

THE UNIVERSAL EXCHANGE

120 West Concord Street • Orlando, Florida 32801

The United States of America

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The goal and purpose of THE UNIVERSAL EXCHANGE is Universal Prosperity and Peace — Shalom — שלום — in Freedom, Justice, Mercy, Human Dignity, and Love — neutralizing and counter-acting all ignorance and all evil.

THE UNIVERSAL EXCHANGE
For ALL People

THE UNITED NATIONS
For ALL Nations

To achieve this goal, and to fulfill this purpose -

1. I ask ALL people:
 - 1.1 to bring their thoughts, words, and actions, into harmony with the unchanging, self-enforcing, Laws of Life, Laws of Nature, Laws of Science - THE Laws of God;
 - 1.2 to have a change of heart, become pure of heart;
 - 1.3 to be receptive to the idea of good for all mankind;
 - 1.4 to reform themselves, and, to help ALL people
 - 1.5 to make - Love - their supreme motive, and,
 - 1.6 Perfection, the standard, for all work and Life.
2. I ask that there be - equal opportunity - and - equal responsibility - for ALL people;
 - 2.1.1 to know - the Truth, and, to live it;
 - 2.1.2 to eliminate perjury, deception, false witness;
 - 2.1.3 to make action coincide with words and promises;
 - 2.1.4 to instantly punish liars, deceivers, hypocrites;
 - 2.2 to know, and, to live in
 - 2.2.1 decency, dignity, law, and order;
 - 2.2.2 to banish all crime, corruption, slander, envy, passion, anger, and hatred;
 - 2.3.1 to love and strive for righteousness and perfection;
 - 2.3.2 to overcome all error and imperfection;
 - 2.4.1 to exchange honest and true values in every transaction - in fairness, equity, and love;
 - 2.4.2 to seek one's own good by providing for the good of ALL others - in fair exchange;
 - 2.4.3 to avoid misrepresentation, cheating, loafing, improper work, adultery, fraud, robbery, monopoly, despotism, tyranny, aggression, economic slavery, expropriation, extortion, blocking the path of, or limiting the good of, anyone, threatening, terrorizing, injuring, harming, or murdering;

- 2.5 to be Free:
 - 2.5.1 free to do right, to choose good;
 - 2.5.2 free to reject all evil and all temptation;

- 2.6.1 to enjoy useful and profitable, year-around, sense satisfying employment (including self-employment in their own business, profession, farm, or in providing good service);
- 2.6.2 to eliminate poverty, unemployment, under-employment, and atrophying idleness;

- 2.7 to own, occupy, and enjoy a decent home and a suitable living environment;
 - 2.7.1 in happiness, abundance, privacy, safety, health, comfort, agreement, and tranquility;
 - 2.7.2 eliminating all inhuman, indecent, sub-standard, slum - dwellings and environments;

- 2.8 to obtain education - light eliminating darkness:
 - 2.8.1 ACADEMIC EDUCATION
reading, writing, arithmetic, history
 - 2.8.2 VOCATIONAL TRAINING
learning how to earn a good living
 - 2.8.3 GOOD CITIZENSHIP TRAINING
 - 2.8.4 MANAGEMENT TRAINING
learning how to manage a business profitably
 - 2.8.5 HOME MANAGEMENT TRAINING
learning how to manage a home and its finances
 - 2.8.6 MORAL VALUES TRAINING
Learning to do all things right
Learning what is good and decent conduct
Learning the nothingness of error and evil

to eliminate illiteracy, ignorance, offensive conduct, cruel covetousness, and malice;

- 2.9 BASIC LAW TRAINING
 - 2.9.1 The Laws and Constitutions governing good conduct in each of the States of The United States of America
 - 2.9.2 The Constitution of The United States of America and the similar points in the Constitutions of all the Nations of the World.

- 2.9.3 The Declaration of Independence of The United States of America
- 2.9.4 The Declaration of Human Rights of The United Nations
- 2.9.5 The ONE Basic Law - that God is All-in-all
 - The Basic Law of Life
 - The Basic Law of Nature
 - The Basic Law of Science
 - The Basic Law of God
- 2.9.5.1 "like begets like"
- 2.9.5.2 "As you sow, so shall you reap"
- 2.9.5.3 "As you judge, so shall you be judged"
- 2.9.5.4 "ONE cause and effect"
- 2.9.5.5 "Action and reaction - for every action there is a reaction of equal or greater force"
- 2.9.5.6 "Evil, error, destroys itself"
- 2.9.5.7 "Sin brings its own punishment"
- 2.9.5.8 "All living things grow from within"
- 2.9.5.9 "Every person must want to lift himself up out of ignorance, poverty, disease, sin, crime, perjury, fear, and war"
- 2.10 to participate in all the workings of society:
 - 2.10.1 to do their full share of civic duties;
 - 2.10.2 to eliminate all discrimination, degradation, special privileges, advantages, and injustices;
 - 2.10.3 to eliminate all welfare payments, subsidized or free public housing, and all public services, to anyone who will not try to be healed, to learn, to work, to earn honestly, to pay his own way in life in dignity, honor, independence, self-fulfillment and self-respect. He who will not work - shall not eat.
- 3. CRIME ELIMINATION
 - I ask every community, city, county, parish, province, state, nation, and international body - to enact and to enforce these universal laws:
 - 3.1 to make it a crime and a felony for any person to threaten to or to actually injure another person, an animal, or property (except as lawful punishment for crime);

- 3.2 to license lawyers for the sole purpose of instructing their clients in how to obey the Laws and Constitutions - and to bring out the Truth, the whole Truth, and nothing but the Truth, in every negotiation, and in every trial and judicial proceeding;
- 3.3 to make the Judge, the Prosecuting or complaining Attorney, and the Defense Attorney, ALL - collectively and individually responsible for the correct preparation and presentation of all papers, and evidence in every trial - making all needed corrections during the trial and within thirty days of the start of the trial and with no delays whatsoever;
- 3.4 to make a crime against one individual, one city, one community, one state, one nation, a crime against every individual, city, community, state and nation, and all humanity;
- 3.5 to make every law enforcement officer a deputy and legal assistant of every other law enforcement officer - to prevent crime, and to catch and prosecute evil planners, and wrong doers;
- 3.6 to hold individuals and governmental and organization officials responsible and accountable for promoting war preparations, aggressions, crimes, infiltrations, subversions, disturbances, and wars - for perjury, misrepresentation, withholding information to mislead, hypocrisy and deceit; removing all diplomatic or legislative immunity, and making them subject to arrest and trial where-ever they may be found; and when found guilty in proper trials imprisoning them for at least twenty years at hard labor, and confiscating all their real and personal property wherever it may be found; Making every governmental and organization employee sign the letters he writes, designate who directed him to write the letter and who made the decision.
- 3.7 to make every governmental and organization policy making executive or administrative official personally responsible for obeying the Laws and the Constitution; removing them from office for a failure to do what the law requires them to do, and eliminating all pensions and benefits to which faithful officers are entitled under the Laws.

4. FINANCING

- I ask that the money, the medium of exchange, the credit, and the necessary assets and technical help be advanced to ALL people - to enable them to earn, to enjoy, and to pay for - all of these blessings of equal opportunity and equal responsibility;
- 4.1 that ALL people be required to repay these advances for academic education, vocational training, and the tools, and means, and facilities, and capital for working or being in a business or profession;
- 4.2 that all funds advanced be from revolving funds that can be used over and over again as advances are repaid by those who have lifted themselves out of ignorance and poverty;
- 4.3 thus making ALL people self-respecting, independent, free - not needing to be subjected to exploitation, economic slavery, or being forced to accept degrading charity;
- 4.4 that existing financial institutions be used for making these advances whenever people can meet their requirements and standards for financing;
- 4.5 that existing financial institutions be modernized, enlarged and reformed to meet the current needs for providing equal opportunity and equal responsibility for ALL.
- 4.6 that new financial systems and institutions be formed for meeting the needs that present financial systems and institutions can not or will not meet;
- 4.7 that these new financial systems and institutions make it possible for every human being to exchange what he actually does have - in honesty, fairness, dignity, self-respect, and independence;
- 4.8 that there be universal recognition and acknowledgment that these HUMAN VALUES that every human being actually does have are - life, intelligence, energy, integrity, reason, conscience, and an indomitable need for self-fulfillment, self-expression and survival;
- 4.9 that he must be able to exchange these assets for the good he needs and wants;
- 4.10 without any limitation or monopoly control by anyone.

- 4.11 The Laws of The United States of America require that every element of our governments and private society be co-ordinated to provide:
- A. Useful and profitable employemnt for ALL.
 - B. A decent home and a suitable living environment for ALL.
 - C. Equal opportunity for ALL.
- (Employment Act of 1946, Housing Act of 1949, Economic Opportunity Act of 1965)

4.12 It is not possible to supply equal opportunity to ALL - to provide for unlimited population growth, unlimited demands for higher standards of living - with limited capital, limited credit, limited education, limited labor opportunities, and limited opportunities for trade and being in business.

4.13 In all ages and in this age whenever people have not had the money to buy what they want, and in this age when people do not have the money or the foreign exchange, they BARTER.

4.14. I have repeatedly asked The Congress of The United States of America, and I now ask all Governments of all Nations to recognize the right of the people to BARTER - to exchange what they actually have - for the good they need and want; to exchange their work, knowledge, ideas, property, goods, money, or other assets - for similar human values of other people - without limitation.

4.15 I ask all governments to recognize that in order to provide equal opportunity and equal responsibility for all people the right to create a medium of exchange, a "Checking Account Money" extended to people in the banking business, must be extended to all groups of people.

5. THE UNIVERSAL EXCHANGE

5.1 THE UNIVERSAL EXCHANGE is a family of equally powerful ideas. It has no organization, no memberships, no financial assets of its own, and no powers of any kind.

5.2 The concept is that all organization shall be in individual Autonomous (self-governing) Branches of THE UNIVERSAL EXCHANGE.

- 5.3 Any ten people in any community in the World may form their own Autonomous (self-governing) Branch of **THE UNIVERSAL EXCHANGE**.
- 5.4 They organize themselves and pledge their sacred honor, lives, and property, to abide by the Principles enumerated herein.
- 5.5 Each participating Branch states the value of whatever their members offer to exchange in terms of **UNIVERSAL UNITS OF BARTER EXCHANGE**.
- 5.6 Each participating Member and the Branch guarantees that every value is a true and honest value.
- 5.7 Each participant executes notes, mortgages, and the usual security papers for whatever he needs to acquire a home, tools, facilities, capital, inventories, management and technical help expressed in terms of **UNIVERSAL UNITS OF BARTER EXCHANGE**.
- 5.8 Exactly as Banks create Checking Account Money from such instruments - the Autonomous (self-governing) Branch of **THE UNIVERSAL EXCHANGE** keeps a Checking Account record of the ownership and right to transfer that ownership for true values - of **THE UNIVERSAL UNITS OF BARTER EXCHANGE** **THUS** created to finance its Members.
- 5.9 All contribute ten per cent (10%) of the value of **THE UNIVERSAL UNITS OF BARTER EXCHANGE** they create to **THE UNIVERSAL EXCHANGE POOLED RISK RESERVE FUND**.
- 5.10 They pledge to perform the work that is pledged to be performed, to deliver the property, goods, services, or other assets of equivalent value - if any participant is unable or unwilling to make good on his promise.
- 5.11 **THE UNIVERSAL EXCHANGE POOLED RISK RESERVE FUND** is created and operated to absorb the costs of the inevitable losses due to nature's disasters, human mistakes, weaknesses, failures, crimes, business depressions, and the costs of recovery from business depressions.
- 5.12 It guarantees every **UNIVERSAL UNIT OF BARTER EXCHANGE**.
- 5.13. Every government, every business, financial institution, foundation, organization, and individual is asked to contribute to this Fund in the interests of Universal Prosperity and Peace.

5.14 All cash will be deposited with The Treasurer of The United States of America for purchase of the Bonds or other obligations guaranteed by The Government or an Instrumentality of The Government of The United States of America, or of other participating Nations.

5.15 These Bonds or other obligations will be issued immediately upon receipt of a claim, in full settlement of any claim of any Autonomous (self-governing) Branch of THE UNIVERSAL EXCHANGE. The interest will be paid into the general funds for the promotion of THE UNIVERSAL EXCHANGE work for universal prosperity and Peace.

UNIVERSAL EXCHANGE ACTIVITY CENTERS FOR SENIOR CITIZENS

6. I ask every person to help establish and operate Activity Centers For Senior Citizens in every one of the 3,120 Counties and Independent Election Districts in The United States of America and in similar Districts in every Nation in the World.

6.1 Here Senior Citizens can supply the wisdom, experience, knowledge, and unselfishness for instruction and business management guidance and leadership in these rebuilding works.

6.2 Here Senior Citizens can have happy, useful lives, with fine living quarters, balanced meals, clinic care, recreation, and Peace.

PEACE

7. I ask every person in the World to write a Peace Treaty with every other person in the World.

7.1 What do you want in a Peace Treaty for you?

7.2 What are you willing to put into a Peace Treaty for all other people in the World?

START

8. The sales price of this printed outline is \$20. Please mail your check to The Universal Exchange Publishing Corporation, 120 West Concord Street, Orlando, Florida 32801, The United States of America, in fair payment for the help you have already received from it. You may purchase as many copies as you need to guide you in forming your own Autonomous (self-governing) Branch of THE UNIVERSAL EXCHANGE.

Thank you,

Jay Creswell Senior
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Trustee