

To whom this might Concern:

We must find new money. We must engage private equity. We have to size the problem at 20-40 billion. Here is a mind twister—what do excess mortgage rates have to do with funding Child Care. OTHER THAN THE VALUE OF THE EXCESS IS WAY GREATER THAN 40 BILLION.

Outside of describing two national priorities not being dealt with directly in Washington, DC which is reason to complain and blame and say the Thomas Friedman has it right. I wonder if you can help me put these two issues together with your thoughts. Friedman describes moods of being not willing to take on big projects and being dumb as we want to be that have invaded our Nation. He also describes a local bubbling trend of nation building at the local level that will address many issues in spite of the Washington DC leadership. I know our New President says he is different but the following are very specific issues with the power bases stacked against change. The two issues that I want to be related are. Question is how we relate them together.

1. We need a 3% Mortgage Interest Rate and a free refinance as a National Priority to recover the value of our housing stock and the economy's momentum. Main Street needs its appropriate share of the stimulus package or all of it considering where our real wealth and future prospects are located. If banks can have a .25% interest rate a homeowner in good standing or not should get a 3-5% loan reflecting that rate. We don't get those rates because of greed and a concept that we don't deserve it, including a moral twist to the story of giving or getting something from ourselves for nothing. But, with these rates there would be fewer local financial problems, and the future would be bright again, all without a recorded cost and maybe a boost to the market value of the 401K.

National Momentum requires the spending power of Main Street. Lets notice that Washington DC. is not paying attention to those who can do the most with the money. In this case the New Money has already been doled out and Main Street was shorted. This is a lot of money to be shorted and because we are short who is long? Who put us in the hole? Where is the moral argument? Who is looking out for you? My bankers tell me they do not have widespread access to the no cost bargain money. Have we already seen some of it used for an acquisition that will put more people out of work? **I am hoping you can easily see this as a focal point for fairness and integrity lacking in our collective representation. Our representation is draining local resources and giving them away without reference to the real stimulation required.**

2. 100% Delivery of Children to kindergarten ready to read, count and understand positive direction. The 100% delivery of our children to kindergarten ready is a National Priority to stop wasting the brain power of the nation and incurring higher costs than required in the subsequent K-12 education processes. 100% is used in the context of a quality process of continuous improvement from guaranteed doing first things first right the first time. This is real in any real economic system. In this case the wasted brain power is coming of interest to our national leaders and they may not attach the same importance to it as they have attached to other national critical capacities.

They have not set out to create a System of Strategic National Resource and Brain Development Capacity that requires very local private equity financing to be certain that the capacity developed meets the real requirements. We could easily make this “private capacity” look and feel like the first level of private use for a return on investment from our public schools. This would just copy what goes on in our economy with our national transportation systems, the farm systems, the space program systems, the military systems, the housing systems, the post office systems, flood control systems, the water reserve systems, the strategic oil reserve systems, and yes repeating the public school systems on the post side of grade 12, and etc. There are about 100 of these capacities that get special national consideration. And I do not know them all. Brain capacity is part of the economic system. **Again, I am hoping you can easily see this as a focal point for fairness and integrity lacking in our collective representation. This is draining local resources and wasting them away without reference to the real stimulation required.**

We have to change at least the above in the concept of lower total costs; saving waste, more throughput, growth and defining the real all inclusive total cost before and after will help get the economics right. The local economy wins first when this is done.

Main Street Real Estate Values are the first thing to benefit in both power struggles, and who is representing you?

If you don't opt out I will send you an email discussion of this with school districts and another one to large and small businesses. Then we can start talking about how to PERSONALLY monetize our network so we can start making this happen.

Opt-out <mailto:firststep@usavalues-character.com>