

“The residue shall be kept ...
to administer.”

The LAW DOC, 9 February 1831

Part Two turns the recovered specification into an operating economy. The sequence is deliberate:

- **FIRST**, the enterprise lifecycle shows how businesses are created, restored, and preserved without spending kept “*residue*”;
- **SECOND**, “*sufficient*” and “*residue*” are defined in operation;
- **THIRD**, growth finance explains how new capacity is funded through Enterprise Owner created value and external credit;
- **FOURTH**, the accounting section shows how the capital base is protected after the Business Enterprise economy is running.

The LAW's Economy: A System of its Own

An economist will want one answer first: "What kind of economy is this?" It adopts nothing from any economic system of the modern world and it is distinct from any known economic principle that has been proposed. The LAW's economic system begins from a single unit: one person who both performs the work and holds custody of the capital the work needs, multiplied across a bounded community that owns the productive base and governs itself. From that starting point everything in this section follows.

THE LAW builds its economy on one unit: the individual Enterprise Owner. Each adult holds a single enterprise — a business they own outright, joined to leased custody of the exact capital the work requires: rooms, equipment, inventory, software, and systems. The person who does the work also governs it and holds responsible custody of the tools it needs, so knowledge of the work, control of the means, and the reward for excellence stay together in one accountable hand.

Ownership of the productive base rests with the community. The community holds title to the land, the buildings, the equipment, and the infrastructure, and leases their custody to the Enterprise Owner who puts them to work. The Enterprise Owner owns the business itself — the value created by running it well after the Life Plan Owner's Draw, loss recovery, community 10% fee and taxes have been met. That value is real and can be transferred, but only through a governed sale to another qualified Enterprise Owner, paid from the business's future earnings; the underlying assets stay with the community and are never cashed out.

No one outside hires the Enterprise Owner, and they hire no wage labor. Because each adult holds both the work and custody of its capital, an owner matches effort to the precise tools that make it most productive and keeps the residual above the Owner's Draw. Better technology strengthens the owner who directs it: the tools belong to the work, and the work belongs to the person, so every improvement rewards the one who makes it.

Competition runs at every scale. Every adult is an independent Enterprise Owner competing directly for customers, which drives prices toward the lowest level a viable Business Enterprise can sustain. Villages compete with villages, districts

with districts, and whole communities with one another for residents, participants, and trade.

Each community is bounded from the start. At full scale it holds no more than 92,160 permanent residents in 960 apartment buildings within a defined footprint. When a community fills, it does not expand into a larger body; a new Council of 12 begins the pattern again as a separate, independent community. Were the pattern to spread across the earth, it would form thousands of communities — up to 130,000 NewVistas — each holding its own title, each governing itself, and each competing with the rest.

An economist will want to place the NewVistas system on a practical map to understand how it works. The LAW DOC establishes the foundational principles: each person performs the work, holds custody of the capital needed for that work, and is replicated across a bounded, self-governing community that owns its productive base. From there, this section explains how business enterprises are created, restored, and preserved; how growth is financed; and how the capital base is protected once the Business Enterprise economy is operating.

What a NewVistas Community Is

The community holds title to all productive assets and leases their custody to individual Enterprise Owners. Each community is bounded, capped in size, and replicated rather than expanded, competing with the others.

Each NewVistas is a private gated community under the civil law of the place where it is located. It is not a city government. It does not tax, police, or claim public authority. Its size is capped from the start. At full scale, it has no more than 92,160 permanent residents, living in 960 apartment buildings with ninety-six residents each. With guests

and visitors included, the total population is about one hundred thousand. Because every adult has an enterprise and every dependent belongs to a household, the community contains roughly forty thousand individually owned businesses. No one is unattached and no one is not sheltered, because every resident belongs within a household, a captain's unit, a village, and a district. The inner community follows a defined 1.44-square-mile pattern, with surrounding farms bringing the full land system to about twenty-five square miles.

Those limits matter. A NewVistas cannot keep expanding into a giant centralized body. When it fills, it stops growing. A new Council of 12 starts the same pattern again as a separate community, beginning with one apartment building and growing under the same rules.

If the pattern eventually spreads across the earth, it would not become one worldwide owner or government. It would become thousands of separate communities—roughly 130,000 of them—each legally and financially independent. They would compete with one another for members, participants, and trade. Competition also continues inside each community: districts compete with districts, villages with villages, and participants with other participants.

This is the key because the LAW caps ownership, multiplies the communities, and keeps competition without creating employees. Ownership is bounded, replicated, and competitive.

The rest of this section follows from those two design choices:

First, capital is held by a bounded nonprofit community that does not govern like a state, operate businesses, or employ workers.

Second, that community is capped and then repeated rather than expanded without limit.

The next section explains how those choices shape Enterprise Owners, finance, and accounting without turning the LAW into a bureaucracy or surveillance regime. Readers who want additional technical details can find the working papers at newvistas.com, but the main point is complete here.

Part One showed that administer in the LAW is an action word, and that the actor is always a private Enterprise Owner, not a governing body. It also showed that residual is administered to three groups in sequence: (1) the have not, (2) the poor, and (3)

the needy. In practice, these are not simply categories of need. They name three ongoing tasks in a working economy: (1) create, (2) restore, and (3) preserve enterprises while the residual itself remains “kept” with the aim to add new participants.

The LAW also names two additional uses tied to “*residue*”: (1) land and (2) buildings. These, too, must be administered without spending what is “kept.” They come after the first three cases because growth requires new capacity for new participants. We begin with creating, restoring, and preserving business enterprises, then turn to land and buildings as the final steps in the sequence.

The Enterprise Owner's Business

Before the three cases make sense, the basic unit has to be clear. An Enterprise Owner owns one legally recognized business. That business leases the rooms, equipment, inventory, and other assets it needs through a lease from the proper community rail, but the community keeps title to those assets. The rule is simple and strict: one owner, one enterprise. Each enterprise is held by one owner, and each lease names a single custodian. One owner is responsible for the lease, the custody of the assets, the credit line, and the enterprise. The business does not run on stored cash. It runs on approved credit and lease terms after the required origination checks have cleared.

Create:

(Helping a New Entrant become an Owner)

A “*have not*” is a new entrant who has been recruited and approved but does not yet have a working Business Enterprise. To “*administer*” in this case means to create a real business.

For example, imagine a food-service enterprise: a neighborhood kitchen serving one cluster of ten buildings. When the entrant joins, all property is conveyed into the community system. Certified liquidation enterprises compete to turn those assets into cash, and that cash is used to reduce community debt rather than becoming kept residual. Then an existing owner, acting as a consolidator, helps assemble the kitchen into a complete business: build-out, equipment, supply links, software, certification, and operating systems. The goal is to create a business package worth more than it cost to assemble. That added value allows the kitchen to be financed, while the new owner leases it at a rate high

enough to cover financing, repair, maintenance, updating, and other required costs. The business plan must show that the owner can earn a draw and still produce residual. The community does not spend kept principal to make this happen. It uses created value and outside credit to form a viable, lease-paying business.

Restore and Preserve

The “*poor*,” in this operating sense, are existing Enterprise Owners whose businesses have weakened and no longer reliably produce residual. Their captain of 10 identifies the problem. To “administer” here means to restore the business by (1) revising the plan, (2) correcting the operation, and (3) bringing in practical help from stronger Enterprise Owners who are paid for their work.

The “*needy*” are different. They are Enterprise Owners whose businesses are basically sound but are threatened by a temporary shock, such as illness, accident, cash-flow timing, family disruption, or another interruption. To administer here means to preserve the business through the disruption so it can keep operating.

Create, restore, and preserve are three different cases with a single purpose: increase the number and strength of owners while keeping the residual intact. Each successful new Enterprise Owner makes it possible to help another entrant later, so the work has no natural endpoint. That is why the principal may not be spent directly. More detailed procedures for reorganizing weak business enterprises, along with ready-made business plans for many enterprise types, are developed at newvistas.com.

Land and Buildings

Land and buildings follow the same rule: value must be created rather than paid for by spending kept residual. When a new apartment or commercial building is needed, either a new property-management enterprise is formed or an existing one wins the project through competition. Before land is bought or construction debt is taken on, the property manager must first secure enough leases from other Enterprise Owners to fill the building at market-lease coverage of rent, plus lifecycle, plus financing on market terms. Only then may the owner get an outside construction loan, secured only by that specific asset, large enough to buy the land and build the project. The project

must cost less than both its appraised value and the value supported by the lease payments.

The property-management Business Enterprise must also be profitable above the Owner's defined “draw,” because every enterprise is expected to produce both an Owner's Draw and “*residue*.” For each new building, the community receives a building-specific license from the NewVistas Institute. For example, the license may have a stated value of \$3 million but is granted at no cost. It allows the community to use a design that is meant to cut building costs approximately in half based on the Institute's current cost modeling. It also gives access to certified vendors who supply containerized parts, which are assembled on-site by enterprise contractors chosen through competition by the property manager.

That license adds value to the specific building and helps support bank financing for the full cost of land, construction, and fixtures. The residual remains kept because the financing depends on value created by the Owner's development work, together with the NewVistas Institute's intellectual-property grant, rather than on spending community principal.

An Enterprise Owner's Lifecycle:

Create→Restore→Preserve

The lifecycle section explained what the community does with businesses. This section explains how each Business Enterprise is judged. Two words matter most: Owner's Draw and “*residue*.” A Business Enterprise is not successful just because it is open, serves customers, or pays its lease. It must support the Owner's household at the level set in their Life Plan and still produce a residual that can be “kept” as community capital or used to measure the business's transferable value.

Owner's Draw is Set by the Life Plan

Modern readers may think of the Owner's Draw as a bare minimum, like the amount needed to survive. The LAW DOC uses “*Sufficient*” differently. It is the amount an Owner's business must provide for them and their household under a personal Life Plan. It is not assigned as a flat number by the community. Each household is different, so each definition of Owner's Draw is unique. A Certified Life Plan Contractor discovers it through the governed process, taking account of housing,

food, clothing, health care, dependent care, mobility, education, recreation, and similar needs. Dependents are included when appropriate. The Business Enterprise Plan must still produce a residual that the community administers to the five needs named in it: (1) the have not, (2) the poor, (3) the needy, (4) land, and (5) structures.

The business serves the Life Plan, not the other way around. The Life Plan is reviewed at least quarterly. When it changes, the Business Enterprise Plan is adjusted so the business can still meet the Owner's Draw and produce residual. The Owner's Draw is set from the household's real circumstances. Both Life Plan Bureau 5 and Business Enterprise Plan Bureau 19 govern the process. Together, the two resulting plans connect an owner and their dependent's real needs to an enterprise designed to fund their "Owner's Draw."

An Owner's Draw is earned and spent by the household. The community does not hand it out as an allowance. The household uses its Owner's Draw to buy what it needs from other Owner's businesses: housing, meals, clothing, care, education, transportation, recreation, and other services. Those payments become revenue for other business enterprises, which also must meet their own Owner's Draw and produce residual. In this way, household spending supports the whole economy. The community holds title to the underlying assets, but it does not operate the services. The LAW's "Sufficient" is a real, plan-defined standard of living funded through the participant's own business.

Residual Must Be Produced and Kept

Every enterprise must do two things: it must (1) provide enough for the Owner's household, and it must (2) produce extra money beyond that amount. This extra money is called "*residue*." Since each household needs a different amount, the same kind of business may produce more residual for one owner and less for another. A higher approved Owner's Draw leaves less residual. A lower approved Owner's Draw leaves more. If a business produces no residual, it does not meet the LAW's requirement. The community may appoint only businesses that can support the owner and still leave extra money.

After residual is produced, it must be saved as community capital. It is not spent down. This is what keeps the economy from using up its capital. The

residual cannot be used as a bureau budget, a discretionary fund, a payroll fund, extra cash sitting unused, or a hidden spending account. It can be used only to help start, repair, protect, and grow productive enterprises. More detailed examples are developed at the newvistas.com website.

A residual is the money left after the Business Enterprise pays all required costs. These include normal business expenses, lease costs, consulting costs when they apply, the Life Plan Owner's Draw, prior-loss recovery, the community 10% fee, taxes, and other obligations. Only the money left after all of these payments can be contributed as kept residual capital, credited under the approved plan, or counted as transferable business value. Money from business operations, a past sale, consulting work, or a future enterprise must first go through the Life Plan and Business Enterprise Plan. It cannot be used as unrestricted personal spending outside the plan.

The residual also sets the value of the business. The transferable business value is the market value another qualified Enterprise Owner will pay, weighed against comparable sales. The value goes up only when residual goes up. If residual stays the same or goes down, the record remains, but no new value is added. If the Life Plan takes so much Owner's Draw that no after-tax residual remains, the business has no transferable value. The owner can see a possible current value on a dashboard that shows business health, residual, and how their draw affects business value. The value comes from contributed growing residual, not from land, buildings, or equipment, which stay under community title.

Examples of How Residual Works

These examples show how the rule works. An Owner's Draw decides whether any residual is left. If after-tax residual grows, the business gains transferable value. That value can help with retirement, sabbatical service, or a future enterprise. It does not become private wealth outside the Enterprise Owner's Life Plan.

Here is a simple example. A food-service enterprise earns \$300,000 a year before the Owner's Draw and taxes are handled under the approved plan. The Owner's Life Plan requires \$180,000 as being their draw. After the plan is completed,

\$120,000, less \$12,000 (community 10% fee), less ~\$32,000 taxes = \$76,000 kept residual. That \$76,000 is not extra personal spending money and not a bureau budget. It is “kept” as community capital. The business’s transferable value depends on the after-tax residual* it keeps producing and growing.

Another owner enterprise may run a similar business but has a different definition of “Owner’s Draw.” If their Life Plan requires \$220,000 and leaves \$80,000 in after-tax residual, the business has less value. If nothing is left as kept residual, there is no amount to preserve and no transferable business value. The main question is not whether their draw is high or low, but whether their enterprise can provide their Owner’s Draw and still produce growing after-tax residual.

A Business Enterprise's Worth

An enterprise is worth what another qualified owner will pay for it, established by a market analysis of the business’s probable future net after the Owner’s Draw, a community 10% fee, and taxes. Buyers and sellers weigh comparable sales; the price is a market outcome. Worked examples will show a negotiated market price that will produce a residual. If residual stays the same or goes down, no new value is added. This value gives the owner controlled access to credit for retirement planning, sabbaticals, service seasons, selling the current business, or starting a new enterprise. It is not free cash. The Life Plan still controls their personal draw. The value becomes planned credit for future Life Plan and business use.

The same rule applies when an enterprise is sold. The two owners negotiate three linked terms: (1) the price, (2) the share of after-tax profit above the buyer’s draw that pays it, and (3) the term over which payment runs. The buyer does not pay the full amount at once. Instead, the buyer pays over time from the continuing business. The payment is negotiated share of after-tax profit above the buyer’s draw until the price is paid. If the business produces \$120,000 the seller receives a negotiated share of \$30,000 a year. If it produces \$180,000, the seller receives a negotiated share of \$45,000. If the business becomes weaker, the payment also goes down. The annuity is credited to the seller’s business line of credit and enters the seller’s current plan as

revenue. A separate consulting agreement may also pay the former owner for transition work, such as training, solving problems, keeping customers, transferring systems, and giving advice. Those payments also enter the plan. They become residual only after expenses, taxes, and the draw are paid.

Unusual Payments

Unusual payments are handled the same way. A gift from one participant to another becomes revenue in the receiver’s plan. After expenses, taxes, and Owner’s Draw are paid, any amount left becomes governed credit or residual. A gift to someone outside the community must be included in the giver’s Life Plan Owner’s Draw. Governed credit is held for the Enterprise Owner’s own life and only as a draw against future Owner’s Draw. At death no further draw is owed, and any unused credit reverts to the community capital base. Dependents are not left unprovided for: where a dependent cannot reasonably move to an independent Life Plan, the Enterprise Owner’s Life Plan and Business Enterprise Plan must already carry a durable, purpose-bound provision for that care. It does not arrive as inheritance. The rule is simple: after the Owner’s Draw is paid, growing after-tax residual creates transferable business value. Sale proceeds stay as governed credit. They do not become private estate wealth. One final example shows how kept residual can be used without being spent:

If a new entrant does not have a Business Enterprise, the community does not take \$600,000 from residual and give it away. Instead, existing Enterprise Owners:

- Create a workable business package;
- Show that there is demand;
- Add consolidator value;
- Get outside financing based on the completed value;
- Lease the assets to the new Enterprise Owner under the approved plan.

The “*have not*” now becomes an Enterprise Owner. The new business begins producing their draw and a residual. The original residual stays kept. The community helps by creating a productive business, not by using up the principal.

Now that an Owner’s Draw, residual, and transferable business value are defined, the financing

* Note: the tax rates are illustrative and are jurisdiction-dependent in each NewVistas community’s location.

The Enterprise Owner Economy

A NewVistas owns the civilization substrate — land, buildings, equipment, infrastructure — but does not operate it. Enterprise Owners hold productive custody by lease, own their businesses 100%, and compete on a level platform. No private monopoly on assets. No central operator.

What Makes it Work

Three principles hold the enterprise economy together and each is necessary for the others to properly function.

1. The Community Owns the Platform; Enterprise Owners Hold Custody

All long-term assets—land, buildings, equipment, infrastructure, and intellectual property—are held in community title through the appropriate governance channels. No owner, investor, or private company can gain monopoly control over the physical foundation on which productive life depends.

Enterprise Owners receive lease-based custody of the productive assets their businesses need. This custody is real, protected, and not a tenancy-at-will that can be revoked at a landlord's discretion. It is a constitutionally governed productive right secured by an unbreakable agreement.

2. Enterprise Owners Compete Through their Businesses

Although the community holds title to the underlying assets, each participant owns the enterprise built on them in full: its goodwill, subscribers, customer relationships, operating knowledge, reputation, and future transfer value when sold to a qualified successor. This is private property—not in the land or equipment, but in the productive relationship created through their use.

Because they own their businesses and compete for customers under published bureau standards, the incentives for efficiency and innovation remain intact. As examples, two clothier enterprises in one village compete for the same residents; two restaurant enterprises compete for the same dinner subscriptions. An owner who serves well and builds residual prospers, while one who serves poorly faces ordinary market consequences—except that this system includes a constitutional means to restore a struggling owner rather than simply liquidate them.

3. Bureaus Set Standards; They do not Run Businesses

The community's twenty-four governance bureaus define the standards, certifications, and constitutional rules that guide Enterprise Owners. They do not manage budgets, hire workers, run businesses, build reserves, or allocate capital. Their role is to govern—and then step aside.

This constitutional prohibition distinguishes the enterprise economy from every other economic model: governing bodies cannot become operating bodies. No bureau may gain a hidden operating arm through retained staff, software control, AI automation, or nominally independent entities. The ban is absolute and has no emergency exception.

Bureaus govern • Enterprise Owners operate

This separation is NewVistas' firewall against the concentration of power.

The Enterprise Owner's Property: Business Value, Not Assets

The most important conceptual shift in the enterprise economy is in what constitutes property. Their property is the productive relation they build *on top of* leased assets, which is the Business Enterprise itself. It is not the land, the equipment, or the cash it uses for the business.

"An Enterprise Owner does not own money, equipment, buildings, land, ordinary assets, or profit in the conventional sense. Their property is the enterprise that they own and the future business value they created by their competent operation."

This is not a weaker (or lesser) form of property; it is a distinct, and in several ways, superior form. A capable owner who starts with little and builds a productive, residual-generating business over a working lifetime creates real transferable value. That value is priced through a market analysis of the business's probable future residual and comparable sales, without having to accumulate private asset wealth.

A Business Value in Practice

As an example, an Enterprise Owner runs a subscription restaurant that earns \$1 million in annual profit above the household draw. The community fee (10% of the \$1M net above Owner's Draw =

\$100,000) is settled third in the sequence shown in the right column, leaving \$900,000; after the illustrative ~30% blended tax, ~\$630,000 remains as residual. (Tax rates are set outside the community and vary by jurisdiction; the figure here is illustrative only.) The business value is determined using a comparable-sales process. When the owner is ready for a new enterprise, they choose and test a successor through a subcontractor apprenticeship, complete a two-quarter proving period, and sell the business at that valuation. The successor pays through a negotiated share of future after-tax profit above the Owner's Draw until the full price is paid. There is no lump sum and no buyer savings requirement, and the community's title to the underlying equipment and premises remains unchanged.

After the sale, the selling owner remains subject to the same discipline: a new draw is established, and any sale or annuity income above that amount is held as governed credit. It is not spendable wealth. It is a deferred draw against a future Owner's Draw — it can buy time for retirement, a gradual new enterprise, or a lean season, but it cannot enlarge the draw itself, and it is not the Kept Residual, which stays with the community.

Owner's Draw: Income before Residual

An Owner's household income follows one constitutional rule: their draw comes first. Before residual is recognized or counted, the owner and their household receive what they need as their draw. This amount is not imposed by the community, calculated by a bureau formula, or simply self-declared. It is discovered through the Bureau 5 Life Plan process by a Certified Life Plan Contractor, using the participant's own goals and circumstances together with validated assessments, demonstrated-work evidence, and AI-assisted analysis, and is then validated through the Origination Department. The participant is the central subject of the plan, but the Owner's Draw is a professional finding, not a self-set number.

What an Owner's Draw Includes

In the NewVistas design, Owner's Draw is a basket of service draws and not a wage for buying private goods. Household needs are met through their service businesses: subscription restaurant enterprises for meals, clothier enterprises for clothing, leases for housing, provider enterprises for health, Learning Mentor and Practice Guide enterprises for education,

and transportation enterprises for mobility. The suite kitchenette preserves personal sovereignty for illness, fasting, guests, and preference. What disappears is the burden of owning, maintaining, replacing, and worrying over private assets such as wardrobes, appliances, vehicles, and tools, etc.

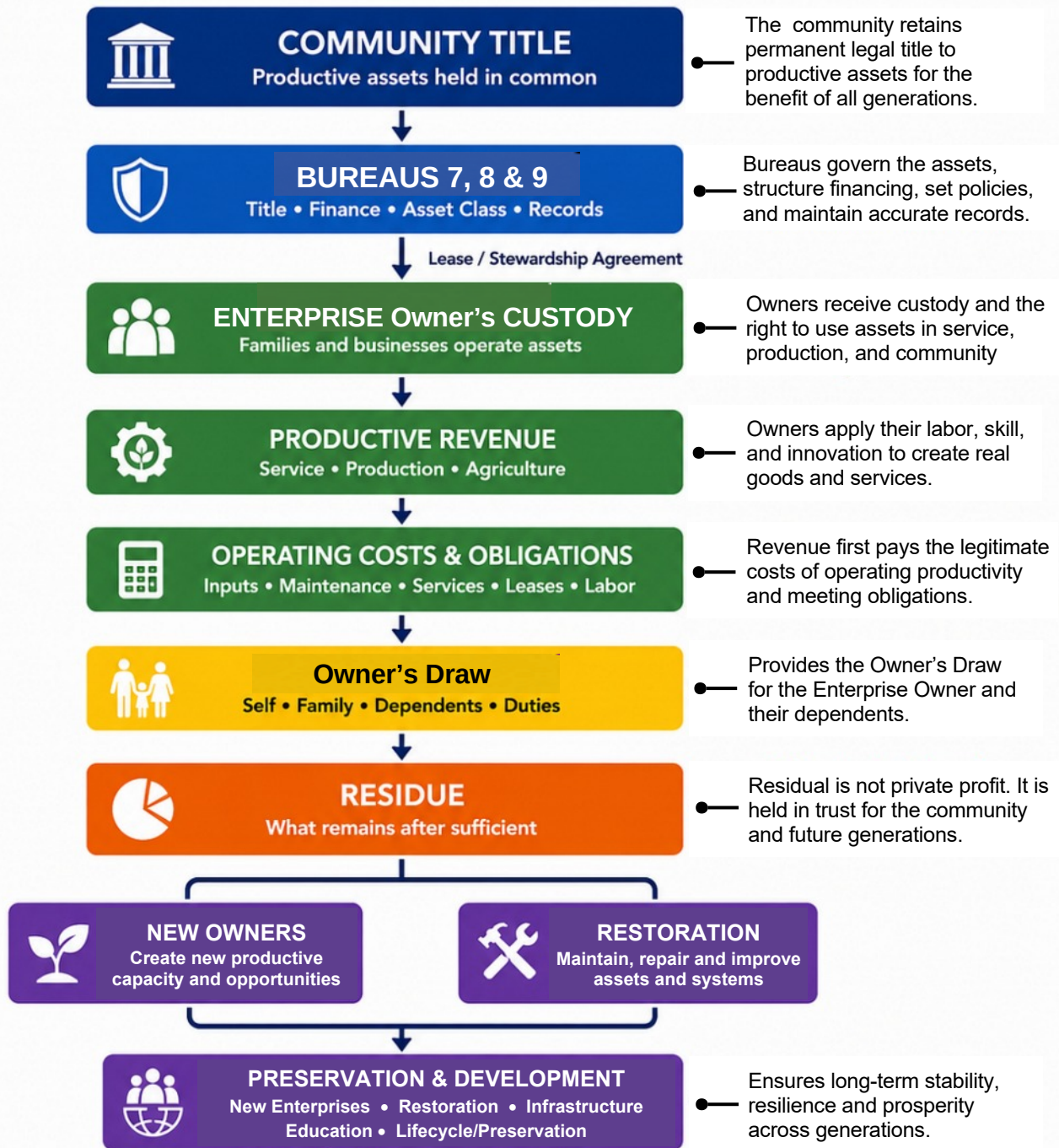
The Settlement Sequence

Every Business Enterprise settles its accounts in a fixed six-step constitutional sequence*:

FIRST	Owner's Draw The owner and household take their plan-defined "draw" before any other claim on revenue. This is the protected floor — it cannot be reached by residual obligations, credit line pressure, or bureau claims.
SECOND	Loss carry-forward Prior-period losses are absorbed before residual is recognized. An enterprise that ran a deficit in an earlier quarter settles that before declaring residual in the current one.
THIRD	Community 10% fee The pre-residual community 10% fee, used constitutionally for bad-debt protection for failing enterprises, not as a welfare transfer, is settled here. It is the last rung of a remediation ladder reached only after Life Plan revision, expert help, and further repayable credit have been exhausted.
FOURTH	Taxes Local, state, and federal taxes on profit above an "Owner's Draw." The community operates within the law of the land; tax obligations are met before any constitutional claim on residual.
FIFTH	Purchase annuity (if applicable) Enterprise Owners who received their business by purchase rather than through the consolidator process settle the purchase annuity here — from after-tax profit above their draw until the price is met.
LAST	Kept residual What remains is residual — and it is "kept." Not distributed. Not spent. Not converted to private savings. "Kept" is a community capital and administered to create, restore, and preserve productive business enterprises.

* Note: The exact final sequence order is being finalized.

An Enterprise Owner Economy



Title • Remains with the NewVistas community.

Enterprise Owners • Holds custody only by lease.

Owner's Draw • Supports life.

Residual • Builds a community that endures.

People Enter by Skill, Not with Money

The Enterprise Owner economy is not designed mainly for people who already have money. The rule is simple: NewVistas should not depend on rich people bringing in capital. Many participants may be renters, people with modest incomes, or skilled workers with little or no savings, including tradespeople, service workers, farmers, hairdressers, nurses, food workers, technicians, and entrepreneurs. Wealth is created inside the system through community assets, productive work, credit, building value, good processes, AI, robotics, and residual logic. It is not brought in from the outside.

For people with little or no net worth, entry is sized on verified business capacity and past business residual. The key question is whether the person can run a working enterprise under a solid plan — not whether they already have the wealth the system is meant to replace. Owning property or having capital may help a proposal, but it should not be required. A person can show capability through work history, supervised trial work, Life Plan evidence, time-allocation plans, and proof that there is real demand for what they can do - not through a bank balance.

“A skilled person can arrive with almost nothing and still receive a workable enterprise, because the community’s assets were built by everyone who came before — not limited to what that person brings on day one.”

This also clears up a frequent misunderstanding about wealthy entrants. A wealthy participant gives all assets into the agreement and deed when entering. But because the community’s asset base can support each Enterprise Owner with more than they personally contributed, the wealthy entrant may receive a stronger, better-run platform than they could manage alone as a private owner. From the outside, property can look like security and freedom. But once this alternative is clear, private ownership may feel more like a burden with repairs, insurance, management, and constant worry. The agreement is not a loss. It is relief.

How Growth is Financed

The financing mechanism answers the LAW’s central economic problem: new enterprises must be created while the residual remains “kept.” Growth

therefore cannot come from spending down principal. It must come from value created during formation and from outside bank credit secured by that value. The rules in this section are designed to prevent speculation, preserve community title, and make sure every capital action is tied to a viable enterprise that can produce an Owner’s Draw for themselves and their dependents and a residual to be “kept.”

Creating Value Before Borrowing

Existing Enterprise Owners create new businesses by serving as consolidators. A consolidator does more than buy equipment and give it to a new participant to operate. The consolidator creates genuine market value above cost — proven by appraisal, verified demand, and what an Enterprise Owner will pay to lease and operate the finished business. Where the market does not support value above cost, the project does not begin. This requirement protects the process; it does not allow inflated pricing. If real demand and sound underwriting do not support the value, the project does not begin. The created value allows an outside bank to finance the asset while the new owner leases it and operates the business under an approved Business Enterprise Plan.

The Leasing Rule

The lease follows a simple rule: the owner pays a lease based on (1) the market value of the asset and (2) the life of that asset, the lease being based upon at least those two values, but also on expected repairs and maintenance and obsolescence, etc. The business plan of the owner must be able to justify that lease and the owner seeks the best available terms. The business plan must show that the owner can afford this lease while still providing household “draw” and producing residual. After taxes, the amount above the loan payment helps reduce the community credit-line and may support additional outside credit tied to the same asset. The lease has to be set high enough to pay for repairs, maintenance, equipment updates, replacement of outdated tools or equipment, and for future expansion to serve new customers as the community expands.

Lease First, Finance Second

No capital action can happen until the approval steps are complete. That means no purchase, lease, credit line draw, lien, or title transfer happens early. A project receives authorization only after three

things are clear: (1) the plan is complete, (2) real demand has been verified, and (3) the financing can be underwritten. Two safeguards matter especially. First, there must be a binding lease or verified demand before the asset is acquired, so the community does not build on speculation. Second, the setup costs that make the asset useful — configuration, legal work, certification, installation, integration, and similar work — are treated as part of the asset and recovered over time. They are not hidden as general overhead or charged to the owner up front. In short, the project must have demand, a lease, and sound financing before capital moves.

Operating Credit Instead of Deposit Accounts

After the origination gates are cleared, an Enterprise Owner receives working liquidity through approved operating credit, not cash held in a deposit account. The community holds no deposits and makes no loans; ordinary banking remains outside the community. The owner uses a credit line, and each draw must match the approved plan. Outside banks may hold liens on specific financed assets, but title to those assets remains within the community title structure. This keeps the promise that a new Enterprise Owner is formed through a real, productive business, the business can pay its lease, and kept residual is not spent. Examples of worked numbers, financing structures, and ready-made enterprise business plans are developed at newvistas.com.

Accounting: Protecting the Capital

A capital-preserving economy cannot merely promise to leave principal untouched. It must also show that the principal remains intact, that it covers ordinary business losses without using residual, and provide for trade outside the community without draining its capital base. Four disciplines do that work:

- (1) Verifiable accounting without surveillance;
- (2) A community 10% bad-debt protection fee;
- (3) Catastrophic-only insurance;
- (4) Import-export balance.

Accounting Truth Without Surveillance

Every transaction, authorization, lease, and title action must be digitally provable, but proof does not require a surveillance society. The accounting system

records what happened in verifiable form, while raw personal data remains owned by the individual, limited to its purpose, and visible only through authorized workflows. The community keeps aggregate and statistical information, not personal dossiers. The books can therefore be reconciled and audited without giving any bureau access to a person's financial, health, household, or Life Plan history. The design protects both proof and privacy.

Community 10% Bad-Debt Protection Fee

Each Enterprise Owner pays a pre-residual community 10% fee, assessed on net operating profit after the plan-defined Owner's Draw and recovery of any prior-period loss, that retires bad-debt from failed business enterprises after reasonable reorganization efforts have been exhausted. Sustained claims against the fee point to an underlying deficiency such as mispriced plans, thin underwriting, or inadequate insurance and is to be corrected rather than absorbed. The community 10% fee is maintained solely for the purpose of satisfying bad-debt arising from failed business enterprises and may be applied only after reasonable reorganization efforts have been undertaken. The fee is intended to operate as a no-filing reorganization mechanism and not as a bankruptcy proceeding or general loss-absorption mechanism. Use of the fee is governed by applicable rules and limited strictly to the stated purpose. To the extent sustained claims against the fee occur, the deficiency is corrected rather than absorbed by the system.

Catastrophic-Only Insurance

Conventional and state health-insurance systems often grow costly because they route ordinary, predictable care through third-party payment, separating routine choices from the person receiving care. A NewVistas community uses catastrophic-only insurance instead. Ordinary and foreseeable costs are paid directly by the owner at transparent prices. Outside carriers absorb only true catastrophes; coverage is limited to genuinely catastrophic risk. This returns ordinary medical decisions to the individual and keeps routine care outside the insurance mechanism.

Import-Export Balance and Capital Preservation

A NewVistas trades and it imports what it cannot efficiently produce, such as specialty components, chips, medicines, raw inputs, and other

necessary goods, but every import must be balanced by exports of equivalent value over the proper accounting horizon. A continuing deficit would consume kept capital, which is exactly what the LAW forbids. Balance is therefore a constraint, not an aspiration, and measurement, market validation, and underwriting are built to maintain it. Coordination across the communities that comprise the Council of 50 supports the specialization required for balanced trade at scale. Taken together, these disciplines keep the engine solvent in operation, not only in principle: the residual remains “kept” while it administers, losses are absorbed without spending principal, and trade strengthens the capital base instead of draining it.

Questions People Ask

Q. “If participants don’t own assets, why work hard?”

A. Participants own the business value they create: goodwill, customer relationships, operating knowledge, and future transfer value. A strong enterprise business can be sold at a negotiated value grounded in a market analysis of the business’s probable future net after the Owner’s Draw. The incentive to build value remains strong, while entry depends less on personal wealth.

Q. “Can the Enterprise Owners set prices and choose customers?”

A. Yes. Within published bureau standards, they set prices, design services, choose business models, and compete for customers. Bureaus govern safety and standards; Enterprise Owners govern the businesses themselves.

Q. “What if an Enterprise Owner’s business fails?”

A. Business enterprises that fail follow a clear remediation sequence:

1. Revise the Life Plan and Business Enterprise Plan;
2. Bring in expert help;
3. Address health issues if needed;
4. Provide further repayable credit.

If all else fails, the community 10% fee retires the shortfall. The owner keeps a draw while the goal remains restoration of the business, not its liquidation.

Q. “Who decides how community assets are used?”

A. Published constitutional rules govern asset use, not any single manager’s discretion. The twenty-four bureaus publish rules, and the rotating 1,920-seat governance structure amends them through super-majority approval and full publication. Rotating authority, term limits, and no bureau budgets are designed to prevent capture.

Q. “Can a design this integrated actually be built at scale?”

A. The design starts small: just one apartment building and one Council of 12. Each subsequent step requires proven performance before scaling further. Full Enterprise Owner mechanisms activate only when the scale can support them, and the renter stage lets early participants test the model first. This is a purposeful deployment design, not an untested utopian leap.



Enterprise Owners and the Parable of the Entrusted Talents

“Well done, good and faithful servant”

THE original 9 February 1831 LAW DOC states:

*“Behold thou shalt conscrate all thy...
~~property~~ properties that which thou hast unto
 me with a covenan[n]t and Deed which cannot
 be broken...after that he has received the
 properties of my church that it cannot be taken
 from him you...he shall appoint every man a
 Steward...in as much as shall be sufficient for
 him self and family ...”*

From this text we have learned that those who voluntarily convey their properties become Enterprise Owners in the community. It is then their responsibility to become a business owner where they can multiply their “all” to the benefit of not only themselves and their dependants, but for the entire community. The LAW enables the principles as recorded in the Parable of the Entrusted Talents (earliest complete witnesses are the Codex Sinaiticus and Codex Vaticanus, 4th c.; imaged at collections.csntm.org) to be implemented in a NewVistas community:

“For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. And unto one he gave five talents [a large unit of weight and currency used in the ancient Near East, primarily for precious metals like gold and silver], to another two, and to another one; to every man according to his several ability; and straight-way took his journey. Then he that had received the five talents went and traded with the same, and made them other five talents. And likewise he that had received two, he also gained other two. But he that had received one went and digged in the earth, and hid his lord’s money.

“After a long time the lord of those servants cometh, and reckoneth with them. And so he that had received five talents came and brought other five talents, saying, ‘Lord, thou deliveredst unto me five talents: behold,

I have gained beside them five talents more.’ His lord said unto him, “Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.” He also that had received two talents came and said, ‘Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them.’ His lord said unto him, “Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.”

“Then he which had received the one talent came and said, ‘Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine.’ His lord answered and said unto him, “Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed [sown seed]: Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury [interest]. Take, therefore, the talent from him, and give it unto him which hath ten talents” (1611 King James translation is used here for accessibility while the earliest-witness Codex citations are retained for provenance).

In the parable, the master entrusts his wealth to his servants who hold it for their lord. Similarly, an Enterprise Owner’s economy in a NewVistas community is designed to create a durable and just economic system that combines individual productivity with permanent community ownership of productive capital. Its purpose is to improve the participants’ economic position over time while preserving institutional stability and preventing speculative wealth from accumulating in ways that weaken communities. In a NewVistas community, the trust holds title to productive assets on behalf

of the community and remains responsible for their long-term stability and growth. Individual participants act as owners operating enterprises with trust-owned property.

This comparison begins with the servants’ responsibility to put entrusted resources to productive use. In the parable, the servants invest the money entrusted to them so it can grow and benefit the community. In NewVistas, however, the Enterprise Owner’s role differs in an important respect: although the servants in the parable belonged to their lord, a NewVistas “servant” is an independent Enterprise Owner, not someone serving another person.

The point becomes clearer when the servants are called to account for their individual enterprise. The two faithful servants reported gladly: one had doubled five talents, and the other had doubled two. Each had increased the value entrusted to him for the community’s benefit. The servant who buried his money, however, neither increased its value nor benefited the community. Likewise, Enterprise Owners must not “bury” their “all” by failing to convey their property to productive business.

The parable also shows that stewardship is measured according to capacity rather than absolute amount. The servants entrusted with five talents and two talents were both commended because each doubled what he had received. The money was a gift from their lord, who understood each servant’s capacity to multiply what had been entrusted to him. Many who can succeed with modest capital might fail if given far greater resources to manage.

This principle applies directly to a NewVistas enterprise economy. Greater returns are expected from owners entrusted with greater property to convey. Yet even a one-“talent” owner, who provides relatively little, can still use that opportunity to hold title to an enterprise and generate growth from a modest beginning.

The contrast with the unprofitable servant underscores the danger of leaving entrusted capital

idle. That servant could at least have placed the money in a bank, where it would have remained in circulation for the community’s benefit and likely earned modest interest. His failure arose not from a lack of ability, but from a distorted view of authority as harsh and demanding, which produced fear rather than faith in his capacity to increase the entrusted value.

From this perspective, the servant’s failure was not inevitable. If he had doubled his single talent, he would surely have received the same warm commendation and generous reward as the more highly endowed faithful servants. Notably, the lord does not refute the servant’s accusation of unrighteousness; instead, the reply carries the force of the judgment: *“Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury”*. Calling him a “wicked servant” suggests that he treated the entrusted capital as having little value, leaving it unused and unable to benefit the community.

For that reason, money, or “talents,” is not meant to be buried, dug up, and returned unimproved after failing to circulate its value for the community’s benefit. The unused capital was rightly taken from the servant who had valued it so little and given to one who, though already possessing much, would put the additional value to productive use for the community.

NewVistas applies this lesson by keeping productive capital active, stable, and available for enterprise use. The Enterprise Owner receives the economic benefit of productive work while returning surplus productivity to the community through the trust. In this way, a NewVistas economy transforms the participant from being a “servant,” or employee, into an enterprise operator, while surplus productivity continually strengthens and ultimately benefits the community as a whole.

*“...he shall appoint every man a Steward ...
(an Enterprise Owner)”*

Enterprise Owners: Providing what is sufficient “for himself and family.”

The LAW provides the economic foundation for NewVistas communities. A central provision states that, after receiving contributed property, *“(the bishop) shall appoint every man a Steward over his own property or that which he hath received in as much as shall be sufficient for himself and family.”* To ensure each Enterprise Owner receives their Owner’s Draw, the community must apply the LAW as previously interpreted.

Housing Designed for Everyone

NewVistas apartments use modular 4-by-16-foot suites. Each apartment includes at least two suites: one for the resident and one for guests. A family of five—two parents and three children—receives a six-suite apartment.

This policy applies to everyone. Someone with greater financial means cannot rent an entire floor for privacy or security; the community’s infrastructure addresses those needs without requiring special control of space.

Because all suites are modular, they can be joined or separated as needed. Each includes a living area and a bed-bath module, with sound-, light-, and odor-proof partitions that allow residents privacy and comfort.

Suite, apartment, and building dimensions are shaped by both the PLOT and residents’ practical needs. Living spaces are designed for each person while allowing personalization through décor such as wallpaper and paintings. The goal is not uniformity, but adequate space for all without congestion or overcrowding.

Service-based Economy

A NewVistas community, with at least 40,000 enterprise-owned businesses, owns all assets, including inventory, commercial and residential space, and equipment. Inventory-based businesses either add value or divide goods into convenient quantities, making them service providers that move goods toward consumers.

Businesses own no assets; they must use leased assets productively. They are highly specialized and manage the processes that move products from stage to stage.

With an approved business plan, businesses can access the resources they need from the community. When the community owns inventory, prices reflect transformation costs, logistics complexity, and scarcity. Market demand and supply still determine prices.

Because the economy is service-based, modern barriers to entry disappear. Success depends on business acumen, expertise, and a strong plan. Without speculation or hoarding, businesses compete through quality, innovation, and marketing, giving consumers high-quality products at market-driven prices.

Walkable Access — No Cars

A built-up NewVistas is 1.2 miles across each side of the PLOT, making it walkable for able-bodied people. Most amenities are closer because commercial space is widely distributed, including large podium-floor spaces in apartment buildings and additional space in storehouse and district buildings.

Because NewVistas campuses are walkable and planned according to the 1833 PLOT, they have no motorways or roads. Streets are green spaces with gardens and fruit trees, while most pedestrian traffic uses breezeways beside apartment buildings.

For those who need mobility help or must move luggage, the mule (www.newvistas.com) provides support. With inter-changeable apps for seating, beds, trolleys, and more, mules move easily through breezeways, apartments, and elevators.



Cars, rail, and air transport connect communities with hinterlands and pastures; trucks, tractors, and specialized vehicles are also used where needed. Mules can reach mirrored industrial zones, though specialized vehicles are typical there.

In an environment where people do not hold personal assets, the community can provide all the necessary vehicles at competitive prices while maintaining high standards of quality and maintenance through contractors who have custody.

Recreation and Leisure

The community values leisure and recreation because they improve productivity, creativity, problem-solving, and overall work quality. Rest



Apartment Suites are Modular, Compact and Luxurious

Each module is 16 feet long by 4 feet wide, with 10-foot ceiling height. All Suites are equipped with a convertible bed, kitchenette, shower, office desk, personal wardrobe space, toilet, and integrated smart controls for temperature, humidity, ultra clean air flow, and lighting. Living spaces are designed around modules capable of supporting multiple activities within the same physical area. Personal care spaces can transform between different functions. Furniture systems can serve multiple purposes. Mobility platforms can support transportation, storage, seating, or sleeping functions depending upon current needs allowing participants to enjoy the functionality of much larger living environments.

helps the brain reset, while fatigue increases errors and reduces performance.

Research strongly links leisure and recreation to better health by helping repair muscles, regulate hormones, support immunity, and reduce anxiety, depression, and emotional exhaustion.

Free time helps people bond. Clubs, such as golf, give participants time to discuss their lives and businesses, building friendships over time.

Today, a low percentage of American men, and even fewer women, engage in meaningful leisure, often because of work, limited income, or poor access. NewVistas offers extensive facilities on campus and in the hinterlands and aims for a four-day workweek so participants can rest regularly, improving health, productivity, and economic growth.

Healthy Food Systems and Lower Health Costs

Nutrition is one of the primary determinants of health. A healthful diet forms a strong defense against ailments that afflict many more people in the West, and increasingly, in other parts of the world. One of the clearest manifestations of unhealthy nutrition in America is obesity and overweight. Today, over 70% of Americans are overweight, with half of these being obese. These rates suggest obesity and overweight are systemic, tied to diet, lifestyle, and environment—not just individual choice. Obesity is by itself a health condition, and is also a risk factor for other diseases, including cancer, hypertension, heart disease, and diabetes, which are highly expensive to treat and manage.

The community governs food production and processing to provide healthier food with less processing, fewer food miles, and better access. Combined with recreation, walkability, and reduced car dependence, this supports better health outcomes.

Early diagnosis is a key part of quality healthcare and ensures that diseases can be treated in time. NewVistas uses advanced early-diagnosis tools, with personal health data owned and controlled by the individual.

The twenty-four community bureaus support participants' social and economic success. Bureaus 4-6 focus on health, nutrition, life plans, education, and leisure, while Bureaus 19, 20 and 21 support business planning, risk management, and markets.

Bureaus 1, 2, and 3 provide the tools needed to start and run a business. Bureau 1 manages current-asset acquisition and inventory flow; businesses use the Owner's credit line to take custody, add value, and transfer custody after payment plus margin.

Bureau 2 governs business space, while Bureau 3 governs equipment and tooling. Together with other bureaus handling audit, accounting, and legal matters, they give small businesses access to services comparable to those of modern multinationals.

No one has an employment contract; every able-bodied adult owns a business. Skills that would normally lead to employment are instead supported through community infrastructure, allowing participants to start businesses using those skills.

Having a business as opposed to employment has several advantages for an Enterprise Owner. They get to gain diverse experiences, which further boost their profiles and the quality of their work. In turn, this enhances their income over time.

Participants can start businesses from age 16, often by helping their parents and learning business and money management skills. With school lasting only three hours a day, minors have time to work, save, and develop an entrepreneurial mindset early.

As an engine of innovation, NewVistas embeds technology in business operations. Without cheap labor, automation—including AI-powered robots, self-operating harvesters, and planters—will spread across sectors.

Owner's Draw is Individual: Tailored to Specific Needs

Each owner receives a community-assigned credit line, funded by an external commercial bank and based on contributed net worth and past business residual. The credit line covers personal and business needs and can adjust for major expenses.

Business revenue pays down the credit line. Any excess is transferred to Bureau 8, where the community holds title and issues the Enterprise Owner an unbreakable deed and agreement outlining contributions, benefits, and responsibilities.

Over time, community algorithms may assist by estimating needs and tracking business value, but the Owner's Draw is plan-defined in the Enterprise

A NewVistas Economic Cycle

A NewVistas Economic Cycle Follows these Expanded Steps:

Production → Owner’s Draw → Community 10% Fee → Residual → Kept Capital
→ Administering → New opportunity.

At the end of each quarter an Business Enterprise settlement is enacted. The sequence is strict and non-discretionary. No bureau can alter it, and no one can delay it. This discipline ensures that the Owner’s Draw is protected, that the community 10% fee is accurately charged, and that any residual left is genuinely accumulated as community capital. The settlement now follows eight steps and shows the operating deductions that precede them:

- 1. **Gross Revenue:** All income from the Enterprise Owner’s productive activity
- 2. **Minus Operating Expenses:** Supplies, labor, utilities, and business costs
- 3. **Minus Lease Payment:** The Owner’s obligation to the community
- 4. **Owner’s Draw:** Paid for family support (food, housing, health, education)
- 5. **Minus Prior Losses:** Any previous period shortfalls are recovered
- 6. **Community 10% fee:** Charged on net profit, funding community bad-debt relief
- 7. **Minus Taxes:** Required obligations to civil authority
- 8. **Final Residue:** What remains is kept as permanent community capital

Component	Purpose	Who controls it
Owner’s Draw	Guarantees Enterprise Owner can support household (food, family, health, education, etc.)	Enterprise Owner (defined in Life Plan), protected by community
Community 10% bad-debt protection fee	Funds bad-debt write-offs for failing enterprises, restoring them to productivity	Automatically calculated; funds restricted Bureau 7 mechanism
Residual	That which is beyond an Owner’s Draw, Community 10% bad-debt protection fee, and obligations; preserved as permanent capital	Moved to Storehouse; never consumed for bureau operations
Kept capital	Accumulating community wealth used to create new enterprises and support those in need	Administered by existing Enterprise Owners through formal processes

The community 10% bad-debt protection fee restores failing enterprises internally, so the community’s balance sheet never weakens. Kept residual accumulates without consumption. This means the community’s credit standing continuously strengthens. A strong balance sheet enables long-horizon expansion, infrastructure building, and intergenerational stability.

NewVistas:

A System that Preserves Capital and Expands Opportunity

NewVistas addresses a central challenge by preserving community capital while allowing individuals to prosper. Its approach is straightforward in that the:

- Community title is separated from Enterprise Owner custody;
- Business operations are separated from ownership of the underlying assets;
- Profits support mutual aid through a community 10% bad-debt protection fee;
- Remaining capital is retained rather than being consumed;
- Capital is managed through productive enterprises rather than by a bureaucracy;
- Rotating, unpaid leadership prevents authority from becoming hierarchal.

The result is a community in which participating Enterprise Owners:

- Compete effectively and keep the profits they earn;
- Their basic needs are protected;
- Their failures are addressed internally;
- Their capital grows without being consumed;
- Their future generations inherit a stronger, functioning system instead of unresolved obligations.

PART THREE: STANDING, SERVING, & KEEPING TIME



THE OFFICE & CALENDAR CONSTITUTION

1 st Quarter	JANUARY							FEBRUARY							MARCH						
	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su
	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
	8	9	10	11	12	13	14	8	9	10	11	12	13	14	8	9	10	11	12	13	14
	15	16	17	18	19	20	21	15	16	17	18	19	20	21	15	16	17	18	19	20	21
	22	23	24	25	26	27	28	22	23	24	25	26	27	28	22	23	24	25	26	27	28
	Work Days				Personal Days			13 th week							29	30	31	32	33	34	35