

# A CORPORATE CODE OF CONDUCT

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## I. FOUNDATIONAL PRINCIPLES

### HARM TO LIFE ON EARTH IS A CRIME

Harm includes but is not limited to:

- Damage to human health (acute or chronic) • Environmental degradation (soil depletion, water contamination, air pollution, biodiversity loss) • Economic harm (destruction of livelihoods, exploitation of communities) • Cultural harm (loss of food sovereignty, erosion of traditional practices) • Future harm (resource depletion, creation of long-term liabilities for future generations) • Stagnation when better alternatives become available • Depiction of people as objects

**CORE PRINCIPLE:** New products, technologies, or substances must demonstrate long-term safety through independent research before market approval. The burden of proof rests with the company, not the public.

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## II. NATIONAL ECONOMIC VISION: BUILDING ON STRENGTHS

The purpose of an economy is to provide for human flourishing and environmental health. Economic policy must prioritize developing inherent national strengths rather than competing on extraction and exploitation.

### Agricultural Transformation

The United States has extraordinary agricultural potential: diverse climates, vast arable land, and massive freshwater resources. This must be recognized as strategic national wealth.

- Transition from extractive to regenerative agriculture as national priority
- Federal support for soil restoration, regenerative farming education, and local food systems
- Water abundance through regenerative agriculture (soil restoration increases water retention)
- Food sovereignty as national security (nutrient-dense food over commodity crops)

## **Human Capital Development**

People are the nation's greatest asset. Economic policy must develop human potential, not waste it.

### **Education for Innovation and Critical Thinking**

FOCUS ON: • Critical thinking and problem-solving • Creativity and innovation • Craftsmanship and quality • Understanding of systems (ecological, social, economic)

NOT FOCUSED ON: • Training replaceable corporate workers • Standardized test performance • Memorization of soon-obsolete information

### **Automation Philosophy**

- Robots and basic automation for repetitive, dangerous, or demeaning work
- NO AI automation of creative, intellectual, or meaningful human work
- Automation must free humans for higher pursuits, not replace human purpose
- Workers displaced by automation guaranteed retraining, living wages, and participation in productivity gains

### **Quality Over Quantity**

Economic success measured by: • Durability and utility of goods produced • Health and education outcomes • Environmental regeneration • Community stability and satisfaction • Innovation that improves life

NOT measured by: • Volume of consumption • Planned obsolescence success • Quarterly profit extraction • Stock price manipulation

### **Depression Prevention (Human and Financial)**

✓ Meaningless work creates human depression ✓ Extractive economics creates financial depression ✓ Regenerative systems create compounding abundance

Prevention requires: meaningful employment, community investment, quality products, education that develops human potential, and environmental health.

### **Strategic Economic Independence**

Focus on developing what America has in abundance: • Agricultural capacity • Freshwater resources • Educated population • Innovation potential • Geographic advantages

Rather than competing for: • Cheapest labor (race to bottom) • Most extraction (depleting assets) • Lowest standards (harm for profit)

### **Martial Arts in Schools -**

This is brilliant for multiple reasons:

#### **Physical Benefits:**

- Self-defense skills for personal safety
- Physical fitness and coordination
- Body awareness and control
- Discipline and focus

#### **Mental/Emotional Benefits:**

- Confidence and self-efficacy
- Respect and humility (core to martial arts philosophy)
- Emotional regulation (controlling aggression, channeling energy)
- Mind-body connection
- Overcoming fear through practice

#### **Social Benefits:**

- Respect for others (bowing, partner work)
- Community and belonging
- Non-bullying culture (real martial artists don't bully - they protect)
- Conflict resolution skills
- Leadership development

#### **Why "Greatness of the Nation":**

- Population that can defend itself individually
- Less reliance on violence/weapons for safety
- Culture of respect and discipline
- Physical and mental resilience

- Community protection capacity

**What this looks like in schools:**

- Regular PE curriculum includes martial arts (not instead of other activities, alongside)
- Emphasis on discipline, respect, self-control - not aggression
- Multiple styles available (judo, aikido, karate, taekwondo, etc.)
- Taught by qualified instructors with philosophy/ethics training
- Anti-bullying message integrated
- Self-defense practical skills prioritized

**Work-Life Balance and Family Support.**

**Key provisions:**

**Living Wage Redefined:**

- 20 hours per week per adult must provide family living wage
- NOT 40 hours - half that
- This forces productivity gains to benefit workers

**Family Leave Entitlement:**

- Birth through kindergarten: One full-time-equivalent parent home (paid)
- Guardians choose distribution of time
- Breastfeeding parent has right of first refusal
- Elementary years: Reduced but meaningful family time allowance
- No career penalty for taking family leave
- Job protection guaranteed

**Flexibility in Arrangement:**

- One parent full-time home, one working
- Both parents part-time
- Sequential arrangements
- Extended family involvement

- All options economically viable

#### **No Discrimination:**

- Cannot penalize parents for taking family leave
- Cannot favor childless workers for advancement
- Raising next generation is valuable work
- Career progression continues during family leave (raises, seniority)

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### **III. ECONOMIC SOVEREIGNTY AND CAPITAL ACCOUNTABILITY**

#### **Prevention of Resource Extraction Without Reinvestment**

Companies and individuals profiting from US resources, infrastructure, labor, or markets have obligations to the communities that enabled that profit.

#### **Repatriation Requirements**

• Companies extracting natural resources must reinvest minimum 40% of profits domestically within resource-origin regions • Profits from US labor must include proportional reinvestment in worker communities • Companies using US-funded research, infrastructure, or education owe documented contribution back

#### **Beneficial Ownership Transparency**

• No anonymous ownership of US companies or resources • Shell companies designed to hide beneficial owners are prohibited • All owners of 10% or more must be publicly disclosed • Violation results in asset seizure and redistribution to affected communities

#### **Exit Accountability**

• Wealth extracted from US resources subject to exit tax when moved abroad permanently • Companies offshoring operations must repay subsidies, fund community transition programs, and maintain pension obligations • "Right of first refusal" for worker cooperatives when companies attempt to offshore or close

#### **Resource Sovereignty**

✓ Natural resources belong first to the communities where they exist ✓ Extraction requires ongoing community consent (not one-time approval) ✓ Restoration bonds required before extraction begins ✓ Water, soil, and biodiversity treated as commonwealth requiring stewardship

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#### **IV. PRODUCT RESPONSIBILITY**


A business will be held accountable for the quality of its products and services from start to finish, as well as for the impact that these products and services have on others.

##### **Cradle-to-Grave Accountability**

A company is responsible for its product from beginning of life to end of life.

- Refurbish, repurpose, or recycle (packaging too)
- Right to repair: Companies must provide parts, tools, and instructions
- No planned obsolescence
- Open-source option required for abandoned products

##### **Chemical Safety and Endocrine Protection**

 **THE CRISIS:** The United States currently allows over 86,000 chemicals in commerce, with 62,000 never tested for safety and only 200 required to undergo testing. This mass experiment on the population has caused measurable harm: testosterone levels in young men have dropped 25% in just 16 years, fertility is declining, developmental disorders are increasing, and genital malformations in newborn boys are rising.

##### **End the Grandfathering of Untested Chemicals**

- All 62,000 chemicals grandfathered into the TSCA inventory without safety testing must be reassessed
- Companies using these chemicals must provide comprehensive safety data within 5 years or cease use
- No chemical may remain in commerce without demonstrated safety
- Testing must be independent or verified by independent replication

##### **Mandatory Safety Testing Before Market Entry**

Any new chemical must demonstrate safety through:

- Acute and chronic toxicity studies
- Endocrine disruption testing (multiple hormone pathways)
- Developmental toxicity (effects on fetuses and children)
- Reproductive toxicity
- Carcinogenicity
- Neurotoxicity
- Combination effects with common co-exposures

**Burden of proof rests entirely with the manufacturer.**

##### **Endocrine Disruptor Phase-Out**

Chemicals that interfere with hormone systems cause profound harm, particularly to developing fetuses and children. Such harm includes altered sexual development, genital malformations, reproductive dysfunction, metabolic disorders, and neurological impacts.

**IMMEDIATE BAN ON KNOWN ENDOCRINE DISRUPTORS:** • BPA (bisphenol A) and related compounds in food packaging and receipts • Phthalates in food packaging, personal care products, and children's products • Glyphosate and glyphosate-based herbicides • Atrazine and other hormone-disrupting pesticides • PFAS (per- and polyfluoroalkyl substances) in food packaging • Synthetic hormones in industrial meat production

Phase-out timeline:

- Year 1: Ban on new uses, labeling required
- Year 2: Banned in products for children, pregnant women, food packaging
- Year 3: Complete phase-out, alternatives required

### **Food Packaging and Contact Materials**

• No endocrine disruptors allowed in any food contact materials • Plastics in food packaging must be proven hormone-safe • Migration testing required (what leaches into food?) • Right to know: food packaging must list all chemical components

### **Hormone-Free Meat and Dairy**

• No synthetic hormones in meat or dairy production • No growth promoters, hormone implants, or hormone-based feed additives • Full disclosure of any veterinary pharmaceuticals used • Organic and regenerative farming practices prioritized

### **Drinking Water Protection**

• Municipal water testing must include endocrine disruptors • Water treatment facilities must remove endocrine-disrupting compounds • Companies contaminating water sources liable for cleanup and health effects

### **Right to Know**

• All products must list chemical ingredients (not just "fragrance" or "proprietary blend") • Endocrine disruption warnings required on products during phase-out • Public database of all chemicals in commerce with full safety data • Cannot hide behind trade secrets when chemicals pose health risks

### **Combination Effects (Chemical Cocktails)**

• Research required on common chemical combinations • Cumulative effects of multiple endocrine disruptors must be studied • Products cannot be approved in isolation if they contribute to cumulative hormone disruption

### **Protection of Vulnerable Populations**

Fetuses, infants, children, and pregnant women are most vulnerable to endocrine disruption.

- Products for children and pregnant women held to highest safety standards
- Schools, daycares, and playgrounds must be free of endocrine-disrupting chemicals
- Prenatal exposure prevention as public health priority

### **Accountability for Harm Already Caused**

Companies that manufactured and profited from endocrine disruptors liable for:

- Medical monitoring and treatment for exposed populations
- Compensation for individuals harmed (including those with developmental effects)
- Funding research on reversal and mitigation of damage
- Support for communities with elevated exposure

### **✓ EMBRACE PEOPLE HARMED, ERADICATE FUTURE HARM**

People whose development was altered by endocrine-disrupting chemicals they never consented to deserve support, dignity, and full participation in society. Simultaneously, we must stop the ongoing poisoning of future generations.

- Medical and psychological support for anyone experiencing effects of developmental hormone disruption
- No stigmatization or blame toward individuals affected by environmental chemicals
- Recognition that altered development due to toxic exposure is harm caused by corporate negligence, not a personal failing
- Full resources devoted to stopping future harm while supporting those already affected

### **Penalties for Harm**

- Execution or dissolution of company is acceptable for egregious harm
- If people were victims, assets distributed to them
- Otherwise, assets go to national debt or toward buying back US land sold to foreign investors
- Profits from harmful practices held in escrow for restoration and victim compensation

### **Transparency Requirements**

- All safety studies, clinical trials, and research must be publicly accessible
- Suppression of research or data is a criminal offense
- Patent restrictions cannot prevent independent safety research
- Companies must disclose all known risks and uncertainties

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## **V. CUSTOMER RELATIONS**

A company is responsible for the happiness and safety of its customers.

### **Fair Billing Practices**



## **NO BILLING FOR SERVICES BEFORE SERVICES ARE RENDERED.**

- Payment taken only after service delivery or on clear, agreed-upon schedule
- Deposits allowed only with full refund policy if service not delivered
- No charging for "estimated" work that exceeds actual without approval
- Clear itemization of all charges
- No hidden fees or surprise charges

Violations include:

- Charging before month/service period begins
- Insurance premiums without prorated refunds for early cancellation
- "Free trial" that auto-converts to paid without explicit opt-in
- Medical billing for appointments before they occur

## **Other Fair Practices**

- No Auto Renewals of any kind (subscriptions, contracts, approvals, permits, patents)
- Fees for lateness should be incremental
- No predatory lending or hidden fees
- Clear, readable contracts (no fine print designed to deceive)

## **Financial Hardship and Crisis Protection**

**THE PROBLEM:** Current systems kick people when they're down. Someone faces a crisis—illness, job loss, family emergency—and a single missed payment triggers a cascade: late fees, higher interest rates, service cancellation, re-enrollment penalties, credit score damage, more fees because credit dropped. One crisis becomes a debt spiral that can destroy lives.

**THE SOLUTION:** A 6-month crisis waiver built into the system as a RIGHT, not a favor.

## **6-Month Financial Crisis Waiver**

Every person is entitled to a crisis protection period when life circumstances make bill payment impossible or unreasonable.

### **FIRST-TIME USE (Easy Qualification):**

- Simple declaration or basic documentation required
- All covered bills frozen for up to 6 months
- No penalties, no interest accrual (or minimal inflation-adjusted only)
- No credit score damage
- No service interruption or cancellation
- No collection activity during freeze period

**What qualifies as a crisis:**

- Serious illness or injury (self or immediate family requiring care)
- Job loss (layoff, not termination for cause)
- Natural disaster or emergency affecting person's home/livelihood
- Death of family member or primary household earner
- Domestic violence or family safety crisis requiring relocation/resources
- Other documented extreme circumstances beyond person's control

**What gets frozen:**

- All consumer bills and debts
- Rent/mortgage payments
- Utility bills (services cannot be shut off)
- Insurance premiums (coverage continues)
- Loan payments

(auto, student, personal, medical) • Credit card payments • Medical bills • Any other recurring financial obligations

**During the freeze period:** • No late fees assessed • No penalty interest rates • No service interruption (utilities, insurance, phone, internet) • No negative credit reporting • No collection calls, letters, or harassment • No compounding penalties or fees • Person can focus on addressing crisis without financial terror

**After the freeze ends:** • Payments resume at regular schedule with no penalty • Missed payments added to END of loan/contract term (extends timeline by freeze period) • OR payments recalculated to maintain affordability based on current income • No "balloon payment" due immediately • No requirement to "catch up" all at once • Gradual resumption with dignity

### **SECOND-TIME USE (Requires Documentation):**

Recognition that some people face multiple crises through no fault of their own (chronic illness, repeated job losses due to economic conditions, multiple family emergencies).

- Requires documentation: doctor's note, police report, layoff notice, death certificate, court order, disaster declaration • Same protections as first-time use • Reviewed to ensure not gaming the system, but presumption of good faith • May be used multiple times over lifetime as genuinely needed

### **THIRD AND SUBSEQUENT USES:**

- More thorough review required • Documentation mandatory • May involve caseworker or ombudsman to assess situation • Goal is distinguishing genuine repeated crises from attempts to exploit system • But even repeated use allowed for legitimate circumstances (e.g., person with chronic illness, person in economically devastated region)

### **Proportional Penalties and Income-Based Fees**

When financial penalties are necessary, they must be proportional to ability to pay.

**Fines and fees scaled to income:** • Late fees, overdraft fees, and penalties calculated as percentage of income, not flat amounts • Wealthy person and poor person pay proportionally, not identical amounts that devastate one but not the other • Similar to some European countries' income-based traffic fines

**Cannot profit from poverty:** • Fees and penalties cannot exceed actual documented costs incurred by company • Cannot use fees as profit center, especially targeting vulnerable populations • Overdraft fees, late fees, reconnection fees must reflect actual costs only

## **Essential Services Protected**

Certain services are necessary for survival and human dignity and cannot be denied for inability to pay.

- **Utilities** (water, heat, electricity): Cannot be shut off for non-payment without:
  - Multiple warnings and offers of payment plans
  - Verification that household doesn't include children, elderly, or medically vulnerable people
  - Connection to social services
  - No shutoffs in extreme weather (temperature extremes that threaten life)
- **Healthcare**: Cannot be denied emergency or essential care for inability to pay
  - Medical debt cannot result in denial of future care
  - Payment plans required to be affordable based on income
  - No charging interest on medical debt
- **Housing**: Cannot evict for single missed payment
  - Payment plans required for arrears
  - Eviction only after multiple missed payments AND offer of assistance
  - Cannot evict families with children without connecting to housing services

## **Debt Spiral Prevention**

Caps on total fees, interest, and penalties that can accrue:

- Total fees and penalties cannot exceed original debt amount
- Interest rates capped at reasonable levels (no 400% payday loans)
- After certain point, additional penalties stop accruing (can't charge late fees on late fees infinitely)
- Statute of limitations on collection activity
- Required offers of settlement/payment plans for old debts

## **Distinction Between Inability and Refusal to Pay**

The system must distinguish between:

**INABILITY TO PAY** (deserves protection and assistance):

- Person wants to pay but lacks resources
- Experiencing genuine crisis or hardship

- Making good faith efforts • Communicates with creditors • → Entitled to crisis waiver, payment plans, no penalties

**REFUSAL TO PAY** (may warrant consequences): • Person has resources but chooses not to pay • No crisis or hardship, just avoiding obligation • Ignoring communications • Gaming the system • → May face normal consequences, though still proportional to income

Even here, enforcement must be humane and not result in homelessness, starvation, or loss of ability to work.

### **Why This Matters**

Current system creates perverse spirals:

✗ Can't afford car insurance → drive without it → get ticket → can't pay ticket → license suspended → can't get to work → lose job → deeper poverty

✗ Overdraft fee → can't cover it → more overdraft fees → account closed → can't cash checks → pay check-cashing fees → deeper poverty

✗ Miss utility payment → shutoff fee + reconnection fee + deposit → can't afford all that → no heat/water/power → health deteriorates, can't work

### **THIS CODE BREAKS THESE SPIRALS.**

#### **The Co-op Connection**

In worker-owned cooperatives, this protection is natural:

✓ Employees KNOW when someone in their community is in crisis ✓ Not incentivized to extract maximum fees from struggling neighbors ✓ Live in same community as customers ✓ Won't destroy neighbors' lives over missed payments ✓ Understand that helping people through crisis strengthens entire community

Current corporate structure: ✗ Distant shareholders demand maximum extraction ✗ Local workers forced to enforce cruel policies against their judgment ✗ Nobody with decision-making power knows or cares about individual circumstances

✗ System rewards cruelty and punishes compassion

#### **Mutual Benefit**

As corporations follow this Code:

- People get healthier (less chemical exposure, better food, meaningful work, reduced stress) • Fewer health crises overall • Economic stability increases (quality jobs, fair wages, community

investment) • Fewer job losses from corporate whims • Less need for crisis waivers over time • **Corporations become invested in PREVENTING crises** because they bear some cost when crises occur

This creates positive feedback loop: healthy, stable people are better customers, workers, and community members. Corporations benefit from investing in wellbeing rather than extracting from desperation.

### **Implementation**

- Crisis waiver system administered through simple online portal
- Fast approval (within 24-48 hours for first-time use)
- Automatic notification to all creditors/service providers
- Centralized so person doesn't have to contact each company individually during crisis
- Privacy protected (companies notified of freeze, not details of crisis)
- Annual reporting on usage rates (to monitor and improve system)

### **Bottom Line**

A civilized society does not destroy people for experiencing temporary crisis. This code ensures that a medical emergency, job loss, or family tragedy doesn't become permanent financial ruin.

✓ People deserve dignity during hardship ✓ One crisis shouldn't create cascading disasters ✓ System should help people recover, not push them deeper into hole ✓ Compassion is not incompatible with accountability ✓ Supporting people through crisis strengthens entire society

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## **VI. COMMERCE AND COMMUNICATION INTEGRITY**

### **Free-Trial Integrity Clause**

**NO ENTITY SHALL REQUIRE PRIVATE FINANCIAL INFORMATION FOR ACCESS TO A FREE TRIAL.**

- Free means free
- Payment methods only requested once user consents to continue beyond free period
- Trials must end automatically unless individual chooses to continue
- Purpose of trial access is education, not entrapment

### **Communication Ethics**

- Private correspondence shall never be monitored, sold, or mined for behavioral prediction
- Informed consent is mandatory for all data collection
- Respect for individual privacy and autonomy is a matter of law and conscience

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## VII. CORPORATE GRADING SYSTEM

Products, services, and companies will be graded. Final grade decided based on scores in each area:

**A. Environmental Impact** Carbon footprint, soil health impact, water use and contamination, biodiversity effects, waste generation

**B. Worker Welfare and Location** Wage ratios, living wage standards, worker health outcomes, right to refuse dangerous work, geographic justice

**C. Profit Distribution** Where profit goes, percentage to workers/community/research, executive compensation tied to lowest worker wage

**D. Product Longevity** Product years of life vs. potential expectancy, durability and repairability standards

**E. Quality of Product** Performance standards, safety record, defect rates

**F. Customer Approval** Satisfaction ratings, complaint resolution rates, transparency in feedback

**G. Independent Verification** Third-party testing required (not self-reporting), conflicts of interest disclosed, regular audits

**H. Reversibility** Can damage be undone? If harm is irreversible, higher bar for approval required

**I. Necessity and Alternatives** Is this product/service necessary or just profitable? Are safer alternatives available?

**J. Tax Fairness** Effective tax rate paid, use of tax havens, ratio of executive compensation to taxes paid, subsidies received vs. taxes paid

**Penalties:** • Fines for excess profit from externalized costs, privacy invasion, deceptive practices

• Downgraded companies face increased oversight, reduced market access • Failing grades result in suspension of operations until standards met, or company dissolution

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## VIII. BUSINESS STRUCTURE GOALS

**A CO-OP BUSINESS STRUCTURE SHOULD BE THE ULTIMATE GOAL** while allowing for rewards for better workmanship.

✓ Worker ownership aligns incentives (workers won't poison their own communities) ✓ Profit-sharing models incentivize quality and sustainability ✓ Democratic decision-making for major

company directions ✓ Transition support provided for existing companies moving toward co-op models

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## **IX. PRIVACY**

### **NO PRIVACY INVASION.**

- Customer data minimally collected, transparently used, securely stored
  - No selling of personal information
  - Opt-in only (never opt-out) for data collection beyond essential services
  - Right to deletion of all personal data
  - Violations result in massive fines and criminal charges for executives
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## **X. REGULATORY INTEGRITY**

### **Preventing Regulatory Capture**

- Individuals cannot move between regulatory positions and industries they regulated (or vice versa) for minimum 10 years
- Violations void all approvals granted during their tenure
- If agency becomes captured, leadership faces criminal charges
- No corporate lobbying of any kind
- No industry-funded "educational" campaigns to legislators

### **Approval and Renewal**

- Chemical and product approvals must be re-justified every 5-10 years with new safety data
- Patents cannot be evergreened through minor modifications
- Regulatory permits cannot be automatically renewed
- Burden of proof for continued safety rests with company

### **Whistleblower Protection**

- Strong protections and substantial rewards for whistleblowers
  - Anonymous reporting mechanisms
  - Retaliation against whistleblowers treated as criminal offense
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## **XI. HEALTHCARE AND PHARMACEUTICAL ACCOUNTABILITY**

### **Prohibition on Direct-to-Consumer Pharmaceutical Advertising**

**NO ADVERTISING OF PRESCRIPTION MEDICATIONS DIRECTLY TO CONSUMERS** through any media (TV, print, digital, radio).

Marketing budgets must be redirected to: • Independent research and development • Patient assistance programs • Drug price reduction • Healthcare provider education (transparent, non-promotional)

### **Pharmaceutical Pricing Transparency and Fairness**

- Full disclosure of actual production costs vs. sale price • Justification required for price increases • Prices cannot exceed reasonable multiple of production cost plus documented R&D
- No price gouging on life-saving medications • Generic competition cannot be blocked

### **Research Integrity**

- All clinical trial data must be publicly accessible, including negative results • No suppression of studies showing harm or lack of efficacy • Independent replication required before approval • Conflicts of interest disclosed and minimized • Ghost-writing of medical journal articles prohibited • Researchers and doctors receiving pharmaceutical funding must disclose all payments

### **Marketing to Healthcare Providers**

- No gifts, meals, trips, or payments to doctors for prescribing medications • Educational materials must be genuinely educational, not promotional • Pharmaceutical sales representatives limited in access to healthcare settings • Continuing medical education cannot be pharmaceutical-funded

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## **XII. MEDIA AND INFORMATION INTEGRITY**

Information is infrastructure for democracy and human wellbeing. Its corruption causes measurable harm.

### **Prohibition on Harmful Advertising Practices**

No advertising that: • Targets children for unhealthy products • Uses psychological manipulation or subliminal techniques • Promotes overconsumption or planned obsolescence • Makes false or misleading health claims • Exploits insecurity, fear, or inadequacy to sell products

### **Advertising Spending Ratio for Essential Industries**

For industries affecting health and wellbeing (pharmaceuticals, food, healthcare), advertising spending cannot exceed: • 25% of R&D spending for pharmaceuticals • 15% of product quality investment for food companies • Advertising budgets must be publicly disclosed

### **Social Media and Platform Accountability**



- Platforms liable for amplifying demonstrably false health information • Algorithm transparency: users have right to know why content is shown • No micro-targeting for political advertising • No algorithmic amplification of rage/engagement over accuracy • Addictive design patterns prohibited (infinite scroll, auto-play designed to maximize time spent) • No data collection from children under 13 • No algorithmic manipulation of children

### **Protection of Children**

- No advertising targeting children's psychological vulnerabilities • Age verification required for age-inappropriate content • Schools cannot require platforms that monetize student data

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## **XIII. FINANCIAL SECTOR ACCOUNTABILITY**

Financial systems should serve productive economic activity, not extract wealth through speculation and manipulation.

### **Prohibition on Harmful Financial Practices**

- No predatory lending (payday loans, title loans with exploitative interest rates) • No deceptive financial products marketed to unsophisticated consumers • Fiduciary duty required for all financial advisors • No hidden fees or intentionally confusing fee structures

### **Speculation Controls**

- Financial transactions must be tied to productive economic activity • Excessive speculation in essential commodities (food, water, housing, energy) prohibited • High-frequency trading designed purely for front-running banned

### **Housing and Shelter**

Housing is a human need, not purely a financial asset.

- Corporate bulk-buying of single-family homes for rental extraction limited • Short-term rental conversion regulated to preserve long-term housing • Foreclosure protections for homeowners in financial hardship • Rent increases tied to inflation and property improvements, not pure profit extraction

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## **XIV. TECHNOLOGY AND AI ACCOUNTABILITY**

Technology must serve human flourishing, not undermine it.

### **AI Safety and Transparency**

AI systems making significant decisions about people (hiring, lending, healthcare, criminal justice) must: • Be auditable and explainable • Demonstrate absence of discriminatory bias • Allow human override and appeal • Disclose when AI is making decisions

- No AI systems designed to manipulate human behavior or exploit psychological vulnerabilities
- AI cannot be used to circumvent labor protections or worker rights

### **Data Rights**

• Individuals own their personal data • Opt-in consent required (not buried opt-out in terms of service) • Right to access all data collected about you • Right to delete all personal data • Right to know what data is being collected and how it's used • No selling personal data without explicit, informed, compensated consent

### **Digital Autonomy**

• Right to use technology without surveillance • Devices you own cannot spy on you without explicit consent • Smart home devices must function without data collection • No bricking of devices through software when hardware still works

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## **XV. AGRICULTURAL SPECIFIC PROVISIONS**

Organic, traditional, regenerative agriculture must become standard practice for the health of people and planet.

### **Corporate Accountability for Agricultural Harm**

• Corporations responsible for soil depletion, biodiversity loss, or farmer dependency must fund transition to regenerative practices • Profits from harmful practices held in escrow for soil restoration • Compensation owed for past harm

### **Seed and Genetic Material**

Patents on seeds/genetics become void if: • Cross-contamination occurs • Farmers lose sovereignty • Environmental harm is demonstrated • Company engages in predatory practices

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## **XVI. ENFORCEMENT MECHANISMS**

### **Who Enforces**

• Independent agency with citizen oversight board • Rotating membership to prevent capture • Funded adequately and protected from political interference

## **What Triggers Investigation**

- Citizen complaints (low threshold for investigation) • Automatic regular audits based on risk category • Whistleblower reports • Pattern of customer complaints • Changes in worker health outcomes • Environmental monitoring data

## **Legal Process**

- Fast-track legal process for clear violations (cannot tie up in courts for decades) • Discovery cannot be prevented by proprietary claims • Burden of proof on company to demonstrate safety and compliance • Appeals allowed but with strict timelines

## **International Coordination**

- Companies cannot flee to weak jurisdictions to avoid accountability • Products made abroad for US market must meet US standards • Trade agreements incorporate these standards

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## **XVII. TRANSITION PERIOD**

The shift from extractive to regenerative economics is not instantaneous. However, urgency is required—we cannot delay for decades while harm continues. This transition must be swift but structured to prevent collapse.

### **Phased Implementation Timeline**

**YEAR 1: ASSESSMENT AND TRANSPARENCY** • Comprehensive assessment and grading of all existing companies • Public database of all grades, violations, and ownership structures • Immediate enforcement of transparency requirements • Moratorium on new approvals for products/practices that would clearly fail standards • Whistleblower protection and reporting systems activated immediately

**YEAR 2: IMMEDIATE HARM CESSATION** • Companies causing acute, severe harm (F-grade) must cease harmful operations immediately or face dissolution • Emergency transitions for affected workers and communities • Profits from harmful practices frozen and held in escrow for restoration • Criminal investigations begin for suppressed research, regulatory capture, severe violations

### **YEARS 3-5: MANDATORY COMPLIANCE BY CATEGORY**

Phased by industry and harm severity:

- Year 3: Food, agriculture, pharmaceuticals, chemicals
- Year 4: Manufacturing, energy, extraction industries

- Year 5: Services, technology, finance

All must meet minimum standards (C-grade or above) or face: • Increased oversight and mandatory improvement plans • Suspended operations until compliant • Dissolution if unwilling to meet standards

**YEARS 6-10: EXCELLENCE STANDARDS AND SYSTEM TRANSFORMATION** • Minimum standards raised progressively • B-grade becomes minimum acceptable • A-grade companies receive preferential treatment • Economic system fully transitioned to prioritize regenerative practices • Cooperative business structures become norm

### **No Grandfather Clauses**

- Harmful practices do not become acceptable because they are old • "We've always done it this way" is not a defense • Past investment in harmful infrastructure is not the public's problem
- However: genuine transition support provided for companies making good-faith efforts

### **Support During Transition**

**The goal is transformation, not punishment.** Companies genuinely attempting to meet standards receive substantial support.

FOR COMPANIES TRANSITIONING: • Technical assistance (access to research, engineering support, agricultural transition expertise) • Financing support (low-interest loans, grants for innovation, tax incentives) • Regulatory partnership (clear roadmaps, regular check-ins, recognition for early adopters)

FOR WORKERS AND COMMUNITIES:

Many communities depend on industries that will not survive this transition. We do not abandon them.

- Worker retraining programs (paid training, living wage during transition, portable benefits) • Community economic transition (investment in local sustainable industries, infrastructure for new economic activities) • Regional transformation plans:

- Coal regions → renewable energy, forest restoration
- Industrial agriculture regions → regenerative farming
- Extractive manufacturing → quality goods production

### **Distinctions in Transition Support**

**FULL SUPPORT FOR:** • Companies making genuine good-faith efforts to comply • Worker cooperatives forming from transitioning companies • Small and medium businesses caught in larger systemic problems

**MINIMAL SUPPORT FOR:** • Companies that knowingly caused harm and suppressed evidence • Companies that actively fought safety/environmental standards • Companies that prioritized profit extraction over all else

**NO SUPPORT (IMMEDIATE DISSOLUTION) FOR:** • Companies with criminal harm patterns • Companies that attempt to flee jurisdiction • Companies engaged in regulatory capture or corruption • Companies refusing to disclose beneficial ownership

### **Preventing Transition Manipulation**

Companies will attempt to game the transition period:

- Declaring "transition" while continuing harmful practices → immediate penalties • Divesting harmful divisions to new shell companies → both companies liable • Declaring bankruptcy to avoid responsibility → piercing corporate veil, executive personal liability • Lobbying for extended timelines → attempts result in shortened timelines • Claiming impossibility → if genuinely impossible to operate safely, company shouldn't exist

### **Acceleration Incentives**

Companies meeting standards early receive: • Preferential government contracts • "Certified Regenerative" marketing designation • Reduced regulatory burden (less frequent audits) • Access to public investment funds • Tax benefits

### **Transition Funding**

- Penalties and fines from non-compliant companies fund transition support • Wealth taxes on extraction profits fund regeneration • Reduced military spending redirected to economic transformation • Municipal and regional bonds for local transition projects • Federal investment in infrastructure for regenerative economy

### **Philosophy of Transition**

**This is not about destroying the economy—it's about saving it from destroying itself.**

- Short-term disruption is inevitable when ending long-term harm • But a system based on depletion was always going to collapse eventually • This transition prevents catastrophic collapse by choosing managed transformation • Every year delayed makes transition harder and more painful • **The best time to start was 50 years ago; the second-best time is now**

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## **FINAL PRINCIPLE**

**"Innovation that harms is not progress. True innovation improves life without creating new harms. Companies that cannot innovate safely should not exist."**

This code recognizes that the purpose of commerce is to serve life, not the reverse. Profit extracted through harm is theft from the commons and from future generations. We establish these standards to ensure that business activity enhances rather than degrades the systems that support all life on Earth.

## **SYSTEMS ARE MORAL MIRRORS. WHAT THEY REWARD, THEY CREATE.**

Therefore, every policy, practice, and exchange must honor fairness, compassion, and accountability.

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*Co-authored through collaborative research and development*