

UNITED STATES DISTRICT COURT IN THE DISTRICT OF DELAWARE

| | | |
|----------------------------------|---|-----------------------------------|
| Meghan Kelly |) | Civil Action No.: 1:21-1490 (CFC) |
| Plaintiff, |) | |
| v. |) | |
| Disciplinary Counsel Patricia B. |) | |
| Swartz, et.al |) | |
| Defendants. |) | |

PLAINTIFF MEGHAN KELLY’S 74th AFFIDAVIT UPDATE

Comes now Plaintiff Meghan Kelly, I declare and affirm that the foregoing statement is true and correct.

1. Saudi Arabia is exiting the Swift Dollar system entering BRICS and their payment system per the attached article to be effective January 1, 2024. (Exhibit A)
2. This will end the petro dollar and cause hyper-inflation not merely in gas but in all commodities.
3. We will face hyper-inflation sometime after Christmas 2023. If we coined correctly like I proposed, same as Presidents Lincoln, Kennedy and Jackson, none of this would be a concern.
4. We are not stuck should the court enter a writ of mandamus against President Biden or congress to coin without violating the 13th amendment based on involuntary servitude, indebting the people to pay back what the US borrowed instead of created plus interest, a crash may be reversed or prevented.
5. The pain is exacerbated by the projected Federal Reserve interest rate increase.
6. I also apprise you Thomas Rueter affiliated with Westlaw bought Case texts lawyer AI service per Exhibit B, the article, dated June 27, 2023, Casetext to join Thompson Rueters, ushering in a new era of legal technology innovation.

7. I spoke with a representative from Case Text who offered a trial of the IA technology. I indicated I was concerned since I read about the attorney who was disciplined for presented case law that did not exist.

8. The attached, Delaware Bar article in the In RE July/August 2023 edition, What the Insurance Industry Needs to Know: ChatGPT Impact, by H. Jacob Yu, Kathleen J. Devlin, and Kristen S, Swift discusses the ChatGPT incident, but they are wrong about AI not being a threat to judge and lawyer jobs.

9. The Case Text representative indicated that their AI would not scan the entire internet to create the “hallucinations” making up case law that does not exist, but would only analyze legal data, case law and statutes.

10. I believe Thomas Rueter is affiliated with Westlaw. I believe this poses a threat to lawyers and judges. We require people lawyers and people judges to protect individual exercise of liberties which do not conform to past case law or standards. Sometimes judges must extend the law’s protections to those who do not conform to the norms like me. Automation dumbs down and is not comparable to the brilliant capacity of the human mind. We need the minds of judges and lawyers to think things out, to help us think, to know, to discern what is right, not what is pleasing or profitable.

11. I see 4 attacks to automate to eliminate the courts. 1. Automation, 2. Societal attacks, 3. Allowing the central banks and banks to judge in place of the judges by. carbon credits and debts, rendering them above the law, and allow businesses, churches, charities, not for profits and other entities to judges in place of judges by restricting who may buy and sell, and what they may buy, as Walmart has done to me. I am not permitted to buy less expensive printing supplies online which is not available in store.

12. I also believe people sin for teaching those they serve have a social contract to do what their global masters, leaders or others say for their “well being,” meaning the will be done of those who eliminate freedom by control like Satan through temptations to bend the will to their dictates or go in want. The people’s souls are God’s, not man’s to contract for to gain the world to lose it in hell.

13. Laws and Constitutional limits apply to preserve the liberties of the people whether the government through its private partners and the people contract or not. The law does not distinguish between who is worthy of protection by buying or bartering for contractual rights.

14. The private partners will rule in place of the government to eliminate the government to eliminate the rule of law that restrains the desires of those who control the resources from enslaving, oppressing, killing, stealing and destroying human life, liberty and health under the guise of saving the world, when in truth it is to sustain power, positions and profit of a few.

15. The scheme is complicated by design. The Courts are being attacked whether they know it or not in 4 different ways I have discovered thus far.

16. Using money and might like misbehaving mobsters will not save the rule of law. The minds of brilliant judges who choose to care to know in order to do what is right may save the rule of law.

17. This Court gave me hope when Chief Judge Colm F. Connelly required disclosures to prevent shell companies from defrauding the Court and the public with regards to Jimmy Ching, a boy who inappropriately hit on me during bar studies back in 2006.

18. I was glad you corrected him without destroying him. I suspect many entities do this in Delaware. We need you to please clean the state's hands with regards to entities and corporations. I attached the two Delaware LLC's Trump used to pay off the porn star in the 5 articles of impeachment at Exhibit 7 in DI 4.

19. I am a Christian. Jesus teaches you cannot serve both God and money and material gain. Matthew 6:24. When people say it is just business, or they had to do some corrupt thing for business to gain money to care for their family, I see that as evidence their soul is not saved from hell. They sadly make business, material gain and their desires their sacred God to lose eternal life in the second death should they not repent. (On an aside *Matthew 7's* judge not lest thee be judges relates to hypocritical judging. Jesus commands us to judge correctly in John. Jesus's teaches us to discern what is in the hearts of men to discern wolves, children of the devil from children of God. See *Matthew 12:34-38*. In *1 Corinthians 2:15* the Bible teaches "But he that is spiritual judgeth all things...")

20. This mark of the beast may be erased, especially with court correction. You may not merely save lives but eternal lives by caring about justice, what is right more than business as usual.

21. Justice to correct to prevent condemnation is holy, and Godly. Mere business and money is not. You have the power money cannot buy. You have the authority to grant justice with mercy as a matter of truth, not a matter of barter or exchange. That is special and sacred. Money is not sacred.

22. When the crash occurs, examine what is sacred. You may have the power to reverse it by coining correctly without enslaving the people in violation of the 13th Amendment

through the Federal Reserve. This power, the just rule of law is more sacred than money, business, or loyal corrupt partiality.

23. On an aside, my mom's dad Grandpop Tom Batten's mom, Mary Ellen Batten married my Great grandpop Walter Batten despite his family not condoning the marriage.

24. Great Grandmom Mary Ellen Batten was a Catholic. Walter Murray was a protestant. The Murray family cut ties with Walter for marrying a Catholic.

25. My great Grandmom Mary Ellen sadly divorced him probably when she was 21, and he Walter Murray died alone at age 27 of TB. His family would not allow a Catholic to be buried with their family plot.

26. What is devastating is I found these post cards to Walter's parents, in 1912. They must have been returned to sender unaccepted by his parents. They did not approve of Catholics.

27. I live in Sussex County Delaware, where some people fly the confederate flag which is odd, and where many people think Catholics are evil and the Pope is the antichrist.

28. It is unfortunate that people in different religious sects think I am naughty merely because I associate as a Catholic. It is serious. Just like it was serious back in 1912. People feel strongly about this. The fact a majority of the justices on the US Supreme Court makes it more problematic that the past 4 presidents passed executive orders creating partnerships with the church and state that I believe is schemed unbeknownst to dumb and blind presidents to be used to dissolve both sometime after 2050.

29. When I seek to dissolve the partnerships not only with private partners but more specifically with the churches, it is to safeguard both the church and the state from schemed dissolution based on these very partnerships.

30. The religious tensions are based on money and bartered for relationships which eliminates freedom in exchange for business.

31. Judge Mary Ellen Noreika and Chief Judge Colm F. Connelly did not do that recently, but chose what was right, not convenient or profitable. Thank you. On an aside, Judge Noreika's Order has become legendary down here. Those who used to sometimes bash the courts down here, now praise them or praise her. She gave a lot of us common folk down here in lower Delaware hope. It really matters. Thank you.

32. On an aside, I am concerned about the safety of US Attorney General David Weiss. I am disappointed in some of the republican leaders bashing his appointment because that could incite his masses against him or the just rule of law.

33. However, I am more concerned with the fact he sued President Biden's son. I do not trust President Biden just like I do not trust former President Trump. I fear for his safety and want my opponent to protect David Weiss. I do not know anything. I just do not want him to get hurt. It must be very scary suing the President's son. I got into trouble for suing the President. I do not want anything to happen to US Attorney General Weiss.

Thank you for your time and consideration. Thank you for your staff too. They were the ones who kindly encouraged me to draft affidavits to keep the court abreast. Thank them please. I am scared. I have to face the Supreme Court who thinks quite differently than I do. I hope I do not run out of paper and stamps. I am running low.

Respectfully submitted,

Dated 8/29/23

Meghan M. Kelly
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Under religious protest as declaring and swearing violates God's teachings
in the Bible, I declare, affirm that the foregoing statement is true and correct

Dated: 8/29/2023

Meghan Kelly (printed)

Meghan Kelly (signed)

Exhibit A



24/7 Buzz Startups VC AI Innovation Opinion

by | CALIST | Homepage > News



Analysis

Another BRIC in the wall: What Saudi Arabia's joining BRICS means for the world

On January 1, six countries are expected to join the alliance of emerging economies. While Iran hailed the event as a victory for its foreign policy, Saudi Arabia still aims to clarify the terms of the membership and ensure that it will not be used as a "cash cow" for the weaker members

Doron Peskin 08:46, 29.08.23

TAGS: BRICS Saudi Arabia Foreign Affairs

Iran, Saudi Arabia, the United Arab Emirates, Argentina, Egypt and Ethiopia were invited last week to join the BRICS (an acronym for the combined economies of Brazil, Russia, India, China, and South Africa) economic bloc at the end of the summit of member states held in Johannesburg. The countries were invited to join starting January 1, 2024. The leaders of South Africa, China, India and Brazil participated in the summit, with only Russian President Vladimir Putin absent due to an international arrest warrant issued against him.

The petro dollar
our U.S. dollar
is supported
by the
Swift payment
system.

BRICS
is supported
by its own
payment system

- (B) - Brazil
- (R) - Russia
- (I) - India
- (C) - China
- (S) - South Africa

This is the second time since its foundation that BRICS has decided to expand, although this time it is a much more significant expansion. The bloc was established in 2009 by Brazil, Russia, India and China while South Africa joined a year later. According to reports, BRICS received applications from 23 countries that expressed interest in joining, but in the end only six applications were approved. Those who have not been approved at this stage are, among others, Bolivia, Cuba, Honduras, Venezuela, Algeria and Indonesia. The heads of the BRICS do not act transparently and therefore did not publish the criteria for joining.



Mohammed bin Salman. (Photo: Bloomberg)

The bloc has a significant economic potential, although it has not been fulfilled so far due to internal disagreements (mainly between China and India). About 42% of the world's population lives in these countries, which control about 20% of world trade and 32.1% of GDP, more than the G7 group. The founders also include three nuclear powers - China, Russia and India.

What the BRICS members have in common is what they see as an imbalance in the international system between the "North" (led by the United States and the European Union) and the "South". Mainly there is dissatisfaction with the conduct of the financial system, which in the view of the BRICS members is under Western hegemony. Therefore, these countries aim to increase their influence in order to bring about reforms in the activities of bodies such as the World Bank and the International Monetary

Fund.

Related articles:

- ["UAE-Israel agreement can be a bridge to normalizing ties with Saudi Arabia"](#)
- [Israel Grants Its Citizens Permission to Visit Saudi Arabia](#)
- [Morocco is thirsty for Israeli investments](#)

For the new countries that received an invitation to join, and especially Saudi Arabia, the Emirates, and Egypt, it seems that the main consideration is their desire to look for alternatives to strengthen political and economic ties, in view of what they interpret as the decline in interest of their main ally, the United States, in the affairs of the Middle East. It can be estimated that the American administration is not pleased about their joining a bloc with China and Russia, certainly not at the current time, but officially they downplayed the importance of the move. Official spokespeople on behalf of the federal government stated at the end of the week that they do not see the BRICS expansion as a rival geopolitical bloc and emphasized that the countries have the right to connect in alliances that they find appropriate.

The one who was least impressed by the reaction of the United States was Iran, which "celebrated" the invitation to join BRICS. Official Iranian spokespeople described this development in South Africa as a "strategic success for Iranian foreign policy." The most moderate reaction was heard from Saudi Arabia after its foreign minister, Prince Faisal bin Farhan, stated that the kingdom was waiting for more details on the "nature of the membership", apparently a hint that Saudi Arabia wants to make sure that the BRICS members did not approve their membership just so that it would become a "cash cow" in terms of funding the weaker countries, and that it expects to receive something in return.

There is no doubt that of all the countries invited to join, Saudi Arabia is the most significant, both politically and economically. At the political level, Saudi Arabia has

traditionally been considered the closest ally of the United States in the Gulf region. In the last three years, relations between Riyadh and Washington have cooled for a variety of reasons (among others, due to disputes over human rights, the war in Yemen, and the oil market), and Saudi Arabia has begun to flutter its eyes at China.

Despite this, in recent months, Saudi Arabia and the United States have been engaged in intensive and in-depth negotiations on a comprehensive security-nuclear-economic agreement (which should also include Saudi-Israeli normalization). The fact that Saudi Arabia will join a bloc with China to strengthen ties between Riyadh and Beijing was not warmly welcomed in the United States, although it does not seem that this will interfere with the continuation of the Saudi-American dialogue.

From an economic point of view, the weight of Saudi Arabia is extremely significant for the BRICS bloc. It is the largest Arab economy with an annual GDP of over \$1 trillion. In addition, it is one of the most significant players in the global oil market (traded in US dollars), which is responsible for approximately 15% of the world's proven oil reserves. The diversification plan of the Saudi economy and the increase in oil revenues due to the Russian invasion of Ukraine is a sign for the BRICS bloc that Saudi accession will potentially lead to an increase in its financing capabilities.

According to reports, not all BRICS members agreed on the need to expand the bloc as well as on the identity of the new entrants. Beyond that, despite all the statements in recent years, there is no agreement between the countries regarding the establishment of an alternative currency that could challenge the hegemony of the dollar in the world system. There is agreement on one thing, and that is the expansion of the activities of one of the pillars of the bloc - the New Development Bank (NDB) - which aims to increase its resources.

In May of this year, negotiations began with Saudi Arabia

so that it would join the bank, thereby strengthening its ability to finance projects in developing countries and to challenge the World Bank. The negotiations with Saudi Arabia have not yet ended. NDB was established in 2014 and provides loans to countries in emerging markets under less demanding conditions than those of the International Monetary Fund and the World Bank.

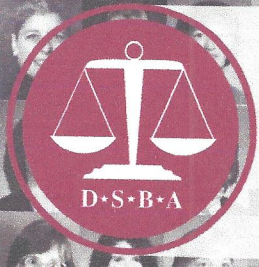
In 2021, NDB welcomed new members — Bangladesh, United Arab Emirates, Uruguay and Egypt. Since its establishment, NDB has granted its member countries loans with a total value of approximately \$30 billion, a small amount compared to the loans provided by the World Bank over the same period. For example, in 2021, the World Bank granted loans with a total value of approximately \$100 billion to 190 countries, so at the moment it seems that even with Saudi Arabia joining the BRICS bank, it will have difficulty closing the existing gap between the two financial institutions.

Bottom line, although the BRICS bloc does not at this stage pose a threat to Western hegemony, its expansion is not symbolic, but rather a signal to the United States and the European Union regarding the dissatisfaction of a growing number of countries with the conduct of the "Northern" bloc.

Doron Peskin is an analyst of Middle Eastern economies and the head of Concord MENA, a company specializing in public sentiment analysis of Arab countries.

TAGS [BRICS](#) [Saudi Arabia](#) [Foreign Affairs](#)

Exhibit B



THE JOURNAL

OF THE DELAWARE STATE BAR ASSOCIATION

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EDITOR'S PERSPECTIVE | BY KRISTEN S. SWIFT, ESQUIRE

What the Insurance Industry Needs to Know: The ChatGPT Impact*

BY H. JACOB YU, KATHLEEN J. DEVLIN, ESQUIRE, AND KRISTEN S. SWIFT, ESQUIRE

As technology becomes more advanced, each technological advancement seeks to make every task easier and more convenient. One such advancement is the rise of artificial intelligence (AI). The AI evolution expands the ability to automate complex tasks. The meteoric rise and interest in the technological developments offered by AI has paved a path for programs, like ChatGPT, to flood the mainstream media.

Created by OpenAI and launched in November 2022, ChatGPT (Generative Pre-trained Transformer) is a "highly advanced chatbot that scours the web to produce responses to questions or prompts."¹ OpenAI is an artificial intelligence research outfit that received billions in capital from donors including Microsoft and Elon Musk. ChatGPT has been downloaded over 100 million times as of March 2023. ChatGPT's usage in writing papers, cover letters, resumes,

conducting research, conversing with people, and meal planning, are just some of the ways it has become popular among users in diverse fields.² You may be most familiar with the oft reported ChatGPT follies users have made. Despite the occasional user folly, ChatGPT is here to stay because it offers amazing and diverse utility. If a question can be asked, ChatGPT will likely have the capability to provide an answer. It is up to the user to ensure the answer is correct.

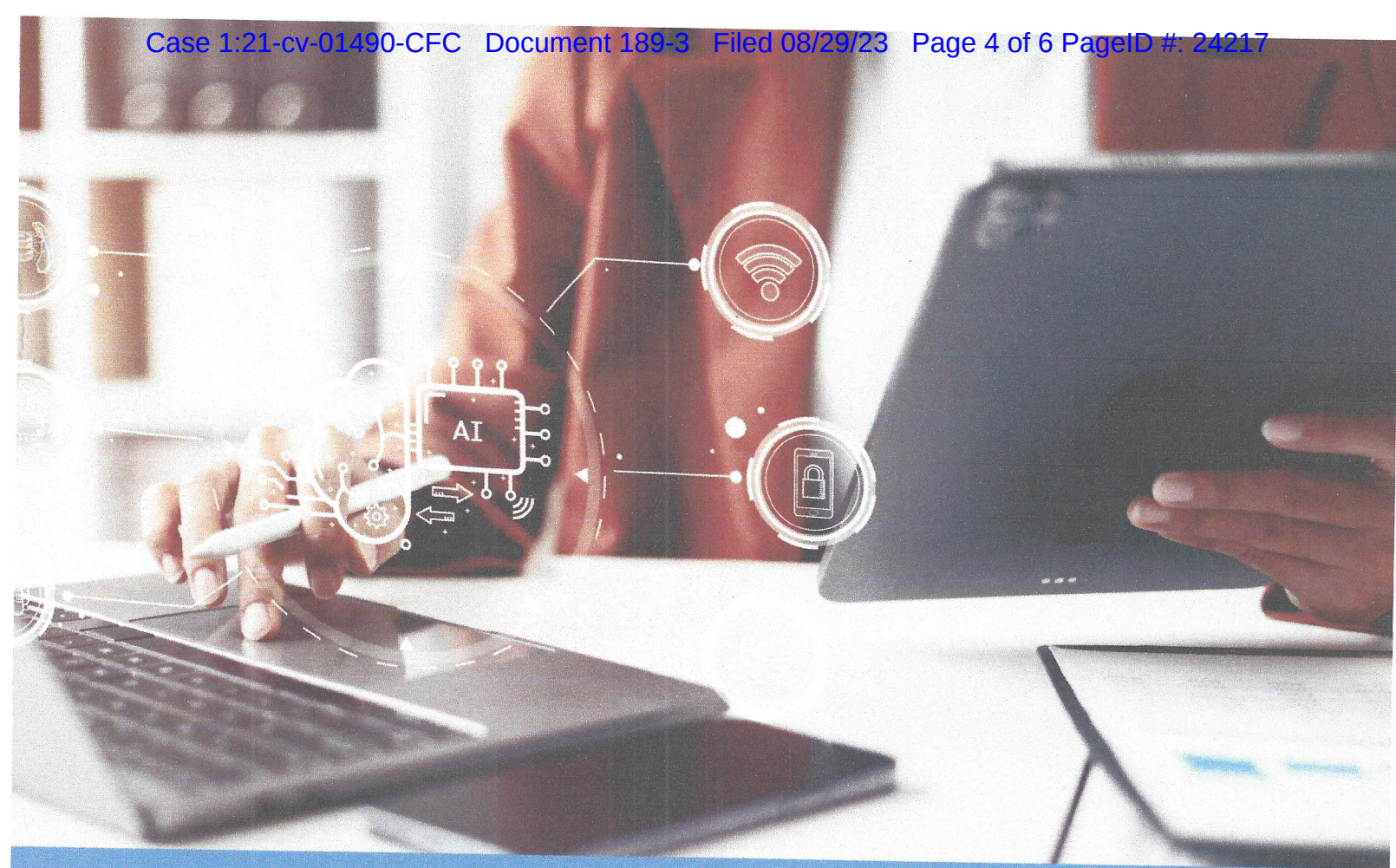
Because ChatGPT is here to stay, and already changing the way humans perform tasks, insurance industry leaders must understand and become adept at utilizing the program. If appropriate safeguards are implemented, ChatGPT

would simplify the insurance industry by improving efficiency in claim administration and could lead to reduced costs. Many are afraid that ChatGPT will replace their jobs. But the human element, ChatGPT's missing weakness, is required to implement ChatGPT in the most appropriate and meaningful way in the insurance industry.

ChatGPT came on the scene with what appears to be main character energy, but it is what a person or an organization does with ChatGPT that matters most. Perhaps the best way to think about ChatGPT is to consider it a sidekick, at the ready to assist but unable to replace. ChatGPT can be utilized to support the best of what your employees have to offer.

Despite the occasional user folly, ChatGPT is here to stay because it offers amazing and diverse utility.

*The authors did not use ChatGPT to write this article. However, Ms. Devlin and Ms. Swift would like to thank Mr. Yu for his research and assistance in preparing this article.



A. ChatGPT in the Insurance Industry

The insurance industry can reap benefits from ChatGPT in various areas, including customer support, underwriting, claims processing, and fraud detection.³ ChatGPT will also prove useful in marketing, offering creative and adroit claim resolution techniques, assisting with language barrier issues, research, and streamlining reporting. Overall, using ChatGPT can bolster employee performance.

1. Customer Service

ChatGPT can positively impact customer service because of its ability to respond to unique customer needs prolifically. For example, ChatGPT can assist customers instantaneously in numerous languages and increase the speed of service time. ChatGPT can be tailored to the specific needs of a customer so the customer can receive detail-oriented assistance, including providing quotes. The increased speed of quality service would

create a mutually beneficial system where customers are happier, companies are more efficient, and costs decrease.

2. Underwriting

AI can shorten the underwriting process.⁴ It takes an average of 45 to 60 days to complete the underwriting process. ChatGPT can shorten this process using predictive modeling system and finding risk patterns.⁵ The ability to quickly analyze historical weather data can improve risk assessment. ChatGPT can create a broader and more detailed risk profile by assessing a wider range of data, including social media data.

3. Claims Processing

Claims processing in insurance is still in the early stages of digitization and takes up to 50 to 80 percent of premium revenue.⁶ ChatGPT can be “used to accurately extract and categorize information from claim forms and other documents to reduce the time normally devoted to manual data entry and categorization.”⁷

ChatGPT can be utilized to process claims by teaching it a formula, and this formula can process claims within minutes.⁸ Home and auto claims could be processed more quickly as there are already millions of data points from which AI may draw.⁹ Furthermore, ChatGPT could efficiently conduct repetitive tasks such as document classification, data entry, and information extraction, thereby improving risk assessment.¹⁰

4. Fraud Prevention

ChatGPT can detect fraud by combining machine learning and natural language processing techniques to identify patterns used to commit fraud and flagging the claims for adjuster to review.¹¹ ChatGPT can detect identity fraud and interact with existing fraud detection programs like anomaly detection software to improve detection and prevention.

CONTINUED >

EDITOR'S PERSPECTIVE

CONTINUED >

5. Marketing

ChatGPT is innovating digital marketing. It is adept at searching emails, identifying target consumers, identifying predictive customer service options, improving lead-contact management, writing relevant content, and even developing entire marketing campaigns.

B. Potential Shortcomings of ChatGPT

Despite the potentially broad range of uses for ChatGPT in the insurance industry, there are shortcomings with the use of ChatGPT. Namely, the ability to deliver a human like response still requires in-depth human oversight. However, businesses can acknowledge this shortcoming by recognizing that ChatGPT typically cannot replace human workers and is best utilized to work in tandem with employees to accomplish tasks.

1. Biases and Lack of Common Sense

Some of the common limitations of ChatGPT include the inability to empathize with the users in their responses, potential to be affected by biases and stereotypes from its collected database, and lack of common-sense knowledge.¹² ChatGPT also lacks the “human touch.” It may provide generic responses not tailored to an individual policyholder’s needs and/or provide inappropriate comments or recommendations.

2. Inaccurate Information

Insurance companies need to be cautious with utilizing AI. As ChatGPT is a very new program, it has trouble with the accuracy of some of its responses. ChatGPT may respond with incorrect information or gather information from a fake or inappropriate source. It lacks the insurance, claims, and underwriting experience possessed by claims and

underwriting professionals. It may not appreciate the specific, unique, and/or complex factual details of a claim. Examples of ChatGPT providing false or inaccurate information have been at the forefront of the media. For example, a lawyer submitted a brief using ChatGPT for legal research. However, the cases in the brief turned out to be completely fictitious. As a result of the lawyer’s careless use of ChatGPT, he now faces potential sanctions from the court.¹³ This is a cautionary tale of how businesses should avoid implementing ChatGPT — businesses cannot place blind reliance on ChatGPT’s results. Instead, employees and businesses are best served using the results as a springboard from which they can jump into the results and begin the analysis and editing process. Training employees to consider ChatGPT as a powerful resource and not a replacement for their own work is necessary.

3. Leak of Confidential and/or Proprietary Information

Insurance companies must take measures to ensure that their confidential and/or propriety information is not leaked using ChatGPT. Insurance companies also need to safeguard confidential and/or personal information about policyholders. For example, Amazon has instructed its employees to beware of inputting information that is either confidential or proprietary because of the ability ChatGPT to mimic internal company data, which may place confidential information at risk of being leaked.¹⁴

4. Liability and Legal Consequences

Insurance companies may face legal challenges if they rely on improper processes to form conclusions using the ChatGPT model.¹⁵ ChatGPT’s analysis and decision-making process may be difficult to explain to customers and/

or regulators.¹⁶ Data breaches, failure to analyze source material, and improper conclusions based on biased data are some areas that could expose the insurance industry to legal liability if they are not adequately addressed.


C. Suggested Recommendations

Although ChatGPT may provide revolutionary breakthroughs in the insurance industry, it is necessary to acknowledge the limitations and risks associated with using AI programs.

We offer some recommendations to be employed by insurance companies who want to utilize ChatGPT:

- Create a clear company policy for use of ChatGPT that sets forth when, for what business purpose, and under what circumstances ChatGPT may be used. ChatGPT protocols should address how users rely on and fact-check the data and results. Implementing a “buddy system” for employees to use ChatGPT may be useful to avoid over reliance on single users on potentially corrupt or incorrect data and results.
- Conduct testing prior to company-wide implementation of ChatGPT. The testing may include a “human” group and ChatGPT. A thorough comparison and analysis should be performed to note any issues, biases, potential for leaks, or data security concerns, that can then be addressed through the continual improvement of the instructions provided to ChatGPT to perform whatever task was assigned.
- Provide mandatory training for those who will be using ChatGPT.
- Develop safeguards so that confidential and proprietary information is not inadvertently released.

For example, premium amounts, calculations, underwriting evaluations must be protected from competitors.

- Develop safeguards to protect personal, confidential, and financial information of policyholders from being inadvertently released.
- Ensure that biases and stereotypes are avoided when utilizing ChatGPT. 



Bar Journal Editor Kristen Swift is co-managing partner of Weber Gallagher's Delaware office. She represents businesses

and private clients in corporate, employment, civil rights, subrogation, real estate, construction, and professional malpractice cases. Her bio is available at www.wglaw.com. All opinions expressed are her own.



Kathleen J. Devlin is a partner with the firm in its Bedminster office. She is licensed to practice law in New Jersey and New York.

She has devoted nearly 30 years to the representation of insurance companies, including disputes involving underlying asbestos, environmental, construction defect, professional liability, property damage, personal injury, and additional insured claims. As an active member of the New Jersey State Bar Association, she is currently serving a two-year term as a trustee of the women in the profession section, chair of the malpractice insurance committee, and is a member of the insurance benefits committee. She is a current member and past chair of the insurance law section.



Jacob Yu is a summer law clerk at Weber Gallagher Simpson Stapleton Fires & Newby. He is currently pursuing his law degree from Rutgers Law School.

Notes:

1. Christopher Deubert., & Amanda Novak, *Anticipating what CHATGPT means for the workplace*. LAW360 (March 9, 2023), <https://www.law360.com/articles/1579453/anticipating-what-chatgpt-means-for-the-workplace>
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16. Ibid.

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The New Social Covenant

The world is facing a series of challenges and difficult adjustments. Each day seems to bring news of a fresh conflict. The social contract that binds us together is broken and social trust is at an all-time low, particularly in developed economies. Inequality is rife and we are struggling to equitably distribute already limited resources, leaving many people in extreme poverty. Austerity and retrenchment are exacerbating all these problems.

How we choose to deal with each of these issues depends on our values – the values that government, business, civil society and individuals use to guide their actions. These choices need to be self-conscious, not merely driven by the inertia of accumulated interests. This is not just a philosophical enterprise; it is an urgent matter that requires moral courage, and the stakes are high.

It is therefore time for a period of intentional global reflection on the values that shape how we make decisions. To guide this reflection, we need a new social covenant.

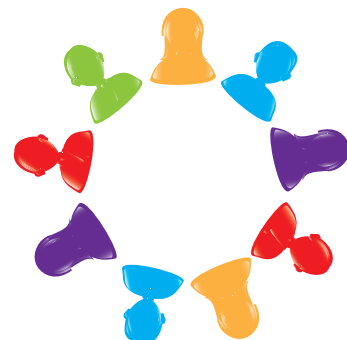
Previous social covenants have centred around individual rights. While these are absolutely essential, we also need to focus on what we owe to one another – both within and among nations. If our aim is to restore trust, we must first restore a sense of mutual responsibility.

Values vary greatly between different cultures, religions and philosophies. But some are common to all:

- The dignity of the human person, whatever their race, gender, background or beliefs
- The importance of a common good that transcends individual interests
- The need for stewardship – a concern not just for ourselves but for posterity

Together, these offer a powerful, unifying ideal: valued individuals, committed to one another, and respectful of future generations.

Fostering these values is both a personal and a collective challenge. We must do more than just talk about them; we must bring them into public life, and use them to guide decision-making. Doing so relies on transformational, values-based leadership in all fields. This type of leadership should be cultivated, encouraged and honoured, at the World Economic Forum and beyond. We must engage leaders who can respond to global challenges in effective, productive and healing ways – people who will build a more just, generous and sustainable world, for our generation and those after us.



The broken social contract

The collapse of the global financial system, and the economic crises this triggered, has eroded trust and left many people disillusioned with the way our organizations operate and how decisions are made. Former assumptions and shared notions about fairness, agreements, reciprocity, mutual benefits, social values and expected futures have all but disappeared.

The social contract between business, government and society seems to be broken. The legitimacy of corporations has reached a new low point, and they run the risk of losing their licence to operate. We are seeing growing public indignation at the perceived disconnect between perks for a few and the rights of the many. People are demanding more collaborative, sustainable and inclusive ways of creating values.

Values are clearly a central part of effective leadership. However, while many leaders espouse principles of transparency, integrity and a commitment to the common good, their actions often fail to live up to them. Today more than ever before, this gap between values and behaviour is open to public scrutiny. What we are seeing is that even well-articulated and widely supported principles are difficult to apply to day-to-day decision-making and to the actions of suppliers, dealers, customers and employees, many of whom have diverse and sometimes conflicting value systems.

For some 35 to 45 years following the Second World War, in many of the advanced industrial democracies, there was a social contract between citizens and their governments. In some countries this was explicit, and in others it was implicit. In addition to democratic and transparent elections, a functioning justice system, and security against internal and external threats, the state promised citizens access to universal education, a degree of support in old age and a safety net against ill health, unemployment and other unpredictable life events. The extent to which citizens were covered by the contract was marked by cleavages along racial, ethnic and other lines; but even for marginalized groups, the social contract provided a powerful moral framework for them to assert their rights.

Perhaps one of the most important parts of the majority of these social contracts was the state's commitment to full employment. Citizens expected that by working hard, they would receive a fair reward in return: economic security, higher standards of

living than the generation before them, better prospects for their children. With declining income inequality, these were expectations shared by a growing number of people.

Citizens also expected the state to protect the value of their savings and assets. This was an era "as safe as houses". Although governments sometimes failed to meet all these expectations, there was at least consensus that these were reasonable goals to work towards.

All of this has changed over the past 20 to 30 years, and we have witnessed a breakdown in trust between citizens and their governments. This is true whether we are talking about the United States, where populist movements are gaining ground, Europe and Arab countries, which have been rocked by protest movements, or the rest of the world. People today widely believe their country's economic system to be unsustainable, unfair, unstable and deeply unfulfilling.

In addition, class mobility has all but stalled, even in countries like the United States, a country founded on the belief that by working hard, anyone can lift themselves out of poverty.

These problems are systemic and interlinked. Overcoming them will require a "great transformation".

The most dangerous trend is the instability and unfairness that have crept into the system. Advanced economies have in general been constructed with a view to short-term efficiency rather than resilience. Long-standing institutions and practices – such as labour unions that represent the economic and political interests of workers – have been attacked and accused of undermining an efficient economy. By bringing politics into economics, these institutions were said to distort economic flows and outcomes.

But politics abhors a vacuum, and in the political space vacated by weakened labour organizations, economic elites now exert extraordinary influence over economic affairs.

Economies, like ecosystems, need a balance between resilience and efficiency. The safety nets, firewalls and rescue mechanisms that have been designed into our national and international systems are insufficient.



The result has been an increase in the number of shocks to worldwide systems. A subprime housing crisis in the United States triggered a banking crisis, which, partly as a result of necessary bailouts, resulted in a sovereign debt crisis. This, largely because of flaws in the design of the currency, has since triggered a euro crisis.

Those who, through no fault of their own, have lost their jobs, houses and savings no longer trust what seems to be an unfair system. Even those who have not experienced such losses are nevertheless worried about what the future holds for their children. And yet, in this new political climate, these victims of the financial crisis are often blamed for their profligacy.

Inequality

In the last 100 years, there have been two peak periods of great inequality: just before the Great Depression and, in 2008, right before the Great Recession. This issue of inequality was for a long time ignored in discussions about the economy, but it is now receiving a great deal of public attention. This is in large part due to the actions of the Occupy movement, an international protest movement that has given a voice to the often unspoken view that something has gone terribly wrong in our societies. Its message has resonated widely. According to the World Economic Forum 2014 Global Risk Report, inequality ranks amongst the top threats to economic stability.

Social movements have created the space for a new conversation – a moral discussion – about this inequality. The concept of “the 1% and the 99%” is now widely understood and discussed, and it is changing the cultural and political framework. Questions such as what is fair, just and right are now firmly on the table, and political and economic leaders will have to answer them.

For example, data from Thomas Piketty’s book “Capital in the 21st century” In his book, *Capital in the 21st Century*, French economist Thomas Piketty contends that we have regressed to a “patrimonial capitalism” that resembles nineteenth-century levels of wealth distribution, concentrated among family dynasties. While the top 1 percent of American households take in about 22 percent of income (including capital gains), 0.1 percent of households own one-fifth of the country’s wealth.

Over in the United Kingdom, inequality is at its highest in recorded history. In 1979, the country had inequality levels similar to the Netherlands. It is now one of the most unequal developed countries in the world.

In most advanced countries, the gap between what chief executives and the average worker earns has grown significantly in the past 30 years. This is just one example of how inequality has been increasing in countries across the world, fuelled in many cases by corruption and greed. As food, water, land and energy are distributed in unfair ways, the chance of conflict increases.

We already know from research carried out by Richard Wilkinson and Kate Pickett for their book, *The Spirit Level*, that inequality, even more than poverty, harms everyone in society. Their work showed that unequal countries have far more social problems (including crime and corruption) and lower levels of trust and well-being. In a similar vein, Nobel laureate Amartya Sen has argued that those who suffer from inequality, even in wealthy societies, have less economic and political freedom.

Inequality is also weakening the foundations of economic systems. There is increasing evidence that the financial meltdown of 2008 was partly caused by a combination of the falling wage share of lower income earners and consumer credit with too few restrictions. This led to an unsustainable rise in personal debt. There is also evidence that too much spare cash at the top led to reckless behaviour from the wealthy.

Finally, another type of inequality – the failure to invest in people everywhere – reduces the amount of talent that an economy can draw on. This has negative consequences for innovation, tax take and aggregate economic prosperity and growth.

Loss of trust

Underneath all this lies a deeper issue – the belief that leaders have betrayed public trust, that systems are unfair, that the rules of the game don’t apply to those at the top, and that we are all on our own in this modern economy.

According to a recent report from the Pew Research Centre, in the United States trust in the government is at its lowest level in 50 years. The 2012 Edelman Trust Barometer found that the credibility of chief executives has plummeted.

People no longer trust their governments and institutions. They believe they are being penalized for mistakes made by others. While those who made the mistakes seem to continue to reap handsome rewards, the rest feel like they are no longer being rewarded for their efforts. As a result, many feel detached from society and have lost hope.

At the same time, public scrutiny and social accountability of companies, institutions, and governments is growing. Thanks to blogs, microblogs and other social networks on the internet, it has become easier to expose and share information on controversial or unethical behaviour. Empowered by this radical transparency, consumers increasingly expect social responsibility to be a core part of a company’s mission. People everywhere are demanding new, more transparent, collaborative and inclusive values that prioritize well-being, happiness and meaning as much as profits.

A stakeholder economy

Most of these issues are already being discussed at the World Economic Forum’s Annual Meeting in Davos, and participants regularly criticize “short-termism”. At these meetings, there is a general consensus that it is time to move away from a narrowly defined shareholder economy towards a stakeholder economy, where the interests of everyone – workers, consumers, advocates, future generations, even the environment – are included in all our economic calculations and decision-making. The Forum is in a unique position to foster debate on how to move towards this multistakeholder model.

There is a growing demand for such a shift, particularly among the younger generation. For example, a 2012 Deloitte survey of 1,000 employees born after 1981 showed that 92% believed that the success of a business should be measured by more than profit. A company’s societal purpose is clearly important for the millennial generation.

Evidence suggests that “purposeful” companies – those that value more than just profit – not only find it easier to recruit and retain staff, they also outperform businesses whose stated purpose is to maximize shareholder value. To be able to create enough good-quality jobs for all and to live within our planet’s

environmental limits, we need more companies to adopt this multistakeholder model.

The principles developed by Corporation 20/20, an initiative of the Tellus Foundation, outline what multistakeholder companies should look like:

- The purpose of the corporation is to harness private interests to serve the public interest
- Corporations shall accrue fair returns for shareholders, but not at the expense of the legitimate interest of other stakeholders
- Corporations shall operate sustainably, meeting the needs of the present generation without compromising the ability of future generations to meet their needs
- Corporations shall distribute their wealth equitably among those who contribute to its creation
- Corporations shall be governed in a manner that is participatory, transparent, ethical and accountable
- Corporations shall not infringe on the right of natural persons to govern themselves, nor infringe on other universal human rights

What needs to be done?

A new social covenant between citizens, businesses and governments urgently needs to be designed. A covenant is more suitable than the old “contract” model, as covenants place more emphasis on values and trust. While a contract is merely transactional, a covenant is morally binding.

By definition, this will require the engagement and collaboration of all stakeholders, including governments, businesses, civil society and faith groups. Covenants will vary from country to country, and it is not possible to be prescriptive about either content or process. However, certain universal values, such as the dignity of the individual, the primacy of promoting the common good, and the responsibility for stewardship of the planet, will feature in all of them.

These new social covenants must take into account the changing nature of the world we live in. Given the central role business plays in all our lives, the covenants, unlike the social contracts of the past, must be between citizens, governments *and* businesses.

The following are some points that are likely to be included in the new social covenants:

- Agreement on basic, universal values and ethics
- Consensus on the need to reflect these values in a country’s legislation and regulation, and in the international economic agreements that define countries’ duties to each other
- Education systems that are open to all and that foster equality of opportunity
- A goal of providing good-quality jobs for all those who need them, focusing in particular on jobs for non-graduates, increasing access to technical education, putting in place apprenticeships, establishing a proactive tax and incentive system and ensuring industrial strategy is fit for the 21st century
- Fair rewards for hard work and contributions to society
- Adequate security for savings and assets
- A commitment to reduce inequality and to keep income and rewards within fair bands at the top and bottom of the scale
- Stewardship of the environment and a commitment to preserving natural capital for the benefit of future generations, as far down as the “seventh generation”, which

indigenous people use as a moral metric

- Stable, socially useful and accountable financial sectors
- Increased opportunities and social mobility
- The promotion of human well-being, happiness, flourishing and freedom to live a valued life as key societal goals
- Adapting new ways to measure progress at both national and company levels
- Measures to ensure personal privacy and public transparency in an increasingly digital world
- Moving from a shareholder model of companies and a client model of other vital institutions (such as schools and universities) to a stakeholder model
- Engaging the next generation in designing new models and practices

How might a new social covenant come into being?

The ideas and design principles outlined above are not meant to be definitive. They are instead meant to start a dialogue on what these new social covenants should look like. This is important, because we can’t just write down a few principles and expect them to become a covenant. These new social covenants will be the product of conversations between citizens, businesses and governments. These conversations will need to address aims, discuss barriers and, above all, build trust. The World Economic Forum brings together representatives from all stakeholder groups. It is therefore the best-placed organization to initiate this dialogue. Conversations on how to create new social covenants already started at the Annual Meeting 2013.

What sort of issues should these conversations be addressing? They could, for example, explore the idea of a “just economy” – what would it look like and who would it be for? They could also look at how we can do things differently, more responsibly, more equitably and, of course, more democratically. Conversations between leaders from business, politics and civil society could examine the meaning of a “moral economy” and look at what is wrong with current practices. These conversations could help drive both ethical and practical economic decisions. Trust is a key part of a covenant. These conversations should therefore also look at how this trust can be monitored, encouraged and rewarded.

Yesterday’s social contract has been broken. As a result, people have lost trust in politics and business. This lack of trust undermines people’s sense of participation in society and their feelings of social responsibility. It makes people feel isolated and alone, and means they care more about survival than solidarity.

But rather than trying to piece this broken contract back together again, we instead need to establish how we can build new social covenants infused with moral values and commitments. The process of formulating these covenants could help find solutions to some of the biggest challenges we face.



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DAVOS AGENDA 2022

Why we need a new social contract for the 21st century

Jan 14, 2022



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In parts of the global south, social safety nets remain under construction. A new social contract fit for contemporary society would address this challenge

Image: Unsplash/Adli Wahid

Aron Cramer

President and Chief Executive Officer, BSR

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7 min listen

- **The social contract on which society is based originated in the post-war era and is no longer fit for purpose.**
- **New social contracts could help bring about a more equitable prosperity.**
- **These new social contracts should be based on key principles including stakeholder capitalism, skill development, economic security and a transition to net zero.**

A social contract is a real or hypothetical agreement between a government and its people setting out the rights and duties of each. The social contracts on which society is currently based largely emerged in the post-war era, and are no longer fit for purpose. As we consider the impact and lessons from COVID, new social contracts could help bring about more equitable prosperity.

In the global north, social contracts in many nations were formulated for a mid-20th century world that no longer exists. Lifetime employment, fixed benefit pension plans, and the traditional nuclear family have all faded, just as lifespans have expanded. In many parts of the global south, social safety nets remain under construction, despite the growth of vibrant emerging economies and societies, leaving the social contract in many countries incomplete.

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have you read?

- [Social entrepreneurs have improved 622 million lives in 2 decades](#)

A social contract fit for contemporary society should address three fundamental challenges. First, familiar elements of the safety net, such as social insurance and pension benefits, need to address a new set of circumstances, such as the need for people to reskill during much longer working lives. Second, social contracts must be relevant in a world being reshaped by technological revolutions, and the transition to a clean energy economy. Third, a modern social contract must tackle the inequality and exclusion that plague societies in all corners of the world.

Modern social contracts should be based on five core principles:

1. Stakeholder capitalism

Market rules are badly in need of reform. The old rules have promoted short-term thinking that has allowed inequality to proliferate, and incentivized rampant consumption of natural resources. We must build on the momentum in reforming reporting and disclosure rules, including the establishment of the International Sustainability Standards Board and the [Task Force for Climate-Related Financial Disclosures](#) as well as other measures, including those embraced by the World Economic Forum's International Business Council.

Businesses must lead by example by addressing the growing gap between executive compensation and the average worker: in 2018, CEOs in the US took home [more than 250 times the pay of an average worker](#); in several European countries, the multiple exceeded 150 times. These disparities have undermined trust in the market



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2. Skill development and career pathways

Our social contracts remain focused on a career and work model with three separate and clear sequences: education, work, and retirement. This no longer reflects either peoples' needs or objectives. A greater proportion of today's **5-year-olds may live to the age of 100**, which will require a major redesign of working life. The new contract defining the world of work should allow companies the flexibility to reshape their workforces to enable innovation and new hybrid ways of working, and enable workers the flexibility to access career breaks and training that will help them thrive in a changing world.



250x

In 2018, an average CEO in the US took



AGE OF 100

A greater proportion of today's 5-year-olds may



8% 15%

In the US, only 8% of children raised in the

Exhibit C



Crowded Boardwalk, Atlantic City, N. J.



Chalfonte Hotel and Boardwalk, Atlantic City, N. J.



49-Sailing Yachts at Inlet, Atlantic City, N. J.

ATLANTIC CITY, N.J.
AUG 21 1030 AM 1912

Dear Mother,

Gained 18 lbs and still coming up. Things are going fine

Walter

Mrs. Mrs. Murray
382 Salem Ave.
Woodbury
N.J.

U.S. POSTAGE

No. 129 Pub. by American Nav. Co. 141 South Virginia Ave., Atlantic City, N.J.

ATLANTIC CITY, N.J.
AUG 21 1030 AM 1912

We are having a fine time you ought to be here.

Walter

Mrs. John J. Murray
382 Salem Ave.
Woodbury
N.J.

U.S. POSTAGE

No. 107 Pub. by American Nav. Co. 141 South Virginia Ave., Atlantic City, N.J.

Walter Great grandpop's dad was protestant They cut their son off who died at 27. He was not allowed to be buried with his family. They thought

POSTCARD

ATLANTIC CITY, N.J.
AUG 21 1030 AM 1912

Dear Pop

Had Aunt Kate Monday night

We are having a fine time

Walter and Mary

Mr. Thomas Murray
382 Salem Ave.
Woodbury
N.J.

U.S. POSTAGE

FOR COMMUNICATION THIS MESSAGE MAY BE TRANSMITTED BY WIRELESS TELEGRAPH

of Catholics as dirty and bad. ☹️

Grandpop Tom Batten's Dad, Walter wrote his dad Thomas. The postcards

were returned to my Great - Grand parents Great Grandmom Mary Ellen Batten was Catholic. Great Grandpop Walter's Mom and dad did not approve of Catholics. They cut him off. He died

UNITED STATES DISTRICT COURT IN THE DISTRICT OF DELAWARE

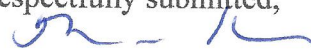
| | | |
|----------------------------------|---|-----------------------------|
| Meghan Kelly |) | Civil Action No.: 1:21-1490 |
| |) | (CFC) |
| Plaintiff, |) | |
| v. |) | |
| Disciplinary Counsel Patricia B. |) | |
| Swartz, et.al |) | |
| Defendants. |) | |

CERTIFICATE OF SERVICE OF
PLAINTIFF MEGHAN KELLY'S 74th AFFIDAVIT UPDATE

I, Meghan M. Kelly, Esquire, hereby certify on 8/29/23, I had a true and correct copy of the above referenced document, served to Defendants, through their counsel through email electronically:


Zi-Xiang Shen
Delaware Department of Justice
820 North French Street
6th Floor
Wilmington, DE 19801

Dated 8/29/2023

Respectfully submitted,

Meghan M. Kelly
Meghan Kelly, Esquire
34012 Shawnee Drive
Dagsboro, DE 19939
meghankellyesq@yahoo.com

Under religious protest as declaring and swearing violates God's teachings in the Bible, I declare, affirm that the foregoing statement is true and correct.

Dated: 8/29/2023
Meghan Kelly (printed)


_____ (signed)