevails and how and why the economics and politics props it up and protects it; look at the root disparity feeding up into everything, across the totality of the socioeconomic, business and political landscapes eventually spreading out to deny the homeless man all the many possible paths he might pursue toward an improvement of his circumstances, or which might have prevented the reality of his circumstances in the first place, were the root injustices not obstructing such a pursuit, or had they not led to the pressures, suffering and insufficient opportunity giving rise to his pitiable, desperate situation. Your remedy has to be *systemic*, in other words.”

“If I recall from your book you say that the only direct treatment of the disease is creating a system in which everyone involved in the production of profit receives a merited share of that financial value such that its creation symbiotically benefits all contributors instead of being parasitically drawn from the majority to expand the financial value of the few major equity holders,” Henry recalls. “This is the only way to assure the profit serves to increase rather than stifle or reduce all the opportunities for the total populace of commercial contributors to improve the quality of their lives, ideally both domestically and abroad.”

“That’s right,” Alex continues. “It’s about systemic parasitism versus systemic symbiosis. The first is about suppressing the life and potential of disadvantaged agents in the greedy service of those that take advantage of their disadvantage, oppressing the disadvantaged at best and weakening them at worst, while the second is about mutually-merited just benefit. As with the political and economic theories we’ve just discussed, and in parallel with my monoexistential theory as well, the Business Collective is a design for encouraging justice on the microeconomic level by ensuring that enterprises are inclusive and symbiotic, rather than promoting the imbalanced exclusivity and parasitism of the conventional business structure. Total Value Economics explains the macroeconomic angle; why traditional economic theory and business practice stifles or reduces total quality of life improvements, and why it is a moral imperative that this economic theory is thereby dispelled and displaced by a theory that encourages a far greater total value result, while Business Collectivism offers a general structure for addressing this inherent injustice on a microeconomic, business-by-business level, instilling justice on a case-by-case, grassroots basis. The idea is that businesses, the constituent entities of the economy, should serve the best interests of *all* of their contributing members in a merited manner and thereby naturally encourage the pursuit of the greatest total quality of life in league with Total Value Economics. Business Collectives are privately owned enterprises that diverge from conventional private business structures in one critical manner: everyone that works for the enterprise owns some piece of the enterprise, with that piece determined by merit.”

“Ownership is the key, then,” Henry suggests. “Like stock sharing programs? But these already exist, do they not?”

“Yes, ownership is key, because that is how profits are distributed: based upon the accounting equation,” Alex replies. “But you don’t stop with reserving some paltry portion of the equity for the employees like a stock sharing program in which a miniscule fraction of company stock is reserved for employees to essentially placate them by tricking them into thinking two percent of the company being reserved for salary and wage-capped, straight-line, non-incentivized compensated employees qualifies the company as being ‘employee owned.’ You start by *eliminating* the position of employee; by reordering the balance sheet and making everyone a legitimate owner-operator. The basic accounting equation dictates that you subtract the cost of liabilities from the value of assets to derive equity. Without putting everyone that contributes to the enterprise in the equity column, cost-cutting exploitation of those remaining in the liabilities column is inevitable, as will be that enterprise’s contribution to the growing disparity in income, wealth and quality of life and all the resultant socioeconomic injustices that result across America and most of the globalizing world as an effect caused by the equity-consolidated model that makes most everyone a cost of doing business.”

“And there are many ways that the merited share of equity may be calculated for everyone contributing to each enterprise, but the way that I usually envision that calculation is through a two or three part evaluation. And this evaluation is pretty basic. The first part is based upon personal financial investment. As in traditional business, when you invest in the start-up or continuity of the going business concern, it is just that you receive equity in return. When the Business Collective is launched everyone brought into the fold, from the CEO to the janitorial staff, is awarded the opportunity of a capped amount of money they may invest and, later, when people cash-out or the stock is split, that they may reinvest in the company, with these investments translated into increasing equity shares with, of course, increasing risk if the company were to go bankrupt. The total equity that can be garnered in this fashion is limited, of course… it can never be the case that any owner-operator may simply throw funds into the business for increasing equity shares to the disinterest of their fellow owner-operators. However, generally speaking, when there is room for investment *all* owner-operators, regardless of their position within the company, must be awarded an opportunity to increase or maintain their equity interest, with all said owner-operators given advanced notice of said opportunity regardless of the cause, whether it involves expansion plans or the company being ‘cash poor’ and not ‘liquid’ enough or whatever the case. No one can be excluded from the opportunity, and everyone must have the same capped amount that they may reinvest whenever this takes place, with, obviously, the more money the person puts in the more of the enterprise they own, and the more of the net profit they are entitled to as dividends paid out at predetermined intervals based upon a contract every new member of the company, every owner-operator, agrees to when they join the company.”

“The second part of the merited equity share evaluation is also fairly conventional and intuitive: it is based upon the importance of the person’s role within the enterprise. The more value the individual contributes to the Business Collective, the more responsibility they take on, the more skill, knowledge and experience they bring to the table, the more their performance translates into the relative financial success or failure of the operation, the greater the equity share they merit. Each owner-operator gets a ‘value contribution score’ that translates into a part of their equity share. This, too, is a part of the contract every newly joining owner-operator signs upon being officially brought into the fold. It goes without saying that everything must be comprehensively detailed in the Business Collective formation and new owner-operator contracts.”

“And the third part is the owner-operator survey, correct?,” Henry attempts to recall.

“Yes,” Alex replies. Henry definitely read the book. He didn’t just skim it. “This part is less necessary than the first two parts, perhaps, but I think that it can play an important role in motivating and incentivizing improvement and consistency of performance as well as in creating a positive atmosphere that encourages greater collaboration and an increased sense of communally-reciprocated respect between the owner-operators. Of course, it might also be argued that it increases the chance of internal company politics, diplomacy, duplicity and popularity contests playing too large of a roll in the compensation of owner-operators and the decision-making within the organization… it could go both ways at the same time to some degree, but I think it has more potential to increase incentive and goodwill than not. It could round-out the picture and help keep everyone honest. Essentially what this third part entails is the distributing of a form via paper or an email or a log-in on the company website where, once a year or every six months or every quarter, based upon the contract the original owner-operators sign when the Business Collective is launched, it is disclosed to every current owner-operator where every owner-operator’s value-contribution score currently stands; at least the score for every other owner-operator of the current branch of the company, if the company has branched-out to include multiple locations. After reviewing this information each owner-operator then marks for every relevant owner-operator included in the survey, including themselves, whether or not they believe they deserve a higher score, a lower score, or already have a score that accurately reflects their relative contribution to the company or branch. There might be five options, say: deserve a much lower score, deserve a lower score, possess an accurate score, deserve a higher score and deserve a much higher score.”

“The percentage of equity owned by every owner-operator isn’t static, obviously, but is dynamic based upon at least the first two portions of the evaluation, and is calculated using a pre-established equation for calculating all equity shares. If this third portion of the evaluation is included a final adjustment is made to the overall equity distribution based upon the averaging of these responses, with this adjustment being based upon whatever the forming owner-operators agree to when they establish the enterprise. They might, for example, permit this survey to make up to a ten percent adjustment in the value-contribution score and, I would guess, would rarely allow the adjustment to go over a third of the calculation. So, for example, if there is no faith in the current CEO who is currently contractually awarded a ten percent value contribution score, a company-wide survey reporting that he or she deserves a much smaller score might drive his or her share down to somewhere between six and seven percent, with that other three to four percent re-distributed to those voted as deserving of greater value contribution scores, and with all of this being separate from the first portion of the score, the investments and reinvestments. Everyone that’s ever had a job knows the type of thought this honors: this person is undervalued and that person is overvalued. This third portion of the evaluation will allow every owner-operator the satisfaction of expressing that sense of injustice in a tangibly rewarding or correcting manner that alters the net-profit dividend awards for the owner-operators until the next survey is completed.”

“I like it,” Henry replies. “So the three factors are plugged into the equation and the share of the net-profit-based-equity is distributed as dividends accordingly. One thing that occurs to me, however… one possible issue with this whole scheme of yours. Won’t this distribution of equity make the decision making processes more difficult – next to impossible? What if all the owners disagree on a direct course of action for the business? Does it come down to which decision has the most equity backing? And even if total equity breakdown is how decisions are made, won’t this take too long? It just seems like it would be inefficient; like business would suffer because by the time the decisions are made it’s too late, or too much is lost… I think you would have a competitive disadvantage compared to more traditional business structures.”

“Just because equity is distributed amongst all the owner-operators in a merited manner such as what we’ve just discussed doesn’t mean that all decisions have to go through all the owner-operators,” Alex replies. “That is one possible means for making decisions, but I think voting through equity would only apply to certain big picture decisions as spelled out in most of the organizing contracts for the Business Collectives. The day to day decisions would go through the head officers of the Business Collective as they do in more traditional structures for the reasons you just cited. The CEO would have the final say in most decisions, and would be just as motivated, and likely more motivated, to make decisions for the best long term interests of the company; decisions that would benefit all of the owner-operators, because he or she would be one of those owner-operators and, having the most responsibility, would tend to possess far more equity than he or she typically would under any traditional stock sharing plan. At the same time you could make certain that the other owner-operators feel like they have influence over these day to day decisions *through* the CEO and other chief officers by having the organizing contract include a one to four year service period for those officers, or at least the CEO, similar to the terms served by politicians, except with unlimited term potential. If the other owner-operators, who vote based upon the percentage of equity they control, have confidence in the CEO they keep him or her running the company when they vote every one to four years; otherwise they vote for a replacement. Providing the possibility of ousting owner-operators at every level and compensating them for their equity shares, if they are vacated from the company entirely or demoted to a lower equity-holding level, would be another element spelled out in clear, concise language in the contract.”

“I see,” Henry responds. “So, is that it, then, the entire structure of the Business Collective?”

“Well, there is more that can and probably should be said about the Business Collective concept,” Alex replies. “Like the fact that this business structure not only distributes the bottom line in the merited manner I just described but stands to drastically improve the morale within these businesses in comparison to the typical morale experienced within and used to motivate the contributing members of the conventional business model. Most everyone that is an employee in a contemporarily conventional business, especially wage earners and especially still those working for the larger businesses more disconnected from any sense of real community identity, feels the truth of their subjugated position. Even if they don’t conceptualize it as such, they know to some degree, or have some sense, that they aren’t really an honored part of or partner in the enterprise, but are closer to a tool; a piece in a profit-building machine that is excluded from experiencing the greatest benefits of its production. This most certainly affects their attitude, their self-esteem and the regard in which they view, think of and treat their organization and co-workers, especially their bosses and owners whom, unlike their fellow employees, are the likely focus of their negative, resentful feelings and low morale. With such people their only real incentive to work hard is to maintain their jobs in order to survive, but even then they will work only as hard as they need to in order to keep their jobs, not for higher reasons.”

“In the Business Collective most of this emotional deadweight and animosity will be removed, and executives are more likely to be seen as respected, leading partners than as overlords. And I think that owner-operators that receive any share in the bottom line will not only be better motivated because they know they will see tangible financial benefit for their harder work but they will inevitably possess an improved attitude and state of mind when they feel that they are a legitimate part of their enterprises and the economy at large, similar to true democracy’s ability to instill a sense of belonging and contribution to society as a whole, rather than our being given mere lip service as contributing members, which most of us sense is false and which, in turn, inevitably breeds a persistent low-level sense of disrespect and discontentment in its disconnect, and a low voter turnout and concern for political matters as a result. And when it comes to feeling like a contributing partner in the businesses for which we work I believe that this will, in turn, have a positive impact upon not just our professional lives and relationships but all of our relationships and our general outlook on and approach to life.”

“And since everything is connected,” Alex continues, “I believe that these effects will positively snowball. The increased motivation that comes with receiving a share in the bottom line and the increased self-esteem and regard for their coworkers-turned-partners will encourage more productivity which, thanks to the Business Collective structure, and especially if backed by Total Value Economics and true democracy, will be better utilized in creating and sustaining improved total quality of life. All contributing citizens will be more optimistic and even, dare I say, possess more faith in and carry greater goodwill for the human race. This will ripple across society and combine with the waves emanating from all the points in which Business Collectives are established. People’s hearts will be better fused with their efforts as a result. It is like the love of Spirit, of feeling you are a true part of the whole, that the true identity is an infinity of one, rather than our being individual, separated cutthroat combatants divided between the over-advantaged exploiters and the disadvantaged being exploited. People sense the disunity and that they are being used and forced to squabble amongst one another to get a decent piece of the commercial pie in order to live a decent quality of life, and this affects us.”

“I can see that,” Henry agrees, thinking of the constant lack of enthusiasm, the sour scowls and the general sense of unhappiness he sees in the faces of most every worker he comes into contact with.

“Compared to traditional employees, the fully inclusive membership of those individuals comprising Business Collectives will be in the position to benefit in all these ways,” Alex continues. “They’ll make more money and be less vulnerable to all the injustices created by the disparity of income, wealth and opportunity across traditional societies; they’ll be better motivated to work and possess greater self-esteem; they’ll likely create greater value for the world and will hold their enterprises and fellow owner-operators in higher regard and are likely to develop superior attitudes and general outlooks on life and their prospects. They will feel like they are vested members in their enterprises and in society in general, a benefit that would be magnified were they to become contributing members of any form of true democracy such as the form which we’ve discussed. Their voices would truly be heard. They would have some direct control and be duly rewarded commensurate with the value they produce through the enterprises in which they would finally be legitimate, vested members. They would no longer be tools. They would no longer be marginalized, subjugated or unjustly taken advantage of. They’d be a real, directing, much-better-benefiting part of the economic chain and the political system, and there’s no way that they would not feel this, regardless of how they’d conceive of it within their minds. Can you imagine what this might do for them and for us generally if it were to spread across society nationally and, of course, ideally, globally?!”

“It’s hard to imagine what might be engendered, but I think I have some sense of it,” Henry says while staring up through the branches of the canopy of the little grove, the clouds briskly banking across the sky, propelled by the accelerating winds of the warming morning atmosphere.

Alex continues: “Most evils endured by the global populace are rooted in socioeconomic injustices; in the fact that people experience stresses from the pressures and disadvantages they face, with these stresses tending to be commensurate with their resources and opportunities, and tending also to snowball into further compounding stresses. There is little risk to health, wellbeing and quality of life that does not connect to financial, material, opportunity and basic necessity disparities, and which does not compound as these risks cruelly roll together. All of it correlates. Abuse, neglect, drug and alcohol dependency, homelessness or living in squalor and abject poverty, shorter lifespans… all of it connects to not having the means to avoid an increase in the risk of experiencing such ills, and all of this, in inseparable turn, connects to overarching economic, commercial and political systems that fail to serve the majority by being corruptively dedicated to siphoning off far more than a just share for the minority. Yes, personal responsibility, work ethic, determination, resiliency and the like play a role as well, and it’s also true that the more ability one has the more one is likely to escape his or her disadvantages, but there’s no greater cause of misery than systemic failure, including the failure of systems to assist those experiencing the aforementioned disadvantages. Social studies support this fact, but I don’t need them, only logic. For it is simply cause and effect; the more pain, pressure, disparity and general disadvantage endured, the more likely misery is to be endured in turn.”

“So, with regards to the ideal which every progressive is driven to seek, considering the concept’s potential for increasing socioeconomic justice by cutting such disparities and all of their connected ills, it would be extremely valuable to find any and all means to encourage the spread of the Business Collective structure and its benefits across as wide a swath of the national economy as possible,” Alex continues. “This might be accomplished through government support of the Business Collective based upon an understanding of its vast potential benefits for the public at large. To promote Business Collectives the federal and state governments could, for example, establish a new business filing type that grants Business Collectives tax advantages, or could subsidize or provide part of the start-up funds in the Business Collectives in exchange for an equity share, up to a certain max amount, say ten percent, in the Business Collectives that voluntarily apply for and receive this government investment. I can even imagine cutting out taxation of these enterprises entirely by trading that business income taxation and the typical tax dodging of business income write-offs for the share in the dividend-based equity held by the government at all levels that government contributes.”

“In addition to or in lieu of these promotions the local, state and federal governments involved could grant people the right to give money directly to a general Business Collective start-up fund in a manner which would be treated as a donation that could be used as an income deduction or, if this is seen as unfair to conventional businesses, the government could allow these tax-write-off donations to be made to an organization whose mandate it would be to assist applying owner-operators with the logistics of establishing Business Collectives and empowered to serve as consultants for those Business Collectives. To serve as a bastion for this total-quality-of-life-expanding business structure I envision the establishment of a new governmental agency that would help organize the processes involved in establishing new Business Collectives and be on call when problems arise that the Business Collectives need assistance with. The agency would devise and implement a system for bringing people together based upon mutual interest and qualifications vetted for complementing qualities of experience, ability and the possession of available funds for start-up investment. Working from a default contractual template the agency would arbitrate the discussions and negotiations under which new Business Collectives would be contractually established between the original owner-operators. The agency would then help the newly established Business Collectives file with the relevant city and state agencies; would assist in procuring any and all necessary licenses and might even assist in other details, such as finalizing a business plan, finding sources of additional start-up funds or locating suitable commercial real estate for lease or purchase by the Business Collective.”

After a long pause, both Alex and Henry lost in the imagination of such a commercial structure and what it might mean for the people were it to spread, Henry inquires: “So that’s it, then?”

“There are many more details that would be included within a comprehensive founding contract for the Business Collective in which all possible contingencies are covered, but that’s the crux of it,” Alex replies. “I might also say that the potential of the Business Collective concept and its underlying realizations and principles goes beyond privately held business concerns. People banding together in common cause in order to prevent being preyed upon by profiteers that exploit our division... coming together to create the buying power and combined, collaborative strength to avoid being taken advantage of in every way, politically, professionally and commercially, is the general theme here, as you may have noticed. It is also the only reason that individualism and reflexive dismissal of socialism are focal points of conservative brainwashing ideology. It’s very simple: divided we’re weak and easy to control and take advantage of for the greed of a small controlling sect of the population; the aristocratic ownership class. Most of my ideas are based upon this realization; on how much this costs us; on feeling a moral, spiritual imperative to do as much as possible to prevent people from collectively paying the unscrupulously profiteering bill imposed upon us and grossly restricting our collective quality of life by the controlling few through all the major systems of society, in politics, in business, commercially in what we pay for to live and have what we need to live fulfilling lives, even spiritually, in the opportunity for pure spirituality to overcome religion.”

“This is the general, all important theme, and for me it begins with understanding; with ideological beliefs and social systems and their incalculable value in service of total quality of life. In terms of specifics in the commercial arena you have the Business Collectives we’ve been discussing that are designed to prevent the people’s equity exclusion, but there are many other opportunities as well. For example, I had this idea recently I called ‘collective condominiums;’ a concept constructed around the objective of preventing people’s inability to afford their own place, their residential equity exclusion, from being taken advantage of in the landlord system whereby we pour massive amounts of money down the proverbial tubes just to have a place to live; another inherent injustice of parasitically conservative systems. Landlords are leeches; a subset of the leeches sucking total quality of life across the intertwined corporate and plutocratic realms. And so I tried to conceive of a preventative construct.”

“How would that work?,” Henry inquires.

“By cutting out the profits pulled from this particular personal disadvantage of those with limited means as much as possible through a banding together of those with similar situations and with complementing tastes and capacities,” Alex responds. “By bringing people together in such a way where their collective abilities, tastes in construction and interior design and combined buying power puts them in the position to avoid paying the profits of the landlords and new home developers and their sales forces. Create a company, likely funded by a progressive set of philanthropists or angel investors, that facilitates the bringing together of people and the providing of services like identifying property, filing new construction permits and, most importantly, funding what would typically be seen as an overly risky form of debt, a collective mortgage, that allows an agreeing collective of people and families to finance the construction of a new condominium development. A subset of these people might possess construction experience and be involved in the construction of the development, being compensated by paying less into the collective mortgage payments. This would reduce the cost of construction by avoiding paying part of the profits of an outside construction company. A ‘Collective Condos’ company could oversee all of this, allowing those playing host to leeching landlords the ability to pry them off.”

“And this concept could be applied to other sectors of the economy in which people are paying the profits of those that take advantage of their disunity, disadvantage and lack of collective buying power. When we’re individuals forced to pay retail costs, those costs are maximized and our capacity to create greater opportunities in our lives are thereby limited, as we’re prohibited from, in the case of Business Collectives, earning a fair ownership share of the bottom line and, in the case of something like this collective condominium idea, from owning our own place, and, in general, from being protected against paying too much for other invaluable needs and life opportunities. I could see coming together in similar ways to provide one another with cost-minimized healthcare, utilities, insurance, produce… the possibilities are endless. At least, taking such direct, collective economic actions should be considered an option in the face of a perpetually obstinate plutocracy obstructing the people from realizing their highest collective quality of existence by refusing to support the socialization or semi-socialization of such select industries in which we’re most vulnerable, and in which the exploitation of our disadvantage is most costly to our potential to improve our collective quality of lives. And I’m not, again, advocating for a communistic total takeover of industry, as the small-minded conservative will likely dismiss such an idea as being; what I *am* advocating for are the best possible means by which groups of people are empowered by coming together in combined stakes in exposed areas to collectively grant great advantages and protections against preclusions in the realization of their greatest collective quality of life.”

“And I’d also add that this is the *only* reason that exploiting profiteers hate any sort of collective action and label it ‘communism,’ knowing that most conservatives will thereby reflexively dismiss it: because, by being in the best interests of the people, it cuts into the ownership class profits made *off* of the people. And manifestations of the collective concept needn’t be full-on ‘publicly owned’ and nationwide in order to impart irreplaceable benefits; any scale of compatible individuals forming equity-sharing groups granting them immense benefits of profit distribution, cost cutting and other innumerable advantages, such as learning from one another and sharing a sense of identity and commonality and spiritual togetherness and all the other examples of power in numbers… any scale upon which such formations come into existence will reflect the scale of gain from such collaborative formations and pursuits. In connection, so much is being sacrificed to the American culture of individualism; all the best things, including the spiritual currency of love. Honor those things that make us unique, yes, but never forget that the rewards of unity *far* outweigh any benefits of staying too starkly divided as individuals. This may, in fact, be the crux of the American cultural injustice: individualization. It is tied to egotism, me-versus-you tribalism, wealth worship and all the ways in which we are inhibited from coming together for mutual gain, and thereby costs the world more than can be estimated in countless ways, economically, politically, in business, in social interactions, in sacrificed love... Divided *is* conquered.”