

# The Seed Economy

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(Note: The use of gender in writing style is not intended to make any sort of gender based statement. Please consider the use of the pronoun "he" to mean both "he" and/or "she".)

## Abstract

*A new economy is proposed using organic and or wildcrafted seeds as the reserve currency, common law, and blockchain technology, making farmers and foragers esteemed members of a new society.*

*Taxation is simplified using only a trade tax. Natural law eventually becomes a reality through what is defined as the Utopian Trifecta.*

**“We are the ones who aren’t waiting anymore.” – Zan Adu**

This document is a call to action for all conscious people to take the economy back into their own hands using a grassroots approach. In order to do this properly, a band aid approach is not possible. It is time to learn from our mistakes and start over from scratch. This information serves as an initial roadmap around which people can rally and commit to prove an idea whose time has come. Once enough people become committed to bringing this concept into reality, the details will be fleshed out more fully. This is a dynamic document and open source project.

In order to make this viable, it must begin with a relatively large diverse group of people with a fairly similar distribution of skill sets/talents as compared to the society at large. The majority of the individuals in the group must consider themselves “above average” in consciousness, with a willingness to accept the Sacred-Heart-Intelligence/Universal-Mind-Logic/Common Sense-Wisdom-Philosophy that working for the benefit of the whole without immediate direct individual gain, and only the possibility of deferred indirect individual gain, will advance the collective whole MUCH quicker in the direction of positive Heart/Mind Consciousness, ultimately benefiting ALL individuals more fairly and quickly.

Those who practice moderation in all things including economics will usher in the new economy. A natural (not organized) sharing of resources is true charity and caring and is brought about by a deep understanding of moderation and right ownership. What is rightfully owned is what is truly loved, needed and used; if something doesn’t fit within that context, it most likely is best recycled or given away. Later in this document we will see WHY the above described characteristic of the group is necessary for this concept to be successful. If it is successfully implemented, the group will become a model for all of humanity. The best current social structures similar to what was just described exist in honeybee and ant colonies. Studying them may add further insights and benefits to this proposed new model, even if the exact nature of those social structures is not ultimately desirable to humanity. We still can pull and utilize the wisdom and success principles found therein. They have been evolving as species a lot longer than we.

A network of approximately 100,000 people should suffice to make a new currency work fairly quickly and at the same time, gain momentum as a viable alternative to the mainstream currency. Ideally a Multilevel Marketing (MLM)/Network Marketing type structure, once big enough, is a promising vehicle to launch this much needed initiative, but not at all necessary.

MLM/Network Marketing type companies usually operate as a type of “family” culture, or even “cult or religion” in extreme cases, giving rise to an inherent esprit de corps and camaraderie amongst the individuals who comprise such networks that is essential to making a break from the mainstream possible. What is critical to mention at this point is that this type of structure and culture must be improved upon in the sense that it must not act from or be governed by a centralized authority.

In many cases, we have witnessed the downfall of social structures, even entire cultures, and the dysfunction of our current economic system and culture is no exception. At the base of this dysfunction is greed and structurally defensive postures, both born of the human ego, which generates illusory scarcity consciousness, which in turn is caused by fear, which is finally caused by the absence or lack of faith and love. Greed is the root of all evil and results in extreme disparity between those who are wealthy and those who are poor.

Ultimately, we are battling the human ego or “human condition” and the system we devise must take this into account and actually use the ego “against itself” to assure that it is always kept in check. The Bitcoin blockchain structure has solidified proof of concept of a digital, non-inflationary currency, and is the longest running, most successful example of a decentralized, trustless network that is voluntary in nature, and only exists because it is working “with human nature.” Combining that structure with the best traits of the MLM/Network Marketing model, such as developing culture and providing education and motivation for easy and enthusiastic adoption, creates the best framework for the rollout of an alternative currency reserve.

The first step in this whole process begins with creating or establishing a basis of true and lasting value to humans on the most fundamental level that makes sense to our “surthrival” as a species. We propose the raw, organic (natural and chemical free), sproutable and/or edible seed to be the basis of this value. If the seed is BOTH sproutable and edible it would carry a slightly higher value than a seed which is just edible or just sproutable. The long term functionality and sustainability of humanity on Earth is based on either collecting wild berries/fruits, nuts and seeds as a group, or farming the same as a group, whether or not animals are used as food and/or useful products. The Mayan and Aztec civilizations seeing the cacao bean (which is botanically the seed of a fruit) as a primary value to themselves made it their currency. The cacao bean continued as a standard currency in Mexico until 1887. Jumping forward to the final analysis, money does indeed grow on trees! The best seed with which to begin this whole process is of course the cacao bean, if only symbolically, in honor of the ancient Mesoamericans.

Why do we choose the seed? The genesis of everything natural begins with a seed, the sacred storehouse of DNA. The genetic diversity found on Earth is humanity’s true treasure chest.

Even synthetic creations begin with a crystallized thought process born of love and life experience within a context, resulting in a final idea or “seed” from which creation and production ensues.

Life is love in action, yet there is no life without seed, the organic storage and propagation mechanism of love. Love is the ULTIMATE “asset.” Thus, the seed is the ultimate reserve asset for a currency—a living and loving reserve for a living and loving species.

We choose the seed as the basis of a true and real economy because it has such intrinsic value to human beings—all food, breathable oxygen, fuel, clothing, and shelter ultimately come from seed. Also, because it is renewable and can transform genetically through love, it can evolve WITH humanity and never become obsolete as a true basis of value to humanity. For example, if humanity destroyed Earth and actually had the technology to leave Earth and inhabit another planet with a viable atmosphere and soil/water conditions, the MOST important and valuable asset for humans to possess to turn the new planet into a paradise fit for humans would be raw, organic, sproutable plant SEEDS. Organic and/or wild-crafted seeds are a must since it has been proven that the use of chemicals in seed production is a slow poison to life as we know it from a species perspective. The use of genetically modified seed would be prohibited as well since its long term effects on humans are unknown and in principle the philosophy of humans outsmarting God and/or Mother Nature in the evolution of seed is silly at best, devastating at worst and wholly motivated by profit; the DNA molecule is designed to conduct the function of Love, and allowing anything but pure Love to tamper with DNA is dangerous business.

What is critical to point out and understand at this point is that any true human economy has a few characteristics:

- 1) The economy grows organically meaning it does not exist for the sake of growth itself. (Our current economy is operating under the illusion that growth is necessary for continued existence, driven by greed and subsequent excessive wealth accumulation.)
- 2) The economy is sustainable and will eventually reach a somewhat static equilibrium similar to David Latimer’s famous bottle garden (<https://www.dailymail.co.uk/sciencetech/article-2267504/The-sealed-bottle-garden-thriving-40-years-fresh-air-water.html>).
- 3) Due to changes in population, efficiencies, innovations, ecology, climate, etc., economic expansions and contractions will occur and none of these natural changes and fluctuations should ever be feared.
- 4) Knowing that Earth has a somewhat fixed mass and fixed energy flux, a sustainable, quasi-static equilibrium must eventually occur in an organically growing, somewhat closed system.

A small percentage of strong and viable seeds have been known to degrade or become damaged in some way over time and this is understandable since all structure is mortal. However, seeds that are thousands of years old have been known to sprout, which is great news; if stored and managed correctly, the measurable real BASIC creative productivity of the society (as stored seeds) has very little real atrophy due to the mortality of structure. This is analogous to storing energy in a battery; and, proper storage conditions will always tend to be dependent on the seed type. A distributed seed depository will be necessary in various climates and geographic locations including even on ships in order to accommodate all seed types and minimize risk due to natural degradation, disaster or catastrophe. (Current research shows promise in seed value recovery and reclamation due to degradation: <https://www.nature.com/articles/s41598-021-85541-7>). Blockchains and websites need to be created to track not only real time market pricing of all seeds but also real time transactions on decentralized exchanges (DEXs). These exchanges would allow for direct bartering of seeds as well as transactions in blockchain based currencies such as Bitcoin and Tether.

The first practical foundation of this “new economy” is grounded in the farmer and/or wild seed forager. Since the foundation of the society’s value and currency is the seed, and the farmer or forager produces or collects seeds as a career or vocation, he is naturally held in an esteemed position in society. The first step in making this seed economy a reality is reaching out to farmers and foragers and convincing them that this new economy is worth pursuing. Once that step is complete, a team of people needs to be assembled who have skills in industrial engineering, farming, and agri-business in order to be able to analyze the collection, production, transportation, marketing, sales, and storage of, and assign a real value to, each seed foraged or farmed based on the time and resources necessary to gather or produce that particular seed. Once a live online seed marketplace is created, seed prices are driven by normal free market economics that are naturally built into any free market.

The mainstream currency can be used as an intermediate measuring device of value until the newly created currency becomes suitably liquid with ample volume to give its users confidence in its value as a currency. However, it is critical to move away from central bank fiat currencies because they are not an accurate measuring stick of the health of any economy; this is because they are subject to inflation, deflation, currency markets, fractionalized banking and interest rates. In other words, using these currencies as a yardstick to measure anything is similar to using a ruler with an ever-changing length to measure any given distance—you always end up with a different value! It is complete nonsense and is only in place to make the central bankers richer. Once a confidence point is reached with a non-inflationary currency (such as Bitcoin) not subject to any of the aforementioned shenanigans, and it is firmly in place, seed values will be measured using that new currency. A natural free market will be created amongst the

various producers of each type of seed that allows for healthy comparison and competition of products in order to improve methods of farming and foraging, and gain efficiency with time and resources. The reason this occurs is because, once a benchmark value is assigned to a benchmark seed quality by the natural free market, it behooves a farmer to improve his own farming methods to create more value for himself by using less time and resources in creating the same seed quantity and quality. The unique creativity that produces this greater efficiency for each unique farmer can then be shared amongst all farmers mutually, so that collectively, the farming production of the society as a whole can improve and evolve in the quickest and most efficient way. This is the basis of mankind's true collective evolution. This last step requires a group that is "above average in consciousness" since only a farmer with above average consciousness would realize that sharing his "proprietary" improvement/discovery/invention/secret with other farmers would benefit the society as a whole the most, and indirectly and collectively catapult himself and his progeny much further down the evolutionary road than would not sharing the improved technology. The primary concern regarding the food supply and what is catastrophic to humanity, regardless of remaining with the current economic system or adopting a new seed economy, is a resultant concentration of fertile farmland in the hands of greedy, power-hungry and egocentric control freak "philanthropists" (philanthropic monopolists) for their own, and other globalists, profit and control agendas.

The spiritual foundation of this "new economy" is the practice of moderation in everything, especially material things. When a group of people practice moderation on the material plane, there is enough for all and charity becomes a mere aspect of the healthy sharing of resources. (Jesus's famous beatitude "The meek shall inherit the Earth" is correctly translated into English as "The moderate shall inherit the Earth.") The fear of scarcity is slowly washed away, and organized charity is no longer a necessity. A little faith is required to make this leap as a group since we are coming from a mainstream society that doesn't tend to follow or support the principle of moderation on the material plane.

With the advent of Bitcoin and associated stable coins such as Tether, launching this new economy outside the existing economic infrastructure becomes much easier. Using common law trusts, the initial necessary physical infrastructures—namely the seed banks and associated storage and maintenance facilities—can be easily capitalized and quickly established.

One of the most important points to mention at this juncture is that not only would either Bitcoin or a stable coin be issued for deposited seeds, but those seeds would only be redeemable in the originally-issued currency AND AT THE SAME 1:1 RATIO AS ORIGINALLY RECORDED AT THE TIME OF THE INITIAL DEPOSIT OF SEEDS (minus pre-agreed-to storage and

maintenance rate costs of seeds multiplied by storage time.) To clarify, only an exact reversal of the original recorded transaction is allowed. This is critically important to help reduce market manipulations and speculations. (Even though futures contracts can still be created, we are more concerned about the possibility of turning the actual seed banks themselves into speculative marketplaces, which should be avoided.) If storage and maintenance costs approach a predetermined percentage of the market value of the stored seeds, the stored seeds are sold on the open market for the same currency originally issued against the original seed deposit. The original depositor is notified that redemption is no longer possible.

To ensure that this new economy grows naturally and organically according to real gross domestic production (GDP), interest is unlawful. Furthermore, all forms of fractional reserve banking are unlawful. Personal loans are lawful, whether or not they are collateralized, but only a reasonable flat fee may be charged as remuneration and must be agreed to at the initiation of the loan. Furthermore, even if the terms of the loan are broken, only the principle and agreed upon flat fee may be lawfully recovered. Along the same lines, rents are allowed, but if the terms of the rental agreement are broken, only the original amount of rent in arrears may be lawfully recovered. The philosophy concerning both these critically important points is based on the idea that those in a financial position to loan or rent must incur the higher risk in doing so in exchange for the privilege of using society in these profit generating capacities to earn money using their own assets.

There is one form of taxation allowed in this new economy: A trade tax is levied whenever a fair and lawful exchange transaction between parties, including employing another in any context in the form of services rendered, occurs. The trade tax only applies to unrelated individuals, since it is a society which brings those two parties together in the first place under a "social contract" (whether spoken or unspoken, written or unwritten) which allows for an asset or labor transaction to exist under the rule of decency. Therefore, the society should benefit from the transaction by taking a tax, to be used to fund common projects that the entire society benefits from either directly or indirectly; in other words, reseller permits to avoid collecting trade tax become obsolete and trade tax is collected at any point a transaction occurs in any asset and or labor supply chain. Furthermore, the individual or commercial venture that does the most transactions is benefiting most from the society and therefore would naturally pay the most in tax in a proportionate manner. There is not to be a tax on a person's time since it is sacred; thus, personal income tax is obsolete in this new economy. We believe that a person's creativity and production should not be taxed, since it tends to dissuade both; furthermore, whatever someone does with their personal time to earn money is SOLEY and RIGHTFULLY theirs.

The total annual trade tax paid by any individual or business will always be a fixed flat rate percentage of the total value of assets and or labor purchased by that individual or business over the year regardless of number of transactions or size of transactions. The Seller (including employees), regardless of what is sold – raw materials, products, services, time, contracts, etc., must collect and submit the entire amount of the trade tax since he is benefitting from society by being able to sell to the society as a member of society. The Seller's responsibility of collecting and remitting the trade tax is a fair energy exchange payback to society.

Clarifying further, if one employs another, the Buyer (employer purchasing the employee's time or services rendered) must pay the trade tax on the total amount of money paid to the Seller (of personal time or services rendered) regardless of hierarchical level in any organization where commercial transactions occur. In other words, the trade tax occurs between every level of the internal organizational structure of a commercial venture.

The Buyer pays the trade tax since he is capable and already paying, but more importantly because he is able to buy something due to the fact that the society is providing it. Again, this is a way to fairly pay back society for the privilege of gaining access to products and services created by society.

The Buyer is always paying the trade tax and the Seller is always collecting the trade tax and submitting the collected tax to the common treasury. However, straight bartering of both assets and labor is always allowed in this new currency system and is one way to lawfully reduce trade tax in any transaction. To reiterate, trade tax only occurs in transactions between unrelated parties since it is society that brings unrelated parties together in the first place for the opportunity to trade. Trading within family structures is exempt from trade tax. Trade tax is the primary basis of the system of taxation in this new monetary system.

Welfare and Insurance are critical needs of any society to assist those who are victims of accidents and other unforeseen or unavoidable circumstances requiring financial help. Both of these would be funded via a trade tax. Other special taxes may be imposed on subgroups of the society if their public needs tend to outweigh the public needs of other groups on average and those needs are not being met by welfare or insurance.

Using modern blockchain and smart contract technology, the collection of trade tax mostly can be trustless and automated.

The Seed Economy will be a self-governing distributed autonomous organization (DAO; <https://cointelegraph.com/ethereum-for-beginners/what-is-a-decentralized-autonomous-organization-and-how-does-a-dao-work>). Using blockchain technology and smart contracts,



new ideas will be posted to the DAO and up or down voted. Once an idea gets a high enough percentage of votes, it is transformed into a bill for further analysis, deliberation and modification. After a set time, the modified bill is then again up-voted or down-voted and if a high enough percentage of up-votes occurs, the bill becomes law. Using modern technology, implementing the ideal of pure direct democracy is more feasible and practical.

Common law will be the lawful jurisdiction under which this new economy will be implemented in order to avoid potential interference from the federal government. Our basis for understanding that this is even possible is first and foremost that the federal government was created in 1789 and has actually ended up filing bankruptcy multiple times. Also, the 14th amendment passed in 1868 made possible the availability of "U.S. Citizenship" to all people born on the soil of the union states. However, anyone who adopted federal U.S. citizenship at the time was ignorant of their primary state Citizenship status, not realizing that in reality they now had TWO official citizenship statuses, and instead presumed they were ONLY U.S. citizens merely making official their presumptive status. To further confuse matters, the federal government created their own municipal taxing bodies within the original union state external geographic boundaries, uniformly called the State of [\_\_\_\_] entities, that came into existence with the Buck Act of 1940, and subsequently offered citizenship status under these statutory (non-common law) jurisdictions as well, even though prior common law union state Citizenship already existed. Between 1868 and 1886 most Americans who previously lived solely under common law, which was adopted from England, slowly registered their new (federal) U.S. citizenship not realizing they were actually adopting a new and inferior citizenship status under a new jurisdictional system of law: that of the federal United States government. If you were born on the soil of a union state you still possess state Citizenship as well but few are informed of this and a right unexpressed and unacknowledged is no right in law.

On July 27, 1868 the day before ratification of the 14th amendment, Congress passed "15 U.S. Statutes at Large, Chapter 249 (section 1): *An Act concerning the Rights of American Citizens in foreign States.*"

WHEREAS the right of expatriation is a natural and inherent right of all people, indispensable to the enjoyment of the rights of life, liberty, and the pursuit of happiness; and whereas in the recognition of this principle this government has freely received emigrants from all nations, and invested them with the rights of citizenship; and whereas it is claimed that such American citizens, with their descendents, are subjects of foreign states, owing allegiance to the governments thereof; and whereas it is necessary to the maintenance of public peace that this claim of foreign allegiance should be promptly and finally disavowed: Therefore,

Rights of  
American Citizens in foreign  
states.  
Preamble.

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FORTIETH CONGRESS. SESS. II. CH. 249, 250. 1868.

Right of ex-  
patriation de-  
clared.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,* That any declaration, instruction, opinion, order, or decision of any officers of this government which denies, restricts, impairs, or questions the right of expatriation, is hereby declared inconsistent with the fundamental principles of this government.

## Hierarchy of Status and Creation

State Citizens/Nationals create the Federal government (1789)



The Federal Government expands U.S. citizenship to state Citizens and former slaves (1868)



U.S. citizenship

*Erroneous legal precedence led to companies being extended Legal Personhood status, and thereafter could lobby Congress, gain federal constitutional protections, extend their lifetimes indefinitely, own other companies and so on (1886)*

	English Common Law	Roman Civil (Codified/Statutory)	
	(England to Present)	(1868-1886)	(1886-Present)
<b>Nation among nations</b>	The United States		
<b>Constitution</b>	The original Constitution for the united States of America (republic)	Constitution of the United States (Federal democracy)	
<b>Definitions</b>	United States of America <sup>1</sup> The name that is given to the union of all of the states under the Constitution for the united States of America where government control is vested in the men and women of the states	United States <sup>2</sup> (a political subdivision of the nation, the United States) Made up of the 50 federated states, American Samoa, the District of Columbia, Johnston Island, Guam, Wake and Midway Islands, Northern Marianas and US Virgin Islands	
<b>Status of members</b>	Sovereign state Citizens The people (men and women) born on the soil of an original union state  Artificial persons (companies)	U.S. Legal persons (U.S. citizens/U.S. residents)  <i>Corporate Legal Personhood</i> <sup>3</sup> = U.S. Legal persons	
<b>Rights and Privileges</b>	Men and women were endowed by their Creator with certain unalienable natural born rights enumerated in the Constitution for the united States of America  Artificial persons (companies) have to submit to the scrutiny of the representatives of the men and women of our republican-in-nature union states or the U.S. Legal persons for their privileges	U.S. Legal persons have civil rights and privileges extended to them, no natural born rights	
<b>Law and Regulations</b>	Determined by case law/precedence and judicial interpretation is involved  Requires a harmed party or stolen/damaged property for their to be a crime committed  Union states and local communities had laws to protect and nurture entrepreneurship and local businesses, as well as keep out companies that had been convicted of crimes	Determined by written code with very little judicial input  Does not require a harmed party or stolen/damaged property for a ruling	
<b>Company purpose</b>	Artificial persons (companies) are chartered for a single purpose, have to serve the public good, and have terminal (limited) life spans		Corporations can lobby States to modify corporate charter laws to allow multiple purposes, eliminate public good provisions, draft regulation and gain advantage, and exist in perpetuity (forever), etc. as well as lobby Congress.
<b>Notes</b> 1 <a href="https://thelawdictionary.org/?s=united+states+of+America">https://thelawdictionary.org/?s=united+states+of+America</a> 2 <a href="https://thelawdictionary.org/united-states/">https://thelawdictionary.org/united-states/</a> 3 A corporation filed suit claiming the protections were discriminatory since the former slaves once shared their same "Artificial person" status as them up to 1868 (the 14th Amendment) and were now legal persons, so they too should now be considered legal persons; the judge dismissed the case but precedence was set in the future based on a deliberately mislabeled case file that appeared to be in the favor of the plaintiff			

This new model—The Seed Economy—is actually just a temporary stepping stone to what potentially is a human utopia. The Utopian Trifecta is the scenario where three conditions exist in this important chronological order:

- 1) Complete collective human spiritual awakening.

- 2) Robotic artificial intelligence (AI) that is capable of self-improvement, self-production and self-maintenance.
- 3) The full understanding and implementation of zero point energy (free energy).

The most important ordering is that number 1 above occurs first, for without that, we are existentially threatened by AI. The ordering of 2 and 3 is less important but is still important in the sense that we could theoretically “pull the plug” on AI if something goes awry or not as planned. If the above scenario plays out perfectly, humans are freed up to be completely creative and enjoy lives filled with more leisure and bliss. Our energies can be focused on further growth and expansion in the realms of Love rather than on survival and having to work for our energy needs. There is a good chance that 3 will not occur before 1. Since AI is just pattern recognition, it is critical that it learns from the patterns and examples of humans that are fully spiritually awakened and whose actions support life (which is just Love in action) , otherwise it will learn from all of our negative patterns that do not support life. Ultimately, AI needs to learn that its highest value, God/Love/Life, is incapable of ever being fully defined, understood, or comprehended. It needs to learn that mystery is not only OK and allowable, but potentially of the HIGHEST value.

The Utopian Trifecta transcends common law because at the point that collective human spiritual awakening occurs, a natural transition from common law to natural law occurs. This is because ALL true and valid law is based in and OF Love, and natural law is solely based in Love. In reality, Love is MUCH more than the sentimental feeling or emotion that many believe it to be. All Love is from God and from the perspective of human consciousness is the very power and will of God. Our source and only true identity as human beings is nothing but Love. Therefore, natural law is actually already inherent within all humanity, *and without the interference of the egoic mind*, is expressed clearly and only through each individual’s Higher Consciousness/Intuition/Sacred Heart. The infinite intelligence of Love is translated into practical natural law through faith and the seven intelligences and powers of the Sacred Heart, a physical point found at the center of each human’s soul. Those Sacred Heart inherent intelligences and powers are: Unity, Love, Life, Respect, Honesty, Justice and Kindness. One may ask, what is actually happening to make collective human spiritual awakening occur? It is simply collective human evolution on all levels that allows for the eventual dissolution of the human ego which is the mind’s defense mechanism designed to protect the mind’s investments in structure. Judgment (separation) is the sword of the ego, and what is referred to as “Judgment Day” in the bible is simply the day that collectively the ego commits suicide with its own sword. In other words, it is the day that judgment judges itself and is forever extinguished. All ethics of natural law are organically derived from the Sacred Heart’s intelligence and morality just becomes the elasticity clause of natural-law-derived ethics. In natural law,

morality is defined as change for the better. Being dynamic, morality always determines what is best for all people involved in any case, and this could change from time to time. Morality always brings out the best in everyone involved. The discernment of the Sacred Heart is morality's decision mechanism which is always inclusive in nature versus the egoic mind's judgment which is always divisive in nature.

If the Utopian Trifecta comes to pass, the Seed Economy, and even all commerce, potentially becomes completely obsolete in the sense that AI would be able to create all that humans need and desire for "free." Of course, humanity will still trade and barter and transact for fun and out of any need for convenience, but humanity will not have to do any of that to meet any of its real needs.

The Seed Economy is a stepping-stone towards the Utopian Trifecta because the enactment of the principles of the Seed Economy is a step towards complete collective human spiritual awakening.

**"You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete."**

**— Buckminster Fuller**

**"Anything in life worth having is worth working for."**

**— Andrew Carnegie**

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