

The Investment Philosophy

The Philosophy of Investment covers general life, aesthetics, epistemology, ethics, metaphysics, mind, and politics.

1. General

Philosophy should have ethics, politics, epistemology, logic, and metaphysics. Philosophy could have aesthetics and theology.

Philosophy should answer questions by moving discourse to another level, such as resolving differences between liberals and conservatives by changing dialogue dichotomies using new variable, such as investment.

1.1. action

Philosophy should suggest actions or action principles. Actions taken are experiments, to test value and/or consequences. Humans use reasoning, emotion, will, perception, and other abilities to act.

1.2. causes

Philosophy should explain why universe, physical laws, and people exist. Philosophy should explain all physical and mental objects and events and provide all causes. Philosophy should answer real problems, as well as explain facts. Philosophy should explain what is the best way to live. Philosophy should explain how to find meaningful and rewarding job. Philosophy should explain how find intimate companion in life. Philosophy should provide goals and ends for action.

1.3. effects

Philosophy should have testable hypotheses and conclusions, which can be examined to test theory truth, and to judge and improve philosophy. Philosophy should have consequences, to test in human lives.

1.4. explanation

Philosophy should explain the history of ideas. Philosophy should explain innate and linguistic ideas. Philosophy should explain abstract and mathematical ideas. Philosophy should account for past, present, and future methods and practices in research and applications, including teaching and learning. Philosophy should explain how people get ideas and how to judge their truth.

1.5. experimentation

Human actions are experiments. People can continually re-examine everything, using current and past evidence in open and scientific manner. Actions are tests. Before test, people can consider hypothesis and expected outcome. After test, people can review results and compare them to expected ones.

Acts have consequences to continually test and evaluate. At optimum time, people can consider best course before acting. At optimum time, people can gauge success and compare alternatives after acting.

Perhaps, the best action involves maximizing return and minimizing risk.

Actions in similar situations change with time, location, and context.

Experimenters can test samples against enzyme, cell, or other target. Typical people {experimental group} receive different stimulus than other typical people {control group}. Experimenters observe response.

1.6. rational

Philosophy should have and use valid accepted forms of formulating problems and questions, making statements or answers, and reasoning about statements.

1.7. simplicity

Philosophy should be understandable. Philosophy should be as simple as possible. Philosophy should be complete. Philosophy should be consistent. It should avoid contradictions, perhaps by making contradictory cases distinct.

1.8. truth

Philosophy should use consensus facts determined by observation and experiment. Revelation, ideology, opinion, speculation, testimony, authority, and tradition have no standing as to truth, only as to background. Philosophy should use valid reasoning from established fact to conclusion.

1.9. error

Inappropriate human behavior has typically worked against optimization and perhaps can be so defined.

1.10. ethics

Investing behavior is required behavior, both to achieve the best consequences and because other behaviors are intrinsically immoral.

1.11. method

To optimize future universe, and so obtain maximum numbers, types, and interaction complexities, opposing forces and tendencies must perfectly balance globally. All physical attractions globally balance by physical repulsions. To optimize future universe, all biological attractions globally balance by biological repulsions. What people perceive as good globally balances what people perceive as bad or evil. Attraction feelings globally balance repulsion feelings. Periods of love and peace globally equal times of war and aggression. In families, bonds between people match desires to be independent. Even between friends, sharing balances selfishness. Human actions are not pure extremes but are always mixtures. Moderate, average, or conforming actions involve local conflict mediation.

1.12. optimization

Universal optimum is to maximize interactions, by increasing object and event number, movements, and directions. Physical, biological, and other universe laws tend to optimize the future. Human actions should optimize the future. Optimization is not for individual or species, but for universe as whole. Future optimization involves many variables. Universal laws optimize over all variables, which have different ranges and weights, so only variable set optimizes, not particular variables. Optimization is over all objects and events at once, not individuals, species, or ideas. Human actions should optimize all variables, objects, and events, forcing all actions to both harm and help most objects and events. Quantities tending to increase are entropy, kinetic energy, interaction frequency, states, symmetry breakdowns, number, and diversity. Processes can maximize numbers, varieties, and interactions, or one or two can decrease while other two or one increases. In general, it is best to invest short-term, to allow investment changes to optimize return.

1.13. optimization margin

Optimization involves number, variety, and interaction marginal change at all times and locations, or for all objects and events. Holding other things constant can find marginal changes.

1.14. physical

Universal optimum is purely physical thing. For humans, it can translate into physical, and so also mental, gains for humans: health, wealth, love, and happiness.

1.15. proactivity

Investment should be pursued actively, as conscious goal, with time set aside to consider the best investment before acting. After acting, experiments can monitor actions, to gauge success and compare alternatives.

1.16. change rate

Optimizing investment maximizes positive-change rate and so yields best return. Return is not about single objects or events, but about all simultaneously.

1.17. relation to other philosophies

Successful previous philosophies can be explained using optimization and investment. Similar to utilitarianism, investment results in greatest good for greatest number. Similar to pragmatism, investment chooses the most practical and effective decisions. Investment selects the most rationally and emotionally true actions. Previous morals and ethics theories, such as Categorical Imperative, Golden Rule, and similar statements that people should do that which they would have all people do, are like investment. Optimization and investment explain aesthetics theories, as complex-system real properties. Investment resolves conflicts between empiricism and idealism, by establishing genuine ideal to which natural phenomena conform and social phenomena should conform. Investment understands free will as ability not to invest and/or to invest wisely.

Optimization and investment establish mathematics, complex-system, natural-science, biological-science, politics, social-science, and history principles. Optimization and investment answer questions about Mind and Theology, reinterpreting traditional answers. This is not new philosophy, but previous-philosophy interpretation and integration. Knowledge unifies in one idea, from which people can interpret natural and social phenomena correctly and by make decisions wisely.

1.18. summary

Universe sets tend to disperse, through internal motions. Motions cause particles to try all possible states, and groups to try all possible arrangements, variations, combinations, and interactions. New objects, events, and relations arise, and existing objects and states dissolve. As dispersal continues, change rate can increase exponentially.

Universe sets tend to agglomerate, by natural forces. Gravity, electromagnetism, and nuclear forces tend to lessen distances between things. Attractions concentrate things and reduce thing, state, and event numbers. Independent things become dependent or become larger-thing parts. As concentration continues, change rate can increase by power.

Outward motions and inward attractions interact kinetically and dynamically to result in equilibrium or steady state system. Outward motions and inward attractions interact kinetically and dynamically to result in cycles in system. Perhaps, cycles have net gain or loss over period. Outward motions and inward attractions interact kinetically and dynamically to result in optimized systems, but individual particles, particle groups, states, events, and subsystems do not necessarily optimize. Overall dynamic can optimize marginal quantity or something like complexity or change rate.

Human activities can work with or against universe principles. Presumably, if they work together, they have best results. Human activities take into account whole system, rather than just individual, group, or region.

Physical processes have tension between breakdown and synthesis, expansion and contraction, dispersal and concentration, slowing and speeding, attraction and repulsion, looking out and looking in, and radiating and focusing. Physical processes have phase changes, chemical reactions, and erosion and tectonic processes.

Evolution increases variety and reduces poor adaptations. Anabolism synthesizes and catabolism breaks down. Predation increases synthesis and breakdown. Reproduction mechanisms seek to widen search for mates and concentrate the mechanics.

Philosophy can use ideas of consumption, savings, and investment. Consumption uses goods and services for people or group needs and desires. Saving reserves money, goods, or services for later

consumption. Investment uses money, goods, or services specifically to produce more money, goods, or services.

All human activities can tend to be investments. Consumption and savings can be minimal. All human activities try to get the best return for system as whole, taking into account personal, psychological, social, economic, political, and other factors. For example, will can optimize future for all people and account for psychology, sociology, economics, and politics.

Governments can invest. Research can assess return and risk for many investment types, both short-term and long-term. Government can build infrastructure, favor investment by others, promote research, educate and train workers and leaders, and invest in other institutions.

Universe activities optimize investment. Activities tend to optimize parameters through physical motions and forces.

2. Aesthetics

Art works abstract or model thought, perceived reality, or mental playing. Art explores physical media. Different art types emphasize different variables and have different variable values. Composition uses ordering. Art includes architecture, painting, sculpture, music, dance, photography, movies, video, radio, and literature.

2.1. beauty

The beautiful is that which combines the maximum observable object-interaction number and variety.

2.2. literature

Plots model different human narratives. Characters abstract people types and classes. Themes abstract folk wisdom about how to live. Ironies model opposing local attractions and repulsions.

Literature explores human fears of animals, places, and people and how to ignore, face, or compromise with them. Poetry explores syntax and semantics. Rhetoric explores thinking and reasoning methods, including figures of speech. Novels explore life styles.

2.3. music

Classical music explores theme variations. Jazz explores musical embellishments. Popular music explores words and music combinations, to link music and language. Rhythm explores cycles and repetition. Harmony explores timbre and grouping. Scales explore ways to apply same organization to different foundations.

3. Epistemology

3.1. linguistics

Language has phonology, phonetics, syntax grammar and inflection, and semantics. Parts work with symbols. Language ability optimizes human communication. Language numbers, varieties, and interactions result from implementing optimization. Phonology elaborates speech sounds. Phonetics combines sounds. Syntax expresses mental processes in sound structures. Semantics expresses mental representations.

3.2. linguistics - communication

All communications use symbols. The same symbols send and receive communications. Symbols translate from and into events in mechanism. Conscious message understanding is also communication.

Humans learn to translate, and machines can learn. Symbols can group. For example, words are letter sequences. Symbols must have physical form, context, and causes and effects.

Communication requires pattern transmission across time and space, which means energy flows along channels. Channels are contexts. Energies are causes and effects.

Patterns are representations in register or memory switches. Switch settings change over time to mirror energy flows in channels. Switch-setting patterns are symbols. Symbols are artificial means to cause effects. Only human interpretation assigns concept to symbol. All symbols have interpretation, but human interpretation is a new mechanism.

Concepts are not about communication or processing. Concepts are secondary. Concept formation produces mental states.

Bee "dances" at hives, used to describe food distances and directions, are codes to cause physical reactions in hive bees. Bees do not know about direction, distance, or dancing. Communication is mechanical. Human mind sees the "dance" and is able to give meaning to the dance. Human mind only recognizes symbol when it already has interpretation.

3.3. mathematics - axiomatic theories

Axiomatic theories explore organization formal systems, using mathematical laws. Universe and complex systems either are formal systems or can approach arbitrarily close to formal systems.

3.4. mathematics - complexity

Systems evolve to become more complex, with more numbers, varieties, and interactions. Processes in complex systems always return to original starting points, and so are always recursive. Recursion allows feedback and feedforward. System recursion can allow rewards and punishments.

3.5. mathematics - game theory

Game theory explores inputs, processes, interactions, and outputs that characterize competition and cooperation.

3.6. mathematics - geometry

Mathematics can model and explore space and time.

3.7. mathematics - information theory

Information theory explores symbol coding and message transmission. Information and entropy concepts mirror each other. Both are central to optimizing numbers, varieties, and interactions.

3.8. mathematics - logic

Logic explores sentences, language combinations, rhetoric, and sentence sequences.

3.9. mathematics - sets

Sets explore number, variety, and interaction groups.

3.10. mathematics - statistics

Statistical means and fluctuations reflect individual objects and events and so follow same laws. Statistical laws can describe mass actions.

3.11. physics - interactions

Systems have interactions among parts. Interactions are processes. Interaction is about time. Interaction is a main optimization variable. At successive moments and positions, number of actual and possible interactions increases. Interaction increase allows complex local systems and smoothes whole system. All systems are open systems, and radiation, neutrinos, gravity, heat, electromagnetic fields, and universe expansion cause changes. Natural processes are complex-system thermodynamic, statistical, local, and system-wide interactions.

3.12. physics - number

Numbers can be set properties. Numbers can be references to counting. Numbers can be references to sequencing. Numbers can be relations among numbers. Number definition began at universe beginning. Number is a main optimization variable.

3.13. physics - varieties

Systems have different parts. Variety is objects and events. Variety is about space. Variety is a main optimization variable. Objects or events are part patterns and relations. Simple patterns are elements in spaces. Elements have fixed distances and angles from each other. Similar patterns have similar distances and angles. Similar patterns result when pattern magnifies, turns, stretches, compresses, moves, or twists in any direction. Patterns can have top, bottom, right, left, front, and back, so elements cannot interchange through symmetry axes to make similar patterns. However, many artificial patterns are the same after interchanges through symmetry points, axes, or planes. Patterns and elements can have subpatterns. Typically, groups are non-associative, non-commutative, and non-distributive. Grouping operations include pairing, tripling, quadrupling, lining up, clustering, and establishing space and time frequencies. Patterns have higher order, similar subpatterns, more elements, more linear relations, more symmetry, fewer freedom degrees, lower temperature, higher fields, higher concentrations, and more ideas.

3.14. psychology - modeling

People have knowledge because brain and body can model universe. Brain and body can use movements with precise causes and effects as representation bases. Brain uses recursion to analyze physical laws and patterns.

3.15. psychology - will

Wills are decision-making processes affected by rewards and punishments, emotions, and reasoning. Wills should want to take actions that optimize and invest.

4. Ethics

4.1. biology - aging

Aging is continuous process which goes from conception to death in all living things. Aging is a fundamental consideration in investing.

4.2. biology - development

Development is continuous process which goes from conception to death in all living things. Development is a fundamental consideration in investing.

People have right to human development, partially because maximum development comes from equal development.

4.3. biology - ecology

People's responsibilities include things needed for children health and welfare. Children need optimum population level, with no inflation or recession, and optimum environment, with no poisons, radiation, waste products, and manmade chemicals. Optimum-ecology value is very high, because cost to recover is very high and optimum is necessary for all other future benefits.

Complex-system interactions tend to minimize pollution, encourage recycling and reuse, minimize resources used, encourage diversity, and maintain life forms. Simplifying complex systems is harmful to ecology, partially because it decreases investment. Good investment husbands Earth, emphasizing investment in, and wise use of, resources.

4.4. biology - mating

People have right to human mating and sexual satisfaction. Society should facilitate meeting and provide tools to find compatible people. Finding companions should be an education goal. Mating behaviors are continuous process that goes from conception to death in all living things. Mating behaviors are a fundamental consideration in investing.

People have right to human mating behaviors, partially because maximum mating behaviors come from equal mating behaviors.

4.5. biology - predators

Predation breaks down food into molecules, which disperse energy and so interact with many more molecules. Predation allows building complex molecules. Predation builds attack mechanisms to increase behavioral complexity.

4.6. biology - prey

Prey builds defense mechanisms to increase behavioral complexity.

4.7. biology - rhythms

People need contact with natural world at all times, to participate in hourly, daily, monthly, and yearly rhythms, because body requires this. Many behaviors should be rhythmic to optimize effort.

4.8. economics - businesses

Business should optimize interactions, numbers, and varieties. Monopolies, oligopoly members, or competitive-market components can optimize. Nationalized companies can optimize. Corporations, partnerships, or single owners can optimize. The test of good business is the same for all business types.

4.9. economics - competition

Competitive economy has failed enterprises. Competitive economy has non-productive expenditures, such as advertising, image-making, and financial maneuvers. Competitive economies have distribution, production, and demand inefficiencies. Competitive economies emphasize incorrect social values, such as greed and winning at all costs. Economies based on greed can have no justice. Economies based on winning encourage monopoly, cheating, unethical selling practices, unethical buying behavior, substandard products, production values based on inessential factors such as sex and power, and differential pricing.

4.10. economics - cooperation

Optimization rarely requires competition. Rather, optimization depends on smooth and frictionless working of many complex-system processes. Optimization is cooperative. Cooperative economy recognizes that society is complex system, best run smoothly and efficiently by effective personal, social, economic, and political methods. Cooperative economy uses sharing among all, maximizing end results for all. Cooperative economy has wise consumers and sellers, who know they depend on each other and who wisely help each other to succeed. In cooperative economy, prices, wages, goods, services, demand, supply, investment, government revenue, government payments, government services, savings, money supply, exports, imports, and interest rates are determined by freely flowing information designed to align supply and demand with no discontinuities in open manner. Information sharing optimizes outcomes for all.

4.11. economics - cycles

Community, nation, and planet economies have contraction and expansion cycles. Cycles can have short or long durations and involve small or large amplitudes. Previous-cycle part effects cause next-cycle part. War, catastrophe, and invention add new numbers, interactions, and varieties to cycle. Economy should optimize cycle durations and amplitudes. Complex system should have mechanisms to anticipate effects and causes, so they are self-correcting, through previous integration into complex system. Causes and effects should readily dissipate in system and so optimize cycle. Cycles are in larger cycles and optimizations.

4.12. economics - factories

Factories make things for profit only, not for people's optimum benefit. In factories, people come together only to produce goods. Workers receive as little as possible. Workers work only for others' goals. If products do not sell, workers lose jobs, without relation to worker skill, quality, or

purposes. Workers do not control their time or social interactions. Such conditions are inhuman and thwart basic human needs. There is no love, community, personal expression, or creativity.

4.13. economics - governments

Government should only invest. Government should never consume nor save.

4.14. economics - homes

Buying homes should be as easy as buying cars or TVs. Owners fully disclose all item particulars and set prices. Buyers name prices and fully disclose payment ability. Owner and buyer agree on price and sale terms. People have loan money available, known immediately. Buyer and seller know all about loans. All documents related to anything sellable are current, public, and deemed to be correct at that time, requiring no copies, searches, warranties, inspections, and insurance. Deposits transfer openly by agreement, through permanent third-party arrangements. Money and house exchange through third party, who adjusts taxes, utilities, and interest and records transfer at agreed transfer time.

4.15. economics - labor

Human labor optimizes numbers, interactions, and varieties. Reward for labor differs in pay, benefits, and job satisfaction. Labor supply differs with time worked, skill, and motivation. Labor demand and supply should be optimum. Optimization for the whole requires that workers receive unequal pay, benefits, job satisfaction, unequal time worked, skill, and motivation. Even within job types, workers cannot be equal in time worked, skill, and motivation. People should be free to move to change jobs worldwide, in transparent, open market.

4.16. economics - labor guilds

Guilds are communities, for example neighborhood, church, city, county, state, college, union, insurance company, HMO, co-op, investment group, bank, company, credit union, association, club, or housing complex. Guilds provide security and safety for members. Guilds should guarantee monthly pay, retirement, disability insurance, health insurance, dental insurance, eye insurance, food, heat, cooling, telephone, water, sewer, garbage, car, car insurance, fuel, maintenance, life insurance, clothes, housing, and education. Guilds receive member base pay. Bonuses and overtime are for individuals. Guilds should be bonded and insured. Guilds use economies of scale to get best prices for all services at lower rates than individuals can get. Guilds are corporations with one vote per member, since member contributions are equal. All business uses voting. Members manage guilds, perhaps with outside consultation. New members require voting. Administrative fees are 1% or less. People should belong to guilds or form guilds specialized to needs. Governments should encourage guilds.

4.17. economics - labor unions

Laborers should be free to associate, and to unassociate.

4.18. economics - markets

Markets are where people exchange goods and services, typically using money. Brokers set up markets. Individual buying or selling should not affect markets. Markets can be anonymous or face-to-face, but the only factors involved are price and quantity, not personality or other goals. In markets, labor products have only trade value, no other worth such as intrinsic quality, responsibility, community, teamwork, or personal relations. Markets cause and encourage competition among people for goods and services.

4.19. economics - necessities

People in societies have basic needs, which should be met for society to avoid crime, have justice, and use human potential maximally. Food/fuel/rent/medicine stamp program can provide stamps only for such necessities, modeled on USA Food Stamp program. All people are eligible.

Consumers can freely choose necessity providers. Stamp program is like negative income tax. Monthly stamps use current, yearly, and five-year income basis. Income-tax forms eliminate need for interviews and home visits. IRS can manage program just like tax refund, needing no new bureaucracy. Because taxes are confidential, more privacy and dignity result. There is no stigma, because stamps are checks, bearing person's signature, name, and address. Checks have electronic tags to allow payment only to listed provider for listed service or product. Stamps cannot trade, because they are checks. Punishment for fraud can affect only person, not family. Stamp system has no local component, so everyone in society can participate equally and confidentially. No particular city would be more attractive to welfare recipients. Stamp program can be loan to individual or family, to pay back in the future. Wage garnishment can collect loans from future taxes. Recipient can have confidential obligations, which do not reflect on credit histories. Government never just spends, but always and only invests in people.

4.20. economics - retirement and disability

People can own a society part, so society and people prosper equally. Newborn children, and/or all people, can receive pooled company and mutual-fund shares.

Families or social groupings do not have shares.

People can receive direct returns from shares. Such shares are savings for individuals. Businesses can use them directly for investment. Some shares guarantee retirement money. Some shares are for emergencies and disabilities. People can borrow against shares, for house, education, or business. People are investors in society. All people are capitalists and presumably learn more about business and finance. Government buys shares and maintains ownership in person's name. Investing is by mutual fund-like organization within government. Pool management optimizes society. Pool can invest in special projects, such as alternative fuels or basic sciences. Well-run publicly owned businesses have regular capital inputs. Amount is great, so it can influence corporation policy, just as do large pension funds. Amount can also correct stock and other markets in case of recession or inflation.

4.21. economics - supply and demand

Setting prices by supply and demand is an optimization example.

4.22. economics - taxes

Taxes are optimum when people pay equal marginal value, as subjectively felt by people and as objectively calculated. Sales tax, property tax, or other regressive taxes are illegal, because tax burden cannot be fair. The only taxes should be progressive taxes, correlated with income and/or wealth. Progressive taxes exactly correlate, so they are exactly fair, which probably requires sliding scales with no tax categories. Deductibles, credits, and all other adjustments to income and wealth can remain, if they help find fair tax burden, rather than further other purposes. Businesses and people have different calculations, because one is producer and one is consumer, so optimization profiles differ. Single-ownership businesses, partnerships, and corporations have people as owners, so actual tax burdens involve complex calculations. Tax burden should be fair for all people and/or families, so all business taxation is subordinate to this principle, possibly requiring complex income, expense, asset, and liability calculations for single-ownership businesses, partnerships, and corporations.

4.23. economics - trade

International and internal trade should be absolutely free.

4.24. education - classrooms

Classroom education is rarely an optimum, except for test, demonstration, or lecture. Student learning includes work, practice, modeling, tutoring, reading, writing, and playing, which can be inside or outside class.

4.25. education - general

Education should use children to do good. Students can perform public services while they learn. Formal schooling is not productive or efficient. Students should be in society, not separate from society in separate and immature subcultures.

4.26. education - jobs

Education should help people find suitable, meaningful, and rewarding jobs, both before and/or upon graduation and throughout life.

4.27. education - meaning

Education should provide useful, true, and meaningful philosophy. Students and parents should like and respect education. Student and parent opinion and feedback can provide even more meaning and usefulness. Students should be able to talk directly and privately to teachers at all times, for optimum efficiency.

4.28. education - practice

Education should involve practice and subsequent discussion in different ethical dilemmas, language uses, work environments, social situations, family relations, political activities, economic transactions, and dyadic relations.

4.29. education - problem-solving

Education should provide study and practice in problem-solving skills, as applied to different ethical dilemmas, language uses, work environments, social situations, family relations, political activities, economic transactions, and dyadic relations.

4.30. education - schools

School should be like home, not like institution. There should not be regular classes, just required activities, since classes do not prepare anybody for anything. School should proceed at student pace, with no grade levels. Students receive tutoring when they need help. Curriculum is mostly projects and independent study, using problem and finding solution. Projects and study teach everything to learn. School emphasizes cooperative action, not competition, among individuals, to practice what happens at work. Schools as institutions should contract for support with teachers.

4.31. education - senior year

High-school senior year is superfluous. Senior year should be for work practice, college preparation, or college.

4.32. education - tasks

School prepares students to be successful for all society tasks, such as working at occupations, raising families, buying and selling all goods and services, and participating in political activities. Schools are investments in efficient and cooperative societies.

4.33. education - teaching

Teaching requires subject, general-information, and student knowledge. Teaching requires excitement about teaching, subject, and students. Teaching requires skill in speaking, acting, solving problems, recalling, and working with people. Teaching requires patience, humor, ethics, and physical stamina. Few people have these skills. Teachers should complement each other, in order to provide all resources to students. Schools need aides to masters.

4.34. education - thinking

By writing and speaking, students explain to others what they are thinking. Speaking and writing provide practice in thinking and mental organization. Speaking and writing structure is mental-organization structure. Mental-organization structures are definition, description, illustration, narration, spatial organization, temporal organization, comparison and contrast, process, analysis, and synthesis. Ability to optimize and to understand optimization depends on knowing mental organizations.

4.35. general

Traditional ethics typically embodies principles of investment and optimization. However, many cases lead to surprising conclusions when subject to new analysis. New analysis can explain all cases.

4.36. general - choice

Proper and effective ethics requires that, at each decision, choice is to invest, rather than merely to consume or to save. Typically, investment choices are available. Typically, the best choice involves combining all possible investments. Combination chosen should have highest probability of maximizing return and minimizing risk. This optimum combination changes with time, location, and situation. People need understanding of complex systems, optimization, and statistics to invest wisely. Investing is always wiser than merely consuming or saving.

4.37. general - meaning

People need to help others or be creative to give life meaning.

4.38. general - negentropy

Investment is negentropy, opposite of entropy. Investment decreases disorder. People should act to add negentropy to universe, as much as possible. People should act to minimize entropy-increase rate. Investment minimizes increase in disorder and so helps preserve universe and people.

4.39. general - value

Standard of value is optimization and investment, accounting for personal, community, economic, and social factors in present and future.

4.40. history

History works out optimization in human actions, law, invention, religion, economics, and politics.

4.41. law - courts

Courts interpret law. Courts should proceed using equity and justice.

4.42. law - general

Law includes civil law, maritime law, international law, criminal law, government regulations, and copyright and patent law.

4.43. law - international

International and maritime law should treat all parties as equals. Nations both compete and cooperate, and these should balance.

4.44. law - legislatures

Legislatures make laws. Statutory and customary law should use equity and justice. Because humans are similar, laws in different countries are similar.

4.45. law - police

Police enforce statutory laws. Police should proceed using equity and justice.

4.46. law - rights

Human rights include civil, economic, political, and personal rights. Human rights apply to all people.

4.47. personal affairs - death

Death is an added dimension of life, which provides tension to increase action and interaction. Having no death removes life's main reason for action. Death also evokes many emotions.

4.48. personal affairs - games

Athletic games explore physical competition and cooperation and new muscle combinations. Intellectual games explore strategy, tactics, and abstract ways of thinking, competition, and cooperation.

4.49. personal affairs - health

People have right to health level that allows others same level.

4.50. personal affairs - housing

People have right to housing level that allows others same level.

4.51. personal affairs - insurance

Insurance is wise investment, so everyone should be optimally insured for health, car, house, life, disability, liability, and old age. People have right to insurance level that allows others same level.

4.52. personal affairs - marriage

Marriage is not wise time or money investment, because it sacrifices control for no gain. Marriage is too static for dynamic society. Alternatives to marriage are better investments. People can achieve companionship, sexual satisfaction, intimacy, friendship, security, and safety in simpler and more satisfying ways. Marriage involves optimizing two people's futures at once, which is difficult.

4.53. personal affairs - moving

Moving often is good to maximize interaction. People keep as few goods as possible, only needed ones. People have easily movable modular goods. Moving happens when marginal return rate falls, not for change's sake.

4.54. personal affairs - nutrition

People have right to nutrition level that allows others same level.

4.55. personal affairs - safety

People have right to safety and security level that allows others same level.

4.56. personal affairs - selling

Selling should involve honesty, fairness, genuine needs, high quality, functionality, simplicity, fair labor practices, and modest profit. Buying should honor contracts.

4.57. personal affairs - will

Will should optimize futures of affected people.

4.58. political science - abortion

All people have right to have abortion, because abortion is better for people and society.

4.59. political science - affirmative action

Affirmative action should optimize the future.

4.60. political science - authority

Authority is a necessary government property. Legitimate authority can come from investment and optimization.

4.61. political science - conflicts

Religion, politics, work, education, and economics differences should minimize by investment.

4.62. political science - constitution

How does Constitution compare to ideas of investment and optimization?

4.63. political science - feminism

Feminism should optimize the future.

4.64. political science - foreign policy

Governments should have frank and open dialog and cooperation with all countries and international organizations. Governments should ratify all international treaties. Governments should honor all human rights. America should be open to world and world should be open to America, especially because America reflects world. Nationalism is not optimum. Multicultural diversity should be national policy.

4.65. political science - freedom

Freedom can mean no action restrictions or action abilities. People have many biological abilities and learn many more abilities. Action restrictions come from self, family, and society. Physical restrictions block actions. People in various situations have different numbers and varieties of possible actions. Society provides more options for actions and, perhaps necessarily, imposes more restrictions. In general, society and individual should allow the most-possible freedom, which increases investment and optimization. Society and individual should not be in opposition, but should cooperate. People should control their own labor and property. People should feel that they are part of political systems and societies. Liberty and justice should maximize. Personal-freedom restrictions should be minimum. Equality in all opportunities and actions, including economic, legal, political, social, psychological, religious, historical, educational, and ethical, should be maximum.

4.66. political science - government

Government should look for ways to invest better and more. For example, government should work cooperatively with all institutions, businesses, and groups, and vice versa, to pursue the best investments. Government should perform research to assess investment values. Projects have varying time scales to judge short-term and long-term returns and risks. Government should promote and be ready for society changes, because previous investments cause faster and faster changes, which continual judgment checks for best current investments. Government systems should optimize political, social, and economic goals. Government should maximize free interaction, increase number of people frictionlessly, and ensure diversity, justice, fairness, and openness.

4.67. political science - health

All people have right to optimum health care, to same level as others.

4.68. political science - immigration

All people should be free to travel.

4.69. political science - individuals

Investment is for people to reach goals. People should have athletic bodies. People should know how to control minds and bodies. People should be prepared for, and have available, work which matches their talents and motivations. People should be able to play as much as possible.

4.70. political science - leadership

Leadership depends on rewards and punishments. Leader can use rewards and punishments to get people to serve purpose. Higher leaders can manage larger and larger groups. Leadership needs investment to optimize rewards and punishments.

4.71. political science - officials

All elected and appointed officials and hired staff should act according to investment.

4.72. political science - revolution

Revolution can be an optimization method. However, people knowing the ideas of investment and optimization preclude revolution by already meeting goals.

4.73. political science - rights

Human rights are necessary for wisest investment and include all civil, economic, political, and personal rights, for all people and people categories.

4.74. political science - spending

Military spending, educational spending, and all government spending should be an investment. Investment should be in people, organizations, and all society units. Consumption and mere saving are not good.

4.75. political science - taxation

Taxation should relate to measured ability to pay. There should be no regressive taxes. Taxes paid should be an investment in government services and insurance. When people retire, are unemployed, or are disabled, investment interest can be used.

4.76. political science - totalitarianism

Totalitarianism represents antithesis of investment. Investment requires maximum diversity, interaction, and number for the whole, whereas totalitarianism is for the few, has few ideas, does not allow diversity or difference, and optimizes limited things.

4.77. political science - voting

Voting methods should optimize result desired by voters. Voting should allow opinion strength, as in opinion polls. Result desired by voters should always be in accord with investment and optimization.

4.78. political science - war

War and peace balance, to optimize interaction.

4.79. political science - welfare

All recipients of government money, services, and products should pay back government through work, money, or public service. Governments should help people and businesses. Governments can work through partnerships, build economic infrastructure, supply venture capital, and use efficient regulation. Investment opportunities include research, education and training, venture capital and startups, pilot projects, modeling, and infrastructure. Overseas investment is also good, because problems are global.

4.80. political science - well-being

Investment value measurement is not just by money, but by well-being indices using health, security, housing, fuel, food, pollution, and ecology. Value compares to other investments.

4.81. psychology - aggression

Aggression and submission should be in balance.

4.82. psychology - anxiety

Anxiety and security should be in balance.

4.83. psychology - awareness

Awareness optimizes Mind.

4.84. psychology - behavior

People should be brave, be dignified, be unselfish, be hopeful, have will to live, be unique, be responsible to others, and work. All human activities work together to optimize.

4.85. psychology - boredom

Boredom makes you think and joke, to entertain yourself, and so is necessary to creativity and problem-solving.

4.86. psychology - dreams

Dreams explore imagination.

4.87. psychology - emotions

Emotions are rewards and punishments that allow decisions.

4.88. psychology - experience

People have right to experience all life's activities, feelings, and people, as long as others can do the same.

4.89. psychology - family

Families promote greater numbers and variety and provide the basis for human interactions.

4.90. psychology - goals and rewards

Goals and motivations are necessary to increase actions. Rewards are goals, and punishments are negative goals.

4.91. psychology - learning

Learning increases interactions.

4.92. psychology - lifestyles

Different people should lead different lifestyles to optimize their lives. Expression of different abilities needs different lifestyles. Variety of lifestyles itself is optimum.

4.93. psychology - love

Love and hate should balance. Love and hate increase interactions. Bliss comes from contemplating beloved. Love is the highest cause and the highest effect, and so is the best motivation and energizer.

4.94. psychology - meaning

Life should have meaning. Meaning comes from experiencing all life's activities, feelings, and people. Meaning comes from choosing attitude toward life or way of living. Meaning comes from successfully cooperating with others to achieve goals. Meaning comes from successfully sharing with others to have companionship, love, and security. Meaning comes from identification and intimacy with one or more other people. Meaning comes from successfully working toward personal goal or creating something.

4.95. psychology - memory

Memory increases interactions.

4.96. psychology - personality

Personality and self integrate goals and abilities. Personality should work cooperatively with other personalities.

4.97. psychology - suicide

Suicide results from decreased interaction.

4.98. religion - conversion

Conversion results from pent-up frustrations.

4.99. religion - cults

Cults entice people who need more interactions.

4.100. religion - good vs. evil

To achieve future optimization, to obtain maximum interaction, what people perceive as good balances what people perceive as evil.

4.101. religion - life after death

There is no life after death, because such interactions do not count.

4.102. religion - sin

Sins and good works should balance. Sin is destructive, and good works are constructive. People do not typically sin using the idea of investment, but sometimes sin is the wise course of investment and what some people consider sin is really good work.

4.103. religion - soul

There is no soul because life before or after death does not count.

4.104. religion - theory

Religion is an attempt to give meaning to all life's actions under one theory. Religions include miracles, and so cannot be true, because there are no miracles. Religions each speak of modified history. Religions include the beautiful, for imagining gods and sacred. Investment and optimization supply meaning to life and answer all questions without false history, miracles, gods, or sacred. Investment and optimization display beauty.

4.105. sociology - behaviors

All behavior should optimize the future of everything and everyone.

4.106. sociology - cities

Cities result from optimization processes applied to groups. Cities optimize people and thing numbers, varieties, and interactions. Cities should reduce process friction. Transportation should be smoothly flowing and immediately available. Housing should be near work and education. Markets should be open and fair. Predators should not exist. All districts should be equal in resources and people.

4.107. sociology - classes

Class bases are income, education, and other factors. Investment requires eliminating classes per se. Investment and optimization result in many classes using many variables. Along variables, there are Boltzmann distributions.

4.108. sociology - cooperation

Cooperation encompasses whole society, not just economic sector. Education, health, environment, crime, religion, ethnic issues, immigration, welfare, old age, children's services, political processes, psychology, and sociology can use cooperation.

4.109. sociology - countries

Countries and civilizations result from optimization processes applied to political organizations. Countries allow the most numbers, varieties, and interactions. Countries should reduce process friction. Taxes should be fair and of equal burden, collected with no work by citizens. Services should be equal for all districts, groups, and individuals. Defense involves cooperation with neighboring and other countries.

4.110. sociology - crime

Crimes are diseases of criminals and societies. Criminals should face quarantine until disease cures and they can return to society safely, for sake of criminal and society. Penalty for crimes is quarantine and treatment. There is no fixed jail term for crimes. Medical practice, not judges, determines crime treatments. Police, courts, and probation authorities ensure that quarantine and treatment complete satisfactorily. Before criminal release, doctor panels should certify that treated persons will not commit future crimes. Panels are liable for their decisions. Jails are for psychological and biological methods to change criminal, not for holding, recreation, or petty work. Quarantine requires full-time active participation in rehabilitation by criminal, to shorten time and maximize results. Criminal must approve treatments. Failure to approve can result in longer quarantine. Probation monitors all released criminals. Criminals must provide community service to pay back society for victimless crimes, must provide full restitution to crime victims, and pay fines equal to damage caused, even if restitution takes a lifetime. There is no physical or capital punishment. Convicts can stand guard, survey, or otherwise perform public services for low pay, not stay in jail just to serve time. When crime happens, society should reform, to prevent future crimes, repair damage to society, and help affected individuals.

4.111. sociology - family

Families should provide basic human needs to individuals. Families should not cause stresses and frustrations. Family organization should meet people's needs and allow maximum freedom. Families can then satisfy conflicting desires, by moving among states, hourly, daily, monthly, or yearly.

People should have private locations in residences: house, room, cube, or partition. Partitions should have storage, sleeping, sitting, eating, and bathroom-like spots.

People should have private times: quiet times, active times, times for events with one person, times for events with two people, and times for events with more than two people. There is no fixed schedule, but opportunity for indoor and outdoor events. People should be free to choose activities, times, and locations.

Conflicts should resolve by arbitration, mediation, rules, and separations. Crises should finish by control over time, space, and activity. Nobody should control other people's lives. Family members should spread domestic work fairly, based on time and motivation. People should learn compromise and delayed satisfaction.

4.112. sociology - groups

People have right to free association in groups as long as others have same rights.

4.113. sociology - guns

Second Amendment guarantees that right to keep and bear arms shall not be infringed, based on need for well-regulated militia. Upholding Constitution can use creative solutions to contemporary problems, based on cooperation and compromise. National Rifle Association could run militia, which would regulate members and itself in conformance with Constitution. Thus, NRA would work with government, and so make gun-owners and gun-opposers happy.

4.114. sociology - institutions

All current institutions should be allied in cooperation. Church institutions cooperate relative to their social roles, not religious ones. Maintaining church and state separation promotes diversity and tolerance and avoids dogma.

4.115. sociology - love

People seem to need to be intimate with someone else and have someone loyal to rely on and be with. Sexual relations with that person are natural concomitant. People need to have respect from other people and to respect other people, so both people can tolerate each other. Both people should share activities that they both like. Both people should trust each other, so there is no fear. Both people should be somewhat alike in intelligence and education, personality, likes, dislikes, social class, and age, so they can understand each other and communicate. It is best if they really like each other deep inside.

Both people should have free time to be together, with no one else around. Both people should be able to meet all needs of each other. People need someone to care for them when they are sick or incapacitated. Both people should be willing to sacrifice money and time for each other.

4.116. sociology - majority

Age of majority should 16, which would be age of sexual consent. People could marry and work full time at age 16. Teenagers are ready now and will be more ready in the future.

4.117. sociology - pets

Though pets might seem to add to diversity and number of interactions, same number of interactions with humans has more diversity, variety, and number. Therefore, human interaction is optimal. Pets are only good for times when humans are not available, or when they substitute for humans who could be engaged in greater numbers of interactions elsewhere. For example, seeing-

eye dogs might be optimal because humans cannot do that job, and if they did it, it would be limited in optimization. Pets might be good for people who are alone, if they cannot get to other people or people cannot come to them, such as elderly or confined.

4.118. sociology - privacy

People need to be alone and have time just for themselves. People do not want to spend time on things they do not like. People want to live life as they individually determine it. People do not want to have someone else change their thoughts or actions. People want to be true to their principles, without contradiction from others. People want to create, alone and unbothered. People want to have time to think on their own. People want to make and spend money individually, without constraint. People do not want to spend mutual money on certain things. People do not want relatives they do not like. People want to communicate with, have sexual relations with, and just be with others, when they want to, without pressure or worry. People want to rest or be active when they are ready.

4.119. sociology - punishments

Governments punish crimes fairly. Failures cause deprivations. Governments should compensate for injuries.

4.120. sociology - rewards

Societies should reward achievements.

4.121. technology

All technology should be for investment and optimization, by increasing number and variety of objects, movements, and directions.

5. Metaphysics

Universe formed and exists as defined by investment and optimization.

5.1. biology - evolution

Evolution manifests optimization: increasing object, movement, and direction number and variety. Evolution depends on interaction mechanisms: predator-prey, sexual and asexual reproduction, crossing-over, sheltering, and healing.

5.2. biology - metabolism

Anabolism builds new larger molecules from other molecules. Large-molecule interaction complexity, number of units, and diversity of forms are greater than for small and dispersed molecules. Catabolism breaks down molecules to increase interactions. Anabolism and catabolism balance optimizes interactions.

5.3. biology - origin of life

Polymers are products of physical and chemical laws. Life originated from polymers, which combined to make cells containing genes, which could reproduce. Life is complex electrochemical processes among molecules. Universe electrochemical processes can make life, so life expresses physical laws. Life greatly contributes to interactions and complexity. Possibly, life will eventually affect physical laws.

5.4. chemistry - phase changes

Phase changes are mass actions. Phase changes have entropy and potential-energy changes. Spontaneous changes decrease potential energy and/or increase entropy. Phase changes maximize interactions, numbers, and varieties. Phase changes involve individual particle movements. Particles follow physical laws, which optimize.

5.5. chemistry - reactions

Chemical reactions are mass actions. Chemical reactions have entropy and potential-energy changes. Spontaneous changes decrease potential energy and/or increase entropy. Chemical reactions maximize interactions, numbers, and varieties. Chemical reactions involve individual particle movements.

5.6. chemistry - reactions polymers

In polymerization chemical reaction, subunits polymerize to maximize interactions, numbers, and varieties, as in chemical reactions. Polymers also break down to maximize interactions and numbers. Polymerization balances formation and reformation. Polymer reactions allow new and more complex interactions, numbers, and varieties.

5.7. earth science - planet earth

Earth minerals, water, and gases are products of many chemical, electrical, and physical reactions. Reactions optimize object and event numbers, varieties, and interactions. Reactions involve plate tectonics and erosion. Reactions involve gas, water, and mineral properties. Earth atmosphere, oceans, and land optimize.

5.8. physics - atom

Atoms are optimal substance building blocks.

5.9. physics - energy

Universe allocates energy evenly. Universe maximizes matter and energy flow. Energy is dispersed mass. Energy properties derive from masses used to transfer physical forces. Mass is concentrated energy. Mass properties derive from physical-force energies.

5.10. physics - entropy

At the beginning, all was unified and symmetric at zero entropy. Alternatively, there was no possibility of entropy. After initial break in symmetry, universe had entropy because it had two phases. The necessity of interactions causes continuous entropy increase. Universe must evolve toward infinite entropy.

5.11. physics - forces

Forces and energies perfectly balance to optimize universe. There must be more than one force and energy. All forces and energies relate at high energies.

5.12. physics - heat

Thermodynamics illustrates theory of investment.

5.13. physics - inflation

Universe has angular momentum, which causes cosmological constant. Antimatter caused original inflation.

5.14. physics - kinetics

All is in motion, and kinetics defines space and time. All motions in universe use least action, follow geodesic, and are determined. Universe minimizes space and time used.

All matter and energy are in motion. Nothing is static. Objects at rest have atom heat motions. Atoms have subatomic particle motions. Subatomic-particle constituents are also kinetic and dynamic.

5.15. physics - origin

Universe began from absolutely nothing: no energy and no matter, no space and no time. However, nothing is not static, nor unstructured, nor without dynamic. The state of nothing or void is perfectly symmetrical, maintained by same physical laws as now. This symmetry caused high order at universe beginning. Symmetry breaking happened, without cause except for its own required random fluctuations. Break created quanta of space, time, matter, and energy, as

symmetries broke. First break led to events known as Big Bang, and universe has undergone more breaks ever since.

5.16. physics - quantum mechanics

Quantum mechanics is non-local and deterministic. Quantum mechanics is necessary to investment.

5.17. physics - relativity

Relativity is local and deterministic. Relativity is necessary to investment.

5.18. physics - simplicity

Universe uses simplest possible physical and mathematical laws. Laws cannot be simpler, when taken from correct perspective, or there could be no universe. Laws cannot be more complex, or there could be no universe.

5.19. physics - space

Space derives from necessity of motion, which creates and requires three readily observable dimensions.

More than three spatial dimensions are logically and necessarily equivalent to three spatial dimensions. More than three spatial dimensions provide too many possibilities and are unstable.

Space and time dimensions are essentially similar, are orthogonal, and are complementary. Space and time dimension meaning changes at symmetry breaks.

5.20. physics - substances

Physical laws optimize object and event number, variety, and interactions. Substances include subatomic objects, atoms, molecules, crystals, solids, fluids, gases, plasmas, earthly objects, and astronomical objects. Optimization involves all objects and events simultaneously.

5.21. physics - systems

At all instants and positions, particles and energies interconnect into complex system, with numbers, varieties, and interactions. Complex systems, including universe, have finite number of particles and finite number of energy states available to particles. Total energy determines particle-energy distribution.

One distribution has, by far, highest probability, because it has the greatest number of possible energy states. Particles therefore have specific probabilities of being in energy states. Particles exchange energy states, but distribution is constant, until total system energy changes. Total system energy depends on previous state and outside influences.

Systems and universes evolve in one possible way. This evolution can alter by intelligence, because intelligence is in system. Thus, things, processes, and events participate in making universe, as both inevitable and as participant. Things build universe, but none is at center or has real importance. Species thus become extinct inexorably, and replacements evolve just as inexorably.

5.22. physics - time

Time derives from necessity of motion, which creates and requires only one time dimension.

More than one time dimension is logically and necessarily equivalent to one time dimension. More than one time dimension provides too many possibilities and is unstable.

5.23. physics - waves

Waves radiate outward from sources and so optimize interactions.

6. Mind

Brain and body create mind. Brain and body must work together.

7. Politics

People have political attitudes.

7.1. cooperation

Society elements can cooperate and compete in the way that results in justice. Conflicting parties can cooperate and compete in the way that results in justice. Working outside or against governments, military, ethnic groups, religious groups, business, or labor is counterproductive in terms of reaching best solutions.

7.2. reason

In all human activities, people must use their minds to make the best investment. Mind can change situations through motivation changes. Emotion and all other mental tools are for advantage. Unwise choices have terrible consequences for many people.

Actions that people take have seemingly negative and positive aspects. It is necessary to examine action groups, taking account of all reactions, substitute actions, and action alterations, to find the best investment. It demands knowledge of psychology, sociology, politics, law, and economics.

7.3. security

Protection {security, nation} measures can be unobtrusive but complete, including government employment of all security personnel at public places. Intelligence gathering can use people, American and foreign, who actually know, like, and understand world's peoples.

7.4. society

Remove crass, greedy, violent, prurient, and psychologically damaging things. All products and services can be good for all people, and everyone can get only fair return. Media editors, businesses, entertainment producers, and public leaders can consider the public good and have high standards of good conduct.

All world societies need justice, law, openness, education, and good economies. Poverty, anger, irritation, hopelessness, and frustration must be low.

All societies can be strong, intelligent, rational, respected, moral, upright, and compassionate.

Drug traffickers, organized crime, religious and other cults, and terror organizations are outside allowed society, are parasites on society, and pose dangers to normal society. They cannot exist independently of society, though they are separate from it. They control money and people. Society can rid itself of parasites by removing demand. Retaliation and punishment can deter crime, but do not remove crime's causes. Retaliation and punishment can push group more tightly together.

7.5. sociology

If people believe that God knows and controls all, people can believe gambling is sin because one does not trust in God to provide and one hopes to gain by other's misfortune, or one can go ahead and gamble since God can be on your side and fate is out of one's hands anyway. For the latter, believing that God disfavors opponent and wants to inflict misfortune also encourages gambling. Gamble's immediate result is what counts. If one gambles and has short-term success, that means gamble was good thing and can repeat or escalate.

Future circumstances can explain long-term results and so have no weight.

Therefore, after gambles, for some personality types, loss and punishment must be immediate and large.

Countries can have highest justice, opportunity, morals, and ethics, to show that they have the best social system. Economic wealth is a good sign, but if illegally gained, it is not sufficient. Countries can also have respect for other traditions and not be arrogant or insistent, but be humble.

7.6. experiments

Societies can experiment with innovative social programs to improve people's lives. Meeting basic needs can help society avoid crime, have justice, and use human potential maximally. Government can invest in people, not just spend.

Perhaps, people can own, or eventually own, shares in society's corporations. In this way, corporations and people, and their prosperity, link more. For example, citizens, at birth, can receive shares in mutual fund that owns representative corporations. Government or non-profit agency manages it. Social Security can invest in stocks owned by people directly but with stock management governed by Social Security.

Perhaps, USA Food Stamp program can expand to other problems. Stamp program can provide coupons for food, fuel, rent, and medicine. Such program benefits businesses that provide basic services. Coupons also allow people to choose the best provider. Government can select beneficiaries in same way that it selects food stamp recipients now. Alternatively, eligibility can depend solely on income tax information. All people in society can be eligible for necessities. Electronic stamps can have deposits and credits like credit card.

Perhaps, group can pay for necessities. Monthly pay, retirement, disability insurance, health insurance, dental insurance, eye insurance, food, heat, cooling, telephone, water, sewer, and garbage, car, car insurance, fuel, and maintenance, life insurance, clothes, housing, and education money goes through association. Association can be city, county, state, community, neighborhood, church, college, union, insurance company, HMO, co-op, investment group, bank, company, credit union, association, club, or housing complex. Group can get better prices than individual. Group can get better investment return than individual.

Copyright © 2011 John Franklin Moore. All rights reserved.

Date: June 11, 2011