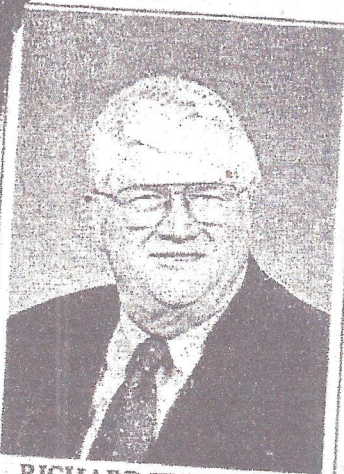


Exhibits on an Agenda to

Eliminate people in the law to eliminate the law to
eliminate the government that restrains entities from
getting as much as they can for as little unrestrained from
the just rule of law from oppressing, killing, stealing or
destroying human life, liberty or health for the bottom line



RICHARD KURT GOLL
 AGE: 76 • FENWICK ISLAND
 Richard Kurt Goll, age 76, of Fenwick Island died Sunday, June 12, 2016 at Atlantic General Hospital in Berlin. He was born in Havre de Grace, MD and was the son of the late Eugene and Elsa (Ziegler) Goll.

He was a respected attorney for over 50 years in Wilmington Delaware, Sussex County Delaware and Havre de Grace, Maryland.

He is survived by his wife, Nancy M. Goll of Fenwick Island; a son, Richard K. Goll Jr. and his wife Jennifer of Selbyville; a daughter, Cynthia G. Smith of Severna Park, MD; two brothers, Eugene Goll of Easton and Robert Goll of Havre de Grace, MD; a sister, Nancy Gibbons of Westminster, MD; two grandchildren; Carson Smith and Parker Smith.

Services will be held at a later date.

In lieu of flowers, donations in his memory may be sent to the American Diabetes Association (diabetes.org) or to the Sepsis Alliance (sepsis.org).

Condolences may be sent by visiting www.bishopfhastingsfh.com

LENOX LOVED 2 SISTERS-IN-LAW.

Lenox graduated from Howard High School and Lincoln University. He received an honorable discharge from the U.S. Army, serving in WWII.

Lenox retired after working over 40 years with the U.S. Post Office. His friends there often called him Stonewall Jackson.

Lenox was a member of the Monday Club, Inc., and he was inducted into the Delaware Afro-American Sports Hall of Fame in April 2001.

Lacey loved Photography and listening to Jazz.

He was a well-known figure in the Wilmington Community and will be sorely missed.



DESMOND JONES

AGE: 65 • NEW CASTLE, DE

Mr. Jones departed this life June 02, 2016. Funeral 10AM, Sat., June 18th at Cathedral of Fresh Fire, 2300 Northeast Blvd., Wilm, DE; viewing 8-9:45am only. Burial, Gracelawn Memorial Park.

CONGO FUNERAL HOME
congofuneralhome.com
 302.652.8887

Faye Ellen Grant. He continued to live and work in the area until his death.

Clarence is survived by his son, Clarence Jarrett, Jr.; three grandchildren, Isaiah, Ellis and Cameron; sisters Linda (Walter) Nickerson, Brenda (Robert) Young, and Flora Jarret; two brothers, Fred (Valerie) Jarrett and Earnest Daniels, Jr. and a host of nieces, nephew, relatives and friends.

Viewing will be held at The House of Wright Mortuary, 208 E. 5th St., Wilm, DE, Saturday, June 18 from 10:00 am to 11:00 am. Celebration of Life will begin at 11:00 am. Interment will be private.



IN MEMORIAM

The Family Of
**JOHN L.
 (JOE LOUIS)
 BAISE**

Would like to thank everyone for all the acts of kindness shown to us during our bereavement. You may have sent a card, gave monetary or Food donation, volunteered your time Or talent, it was greatly appreciated. God bless you all.

Loretta Baise and Family

BURIAL NOTICES

SMITH, JUDY

Judy Smith, 67, of S. DuPont Blvd., Smyrna, died on 6/11/2016.

Any relatives or friends are requested to immediately contact Joseph Kelly at Chandler Funeral Homes at office (302-478-7100) to claim the remains.



Dick Goll
 →
 My friend who died
 His wife died a few years later.
 He has a son who was out of work.
 He helped him.

Letters

Continued from page A15

in criminal prosecution. While there will always be a need for fraud investigation, I will advocate for fraud prevention and actively participate in training that supports good fiscal operations for the various entities that collect and receive state funds.

My goals are to ensure timely completion of audit mandates; to support the elimination of significant noncompliance, fraud and waste based on clearly defined criteria; to perform follow-up of prior unresolved findings and recommendations; and to provide program evaluation and process recommendations that support government transparency and good government.

On a personal note, I live in Dover with my husband, Jerry, who is retired from 20 years of active-duty service in the Air Force. He currently serves as the union president for the American Federation of Government Employees,

Local 1709, at Dover Air Force Base. We have three children and four grandchildren.

In the end, no amount of technology, contracting or delegating that can replace experience, leadership and management specific to the field of state auditing and investigating. As you research the candidates, please consider the need for state auditing qualifications and experience prior to the upcoming elections.

I humbly ask for your vote in the Thursday, Sept. 6, primary.

Kathleen Davies
Candidate for Delaware Auditor of Accounts

Reader offers idea to lessen strife

Editor:

I would like to share with you a "quick fix" to the problem of the political divide engulfing this country, if not the world...

Rewrite the Civil Rights Act of 1964

Coastal Point

with the addition of two words: "prohibits discrimination because of race, color, sex, religion, political view or national origin."

Henry R Hensel
Ocean View

Keeley responds to previous letters

Editor:

I am writing in response to a number of letters in the June 29 Coastal Point.

First, Lloyd Elling's seemingly gross misinterpretations of the Second Amendment; the NRA and President Trump's actions are viewed as preposterous positions by many of us that support our rights as citizens.

Second, Valerie Reeves' denounces President Trump's policy on the enforcement of our laws at the border. Even though he's following the same tough policies as President Obama. The very same tough policies that were overlooked by Obama's fawning media. She also mentions "due process," which I believe requires citizenship. Detention of people entering our country illegally, with or without children, is certainly necessary to protect our borders and, in the long run, our country.

Third, Diane Meyer asks for term limits while noting the immigration quagmire currently strangling our Congress. A solution to the immigration quagmire was one of President Trump's main campaign promises, but he has problems with the professional politi-

cians on both sides of the aisle with this issue.

Unfortunately, the quagmire is not limited to immigration. She has a very good point especially when she mentions our own Sen. Tom Carper, who appears to be the definition of a professional politician. Term limits would certainly be a great step toward getting things done in Washington, especially since our representatives in both parties currently seem to spend most of their efforts at getting reelected!

Fourth and last, Henry R. Hensel states that he believes that our political strife will end. I, however, do not see that happening any time soon! We do have the choice between parties where, simply put, one wants smaller government, verses one that believes bigger government is the answer. Our founding fathers feared this type situation, and it seems they were correct!

I do agree with Mr. Hensel's suggestion that we turn off the 24/7 barrage of so-called news thrown at us by the radio, TV and newspapers. But that is easier said than done, and then where would we be?

Thomas M. Keeley III
Ocean View

Candidate discusses title companies' issues

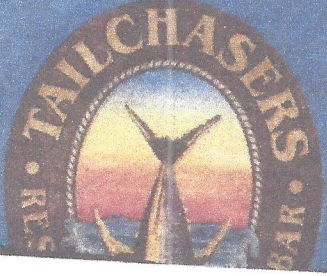
Editor:

My name is Meghan Kelly. I am an

See LETTERS page A18

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Article starts here

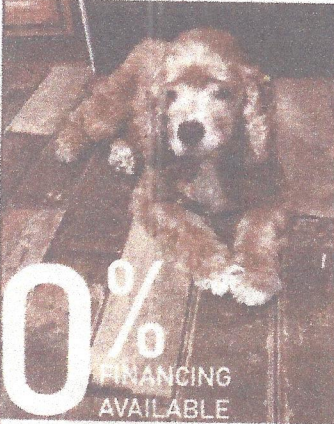
The Latest from the Off The Hook Restaurant Group...



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Letters

Continued from page A16

attorney running for the House of Representatives in the 38th District, which includes Frankford, Selbyville, Ocean View, Bethany Beach and parts of Dagsboro.

One of the reasons why I am running is, two years ago, I found a problem that no one cares to fix. I care.

I found a lot of money not getting taxed by the State of Delaware relating to out-of-state real estate title insurance companies. I contacted various people and entities in an attempt to resolve the issue; however, to date, no one has addressed the problem. So, I am stepping up to confront the issue and to correct the problem.

It appears out-of-state title companies have been practicing Delaware law without a license for more than a decade. I talked with other real estate attorneys and discovered this has been a common practice for many years.

The problem arises, real estate attorneys gain work from those same title companies. So, they fear they will lose profit should they confront this misunderstanding.

The out-of-state title companies do not pay income tax in Delaware. So, the State of Delaware is not receiving income tax for this work. In addition, this has caused errors in the chain of title for deeds. So, good title may not be transferred in real estate transac-

tions if errors are not fixed. So, I sought to correct this by discussing this with the real estate section of the Bar.

Justice Holland gave me a call and offered to draft rules, but he retired.

In addition, [state Sen. Gerald] Hocker suggested we fine the title companies for exceeding the scope of their license. I think Mr. Hocker's idea is an excellent one.

I contacted legislators concerning this, but to date this problem has not been alleviated.

Thus, I strongly urge the Delaware Assembly to draft laws to clearly address this problem by giving notice to those out-of-state title companies with a license to sell title insurance the scope of the activities they may receive payment for in the State of Delaware. Should they exceed the scope, unless authorized permitted by law, fine them a specified amount of money.

The clarification will assist title companies in performing their work in accordance with Delaware Supreme Court case law. In addition, this correction will prevent the legislators from stepping on the Delaware Supreme Court's toes by discussing the unauthorized practice of law.

Thank you for your kind consideration. As a future legislator, I hope to participate in this correction, but I am running not only to win — I am running to make a positive difference in the community I grew up in and love.

Thank you for supporting me in serving you.

Meghan Kelly
Dagsboro

Steele weighs in on previous letters

Editor:

This letter is to answer three letters published June 29.

First, to Mr. Ewing: Your comments about President Trump and the crying little girl on the cover of Time magazine is flat-out wrong. That little girl was crying because she was lost for a few minutes from her family and her father found her just after that photo was taken. She was immediately reunited with her mother and father. Let's face it, when will Time magazine or you care to state the facts correctly?

Secondly, what does the Second Amendment have anything to do with illegal immigration? Maybe you are confused and do not know what the Second Amendment is about, basically, the right to bear arms. And that is what the Americans, who live along our southern border, are doing to protect themselves from armed gang members from Mexico plus the drug and human smugglers crossing the border.

You ask the question, "Whose side will you defend?" My answer: Always the Constitution! How about you?

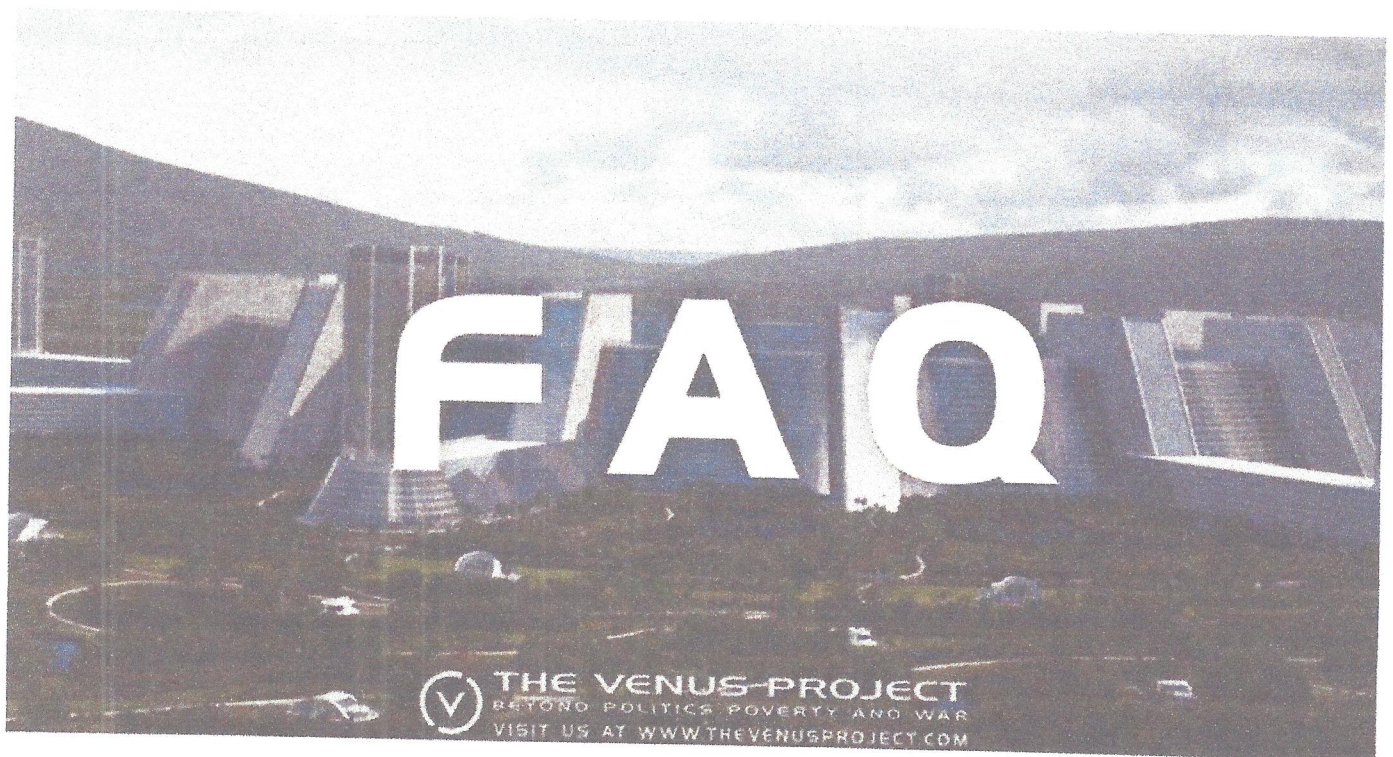
Second, to Mr. Hansel: Thank you!

See LETTERS page A20

Out of state title companies are practicing real estate law without a license, messing up the chain of title, costing the public \$, and taking advantage of lawyers like my esteemed colleague.

Web Site <https://www.thevenusproject.com/faq/how-can-the-use-of-laws-be-eliminated/#:~:text=When%20Earth%E2%80%99s%20resources%20are%20seen%20as%20the%20common,against%20abuse%20could%20be%20designed%20into%20the%20environment.>

Home » How can the use of Laws be eliminated?



How can the use of Laws be eliminated?

Today we try to control human behavior by enacting laws or signing treaties without changing the physical conditions responsible for aberrant behavior. When Earth's resources are seen as the common heritage of all people, irrelevant laws and social contracts will vanish.

In a resource-based economy, social responsibility would not be a function of artificial laws or force. Safeguards against abuse could be designed into the environment. An example of this is the proposed design of cities where people have free access to resources without debt. This would eliminate theft. Such measures are not a matter of passing and enforcing laws to prevent and punish abuse. Rather, they are a means of designing the flaws out of any social venture, thus eliminating the need for many laws.

We are proposing doing away with the systems that cause corruption and human suffering in the first place. In a city with safe, clean, mass transportation, we do not need police to monitor drivers' speed, behavior at stop signs, or proper papers.

Other examples are the air and the water. Although both are necessary to our well-being and survival, there are no laws regulating how many breaths are taken per hour because we have such abundance at this time. No one monitors a gushing spring to see how much water is taken from it, although fresh water is absolutely necessary for the support of life. If it is abundant, no one monitors it.

I must emphasize that this approach to global governance has nothing in common with the present aims of an elite few to form a world government with themselves at the helm, and with the vast majority subservient to them. This newer vision of globalization empowers every person on the planet to be all they can be, without living in abject subjugation to a corporate governing body.

A society with human concern “designs out” laws and proclamations by making all things available to all people, regardless of race, color, or creed. When governments make laws, we are led to believe that these laws are made to enhance people’s lives. In truth, laws are byproducts of insufficiency.

The question is, “can we grow beyond thinking that “someone” has to make decisions for us?”

A better understanding of natural law involves human’s relationship to the environment, which supports all life. All of nature is subservient to natural law. Natural law cannot be violated without serious consequences to individuals or societies. Natural laws dominate all living systems. For example, without water, sun, or nutrients, plants and animals die.

An environment of scarcity, hunger, and poverty is a threat to everyone.

Foreword by Satya Nadella, CEO of Microsoft

Shaping the Future of the Fourth Industrial Revolution

Klaus
Schwab

Founder and Executive Chairman, World Economic Forum
with Nicholas Davis

Shaping the Future of the Fourth Industrial Revolution

A Guide to Building a Better World

Klaus Schwab

With Nicholas Davis



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that not only have commercial value but also serve the public good. We must avoid the tendency of past industrial revolutions to treat the natural world as a sink for the costs of emerging technologies. This will not be easy, yet leaders have no other choice than to manage the externalities of the Fourth Industrial Revolution so unintended consequences are carried collectively rather than concentrated on vulnerable populations or, via environmental damage, on future generations. Given the fragility of the Earth's biosphere after three previous industrial revolutions, the cost of failure is simply too high.

Society and citizens

In addition to their geopolitical and environmental impacts, technological revolutions can affect the social landscape by altering the skills needed to be deemed successful. For example, the third Industrial Revolution improved the lives of knowledge workers, making them better off than the factory workers who had seen their living standards increase during the second Industrial Revolution. The famous elephant graph by economist Branko Milanović (Figure 10) shows how the distribution of global income changed between 1988 and 2008: the benefits bypassed not only the very poorest but also those around the 80th percentile globally, the lower-middle class in advanced economies. There, many industrial workers have joined "the precariat," facing lives of insecurity and stagnating wages. Now, increasing automation has the potential to change who benefits once again.



New forms of automation, including robots and algorithms driven by recent advances in AI, are not just replacing factory workers but increasingly accountants, lawyers and other professional workers. In 2000, Goldman Sachs's New York office employed 600 traders. In 2017, only two equity traders were left, supported by automated

There is also the fact that secure, anonymous, programmable networks could lower the cost of criminal activity. The same protocols that allow for smart contracts to protect the interests of individuals through encryption also allow consortiums to perform illicit activities, such as illegal drug trading, human trafficking, fraud, and more.⁹⁶ Another issue is the accessibility of the technology itself. While bitcoin “wallets” are becoming easier to access and use, few mass or widespread incentives exist for individuals and organizations to accept the switching costs of moving to blockchain-enabled platforms. The lack of abundant platforms and intuitive applications, though they are not far away, poses another barrier.

A Technology for Trust

By Carsten Stöcker, Head, Blockchain Competence Team, innogy SE, Germany, and Burkhard Blechschmidt, Head, CIO Advisory, Cognizant, Germany


Historically, trust was added on to products or transactions as they flowed through the manufacturing supply chain. Physical, or electronic, records trailed every object to prove its origin, destination, quantity and history. Producing, tracking and verifying all this information imposes a massive “trust tax” of time and effort on banks, accountants, lawyers, auditors and quality inspectors.

Important information could be lost, inaccessible or even intentionally hidden.

As the Fourth Industrial Revolution unfolds, blurring the line between the physical and digital worlds, blockchain is emerging to allow digital product memories to follow physical objects and guide

BY DESIGN

based on situational context and to generalize without having to train through vast data pools, but this is not yet possible. New technologies, such as quantum computing, may be able to change how AI applications interrogate problems and learn from feedback loops, potentially mimicking human cognitive appreciation of the world. If so, they could bring economic benefits by eroding human error and taking over synthetic tasks that lead to fatigue.



Even without such breakthroughs, progress is quick and hopes are high. Robots are being developed to travel to Mars, to assist nurses and even to build themselves.¹³¹ Swarms of tiny robots, controlled by AI in the cloud, may someday feed data via AI applications to centralized servers capable of coordinating tasks and deploying resources. AI is already advancing into knowledge-based professions, such as journalism, medicine, accountancy and law. Even if it does not altogether replace lawyers or doctors, AI applications that can synthesize and analyze case studies and diagnostic images will change these professions. And while AI is busy improving itself, robotics' industry spending is set to exceed \$135 billion in 2019, nearly double its 2015 figure.¹³² Not only will vehicles lose their drivers, the vehicles themselves are likely to be built by robots, especially since the automotive industry is the number one buyer of automated robots (Figure 17).¹³³

Figure 17: Number of Multipurpose Industrial Robots (All Types) per 10,000 Employees in the Automotive Industry and in All Others, 2014

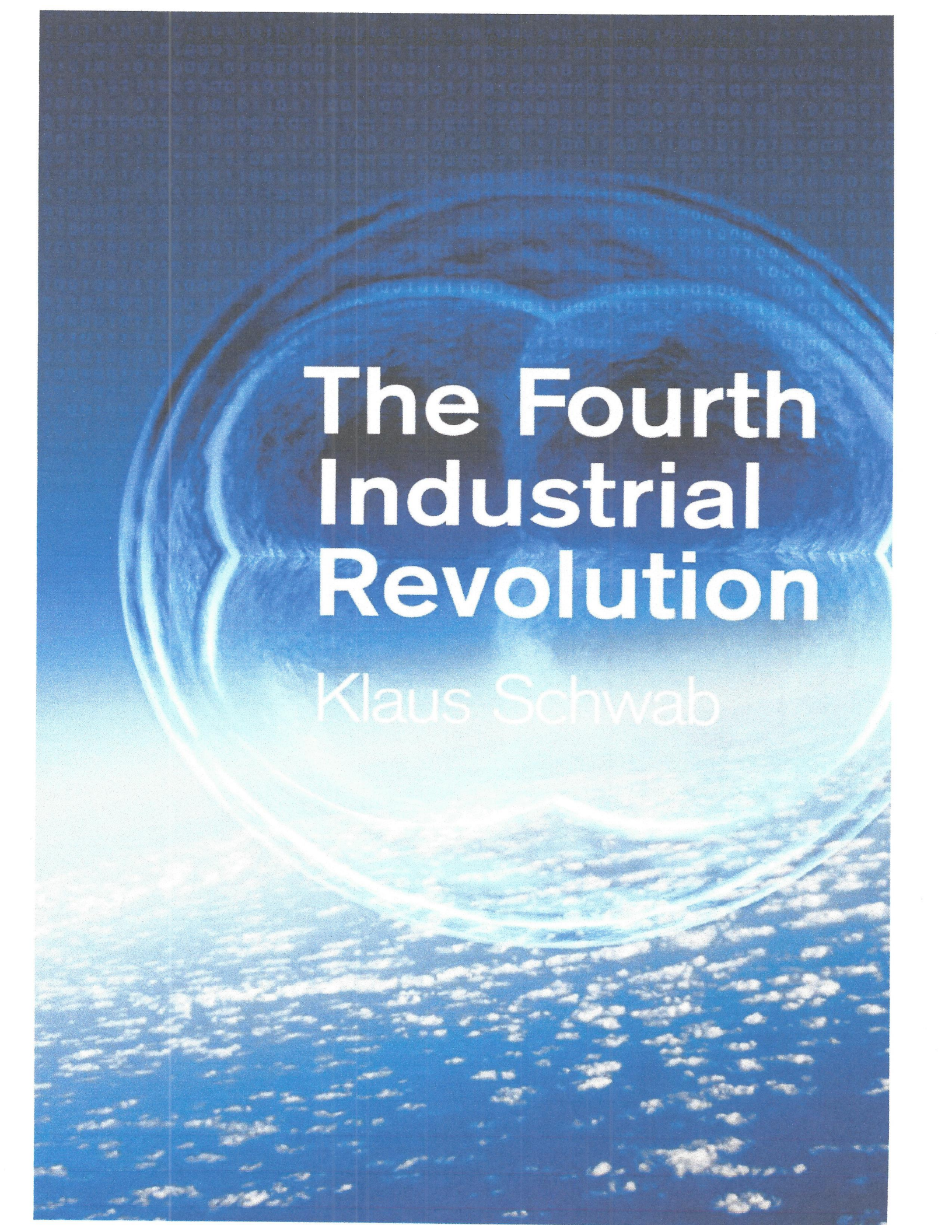
fully automatable. Instead, as analysis by AlphaBeta has shown, the biggest impact of AI and robotics on the future of work will be the automation of a range of repetitive or technical tasks, freeing up people's time for more interpersonal and creative work.

10. The impact of AI and robotics depends on how we adopt them. The way that AI and robotics systems are applied by organizations to real-life problems is the primary driver of their impact. This means that, as AI and robotic systems become more powerful and capable, the decision-making processes for boards and managers in determining where and when to use them also rise in importance.

Five key ideas

1. AI has improved rapidly in recent years due to machine-learning techniques that take advantage of the increase in available data, sensors and processing power. Machine learning has reached a level where it is capable of mimicking close to (or better than) human-level interaction in constrained scenarios involving areas such as gameplay, customer service queries, medical diagnostics and the navigation of autonomous vehicles.
2. Robotic potential has increased in the last decade as AI has begun to power new physical systems. Humans and machines, working together, will likely begin to take over and reduce the number of roles traditionally needed for educated or skilled persons, such as doctors, lawyers, pilots and truck drivers. This is creating concern about the role of human expertise and to what extent human intelligence and judgment will be needed for many tasks that could be given over to automated systems.





The Fourth Industrial Revolution

Klaus Schwab

global economy would return to its previous high-growth pattern was widespread. But this has not happened. The global economy seems to be stuck at a growth rate lower than the post-war average – about 3-3.5% a year.

Some economists have raised the possibility of a “centennial slump” and talk about “secular stagnation”, a term coined during the Great Depression by Alvin Hansen, and recently brought back in vogue by economists Larry Summers and Paul Krugman. “Secular stagnation” describes a situation of persistent shortfalls of demand, which cannot be overcome even with near-zero interest rates. Although this idea is disputed among academics, it has momentous implications. If true, it suggests that global GDP growth could decline even further. We can imagine an extreme scenario in which annual global GDP growth falls to 2%, which would mean that it would take 36 years for global GDP to double.

There are many explanations for slower global growth today, ranging from capital misallocation to over indebtedness to shifting demographics and so on. I will address two of them, ageing and productivity, as both are particularly interwoven with technological progress.

Ageing

The world’s population is forecast to expand from 7.2 billion today to 8 billion by 2030 and 9 billion by 2050. This should lead to an increase in aggregate demand. But there is another powerful demographic trend: ageing. The conventional wisdom is that ageing primarily affects rich countries in the West. This is not the case, however. Birth rates are falling below replacement levels in many regions of the world – not only in Europe, where the decline began, but also in most of South America and the Caribbean, much of Asia including China and southern India, and even some countries in the Middle East and North Africa such as Lebanon, Morocco and Iran.

Ageing is an economic challenge because unless retirement ages are drastically increased so that older members of society can continue to contribute to the workforce (an economic imperative that has many economic benefits), the working-age population falls at the same time as the percentage of dependent elders increases. As the population ages and there

What evidence supports this and what does it tell us about what lies ahead? The early signs point to a wave of labour-substitutive innovation across multiple industries and job categories which will likely happen in the coming decades.

Labour substitution

Many different categories of work, particularly those that involve mechanically repetitive and precise manual labour, have already been automated. Many others will follow, as computing power continues to grow exponentially. Sooner than most anticipate, the work of professions as different as lawyers, financial analysts, doctors, journalists, accountants, insurance underwriters or librarians may be partly or completely automated.

So far, the evidence is this: The fourth industrial revolution seems to be creating fewer jobs in new industries than previous revolutions. According to an estimate from the Oxford Martin Programme on Technology and Employment, only 0.5% of the US workforce is employed in industries that did not exist at the turn of the century, a far lower percentage than the approximately 8% of new jobs created in new industries during the 1980s and the 4.5% of new jobs created during the 1990s. This is corroborated by a recent US Economic Census, which sheds some interesting light on the relationship between technology and unemployment. It shows that innovations in information and other disruptive technologies tend to raise productivity by replacing existing workers, rather than creating new products needing more labour to produce them.

Two researchers from the Oxford Martin School, economist Carl Benedikt Frey and machine learning expert Michael Osborne, have quantified the potential effect of technological innovation on unemployment by ranking 702 different professions according to their probability of being automated, from the least susceptible to the risk of automation (“0” corresponding to no risk at all) to those that are the most susceptible to the risk (“1” corresponding to a certain risk of the job being replaced by a computer of some sort).²³ In Table 2 below, I highlight certain professions that are most likely to be automated, and those least likely.

This research concludes that about 47% of total employment in the US is at risk, perhaps over the next decade or two, characterized by a much broader

scope of job destruction at a much faster pace than labour market shifts experienced in previous industrial revolutions. In addition, the trend is towards greater polarization in the labour market. Employment will grow in high-income cognitive and creative jobs and low-income manual occupations, but it will greatly diminish for middle-income routine and repetitive jobs.

is a well-worn development pathway, allowing countries to accumulate capital, transfer technology and raise incomes. If this pathway closes, many countries will have to rethink their models and strategies of industrialization. Whether and how developing economies can leverage the opportunities of the fourth industrial revolution is a matter of profound importance to the world; it is essential that further research and thinking be undertaken to understand, develop and adapt the strategies required.

The danger is that the fourth industrial revolution would mean that a winner-takes-all dynamic plays out between countries as well as within them. This would further increase social tensions and conflicts, and create a less cohesive, more volatile world, particularly given that people are today much more aware of and sensitive to social injustices and the discrepancies in living conditions between different countries. Unless public- and private-sector leaders assure citizens that they are executing credible strategies to improve peoples' lives, social unrest, mass migration, and violent extremism could intensify, thus creating risks for countries at all stages of development. It is crucial that people are secure in the belief that they can engage in meaningful work to support themselves and their families, but what happens if there is insufficient demand for labour, or if the skills available no longer match the demand?

3.1.3 The Nature of Work

The emergence of a world where the dominant work paradigm is a series of transactions between a worker and a company more than an enduring relationship was described by Daniel Pink 15 years ago in his book *Free Agent Nation*.²⁶ This trend has been greatly accelerated by technological innovation.

Today, the on-demand economy is fundamentally altering our relationship with work and the social fabric in which it is embedded. More employers are using the "human cloud" to get things done. Professional activities are dissected into precise assignments and discrete projects and then thrown into a virtual cloud of aspiring workers located anywhere in the world. This is the new on-demand economy, where providers of labour are no longer employees in the traditional sense but rather independent workers who perform specific tasks. As Arun Sundararajan, professor at the Stern School

of Business at New York University (NYU), put it in a *New York Times* column by journalist Farhad Manjoo: “We may end up with a future in which a fraction of the workforce will do a portfolio of things to generate an income – you could be an Uber driver, an Instacart shopper, an Airbnb host and a Taskrabbit”.²⁷

The advantages for companies and particularly fast-growing start-ups in the digital economy are clear. As human cloud platforms classify workers as self-employed, they are – for the moment – free of the requirement to pay minimum wages, employer taxes and social benefits. As explained by Daniel Callaghan, chief executive of MBA & Company in the UK, in a *Financial Times* article: “You can now get whoever you want, whenever you want, exactly how you want it. And because they’re not employees you don’t have to deal with employment hassles and regulations.”²⁸

For the people who are in the cloud, the main advantages reside in the freedom (to work or not) and the unrivalled mobility that they enjoy by belonging to a global virtual network. Some independent workers see this as offering the ideal combination of a lot of freedom, less stress and greater job satisfaction. Although the human cloud is in its infancy, there is already substantial anecdotal evidence that it entails silent offshoring (silent because human cloud platforms are not listed and do not have to disclose their data).

Is this the beginning of a new and flexible work revolution that will empower any individual who has an internet connection and that will eliminate the shortage of skills? Or will it trigger the onset of an inexorable race to the bottom in a world of unregulated virtual sweatshops? If the result is the latter – a world of the precariat, a social class of workers who move from task to task to make ends meet while suffering a loss of labour rights, bargaining rights and job security – would this create a potent source of social unrest and political instability? Finally, could the development of the human cloud merely accelerate the automation of human jobs?

The challenge we face is to come up with new forms of social and employment contracts that suit the changing workforce and the evolving nature of work. We must limit the downside of the human cloud in terms of possible exploitation, while neither curtailing the growth of the labour market nor preventing people from working in the manner they choose. If we

ethics.

New frontiers in global security

As stressed several times in this book, we only have a limited sense of the ultimate potential of new technologies and what lies ahead. This is no less the case in the realm of international and domestic security. For each innovation we can think of, there will be a positive application and a possible dark side. While neurotechnologies such as neuroprosthetics are already employed to solve medical problems, in future they could be applied to military purposes. Computer systems attached to brain tissue could enable a paralysed patient to control a robotic arm or leg. The same technology could be used to direct a bionic pilot or soldier. Brain devices designed to treat the conditions of Alzheimer's disease could be implanted in soldiers to erase memories or create new ones. "It's not a question of if non-state actors will use some form of neuroscientific techniques or technologies, but when, and which ones they'll use," reckons James Giordano, a neuroethicist at Georgetown University Medical Center, "**The brain is the next battlespace.**"⁵¹

The availability and, at times, the unregulated nature of many of these innovations have a further important implication. Current trends suggest a rapid and massive democratization of the capacity to inflict damage on a very large scale, something previously limited to governments and very sophisticated organizations. From 3D-printed weapons to genetic engineering in home laboratories, destructive tools across a range of emerging technologies are becoming more readily available. And with the fusion of technologies, a key theme of this book, unpredictable dynamics inherently surface, challenging existing legal and ethical frameworks.

Towards a more secure world

In the face of these challenges, how do we persuade people to take the security threats from emerging technologies seriously? Even more importantly, can we engender cooperation between the public and private sectors on the global scale to mitigate these threats?

Over the second half of the last century, the fear of nuclear warfare gradually gave way to the relative stability of mutually assured destruction

Shift 17: The Sharing Economy

The tipping point: Globally more trips/journeys via car sharing than in private cars

By 2025: 67% of respondents expected this tipping point to have occurred

The common understanding of this phenomenon is the usually technology-enabled ability for entities (individuals or organizations) to share the use of a physical good/asset, or share/provide a service, at a level that was not nearly as efficient or perhaps even possible before. This sharing of goods or services is commonly possible through online marketplaces, mobile apps/location services or other technology-enabled platforms. These have reduced the transaction costs and friction in the system to a point where it is an economic gain for all involved, divided in much finer increments.

Well-known examples of the sharing economy exist in the transportation sector. Zipcar provides one method for people to share use of a vehicle for shorter periods of time and more reasonably than traditional rental car companies. RelayRides provides a platform to locate and borrow someone's personal vehicle for a period of time. Uber and Lyft provide much more efficient "taxi-like" services from individuals, but aggregated through a service, enabled by location services and accessed through mobile apps. In addition, they are available at a moment's notice.

The sharing economy has any number of ingredients, characteristics or descriptors: technology enabled, preference for access over ownership, peer to peer, sharing of personal assets (versus corporate assets), ease of access, increased social interaction, collaborative consumption and openly shared user feedback (resulting in increased trust). Not all are present in every "sharing economy" transaction.

Positive impacts

- Increased access to tools and other useful physical resources
- Better environmental outcomes (less production and fewer assets required)
- More personal services available
- Increased ability to live off cash flow (with less need for savings to be able to afford use of assets)
- Better asset utilization
- Less opportunity for long-term abuse of trust because of direct and public feedback loops
- Creation of secondary economies (Uber drivers delivering goods or food)

Negative impacts

- Less resilience after a job loss (because of less savings)
- More contract / task-based labour (versus typically more stable long-term employment)
- Decreased ability to measure this potentially grey economy
- More opportunity for short-term abuse of trust
- Less investment capital available in the system

Unknown, or cuts both ways

- Changed property and asset ownership
- More subscription models
- Less savings
- Lack of clarity on what "wealth" and "well off" mean



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Could an AI ever replace a judge in court?

Will an AI ever replace a judge

Will an AI ever replace a judge

Nov 07, 2017

Briony Harris

Senior Writer at Formative Content

Share the Article



Xiaofa stands in Beijing No 1 Intermediate People’s Court, offering legal advice and helping the public get to grips with legal terminology. She knows the answer to more than 40,000 litigation questions and can deal with 30,000 legal issues. Xiaofa is a robot.

China already has more than 100 robots in courts across the country as it actively pursues a transition to smart justice. These can retrieve case histories and past verdicts, reducing the workload of officials. Some of the robots even have specialisms, such as commercial law or labour-related disputes.

Chinese courts also use artificial intelligence to sift through private messages or comments on social media that can be used as evidence in court. And traffic police are reportedly using facial recognition technology to identify and convict offenders.

But these legal uses for AI are just the beginning of what may be possible in the future.

An aide to judges

China has a civil law system that uses case law to determine the outcome of trials. With just 120,000 judges to deal with 19 million cases a year, it is little wonder the legal system is turning to AI, law firm Norton Rose Fulbright says.

The Supreme People’s Court has asked local courts to take advantage of big data, cloud computing, neural networks and machine learning. It wants to build technology-friendly judicial systems and explore the use of big data and AI to help judges and litigants resolve cases.

An application named Intelligent Trial 1.0 is already reducing judges’ workloads by helping sift through material and producing electronic

The application of artificial intelligence in the judicial realm can provide judges with splendid resources, but it can't take the place of the judges' expertise," said Zhou Qiang, the head of the Supreme People's Court, who advocates smart systems.

Eliminating bias?

But recent advances in AI mean the technology can do far more than sifting through vast quantities of data. It is developing cognitive skills and learning from past events and cases.

This inevitably leads to questions as to whether AI will one day make better decisions than humans.

All human decisions are susceptible to prejudice and all judicial systems suffer from unconscious bias, despite the best of intentions.

Algorithms that can ignore factors that do not legally bear on individual cases, such as gender and race, could remove some of those failings.

One of the most important considerations for judges is whether to grant bail and how long prison sentences should be. These decisions are usually dictated by the likelihood of reoffending.

Algorithms are now able to make such decisions by giving an evidence-based analysis of the risks, rather than relying on the subjective decision-making of individual judges.

Despite these obvious advantages, it is far from clear who would provide oversight of the AI and check their decisions are not flawed. And more cautious observers warn that AIs may learn and mimic bias from their human inventors or the data they have been trained with.

Making connections

But AI could also help solve crimes long before a judge is involved. VALCRI, for example, carries out the labour-intensive aspects of a crime analyst's job by wading through texts, lab reports and police documents to highlight areas that warrant further investigation and possible connections that humans might miss.

AIs could also help to detect crimes before they happen. Meng Jianzhu, former head of legal and political affairs at the Chinese Communist Party, said the Chinese government would start to use machine learning and data modelling to predict where crime and disorder may occur.

"Artificial intelligence can complete tasks with a precision and speed unmatched by humans, and will drastically improve the predictability, accuracy and efficiency of social management," Mr Meng said.

Setting a precedent

It is as yet uncertain which of these technologies may become widespread and how different governments and judiciaries will choose to monitor their use.

The day when technology will become the judge of good and bad human behaviour and assign appropriate punishments still lies some way in the future.

However, legal systems often provide ideal examples of services that could be improved, while trials are likely to benefit from better data analysis.

The law often requires a trial to set a precedent – so watch out for the test case of AI as judge.



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Robot justice: China's use of Internet courts

By Tara Vasdani

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Would it scare you if I said that China has been doing this since 2017?

In December 2019, China has announced that millions of legal cases are now being decided by “Internet courts” that do not require citizens to appear in court. The “smart court” includes non-human judges, powered by artificial intelligence (AI) and allows participants to register their cases online and resolve their matters via a digital court hearing.

The Chinese Internet courts handle a variety of disputes, which include intellectual property, e-commerce, financial disputes related to online conduct, loans acquired or performed online, domain name issues, property and civil rights cases involving the Internet, product liability arising from online purchases and certain administrative disputes. In Beijing, the average duration of a case is 40 days; the average dispositive hearing lasts 37 minutes; almost 80 per cent of the litigants before the Chinese Internet courts are individuals, and 20 per cent corporate entities; and 98 per cent of the rulings have been accepted without appeal.

It is 2020. Your Canadian commercial dispute is paperless. A document management platform sifts through all parties' documents to flag relevant vs. non-relevant documents. A subsequent platform reviews the relevant documents, and tells you that your case has the stronger evidentiary background.

A legal research tool in the meantime is determining whether a shareholder may attract wages for services performed, or simply be paid dividends. It's time to move to summary judgment. An Online Dispute Resolution (ODR) tool reviews your motion materials, your Affidavit (e-signed) and the Responding Record. An AI judge flags a case from 1970 that still applies today and – you win your dispute. The decision can be appealed to a human judge.

Cost savings? Astronomical. A preliminary decision? Within one month. The AI judge's eye for 1970 case law? Well, he's not hungry or tired like your articling student.

China's first Internet court was established in the eastern city of Hangzhou in 2017 and in 2019, it was reported that users completed more than 3.1 million legal activities using the court system from March

through to October. More than one million citizens were registered with the system, along with approximately 73,000 lawyers.

Judicial officials recently invited reporters to the Hangzhou Internet court to see how it operates. In a demonstration, citizens were seen using video messaging to communicate with the AI judges, and the following was observed:

"Does the defendant have any objection to the nature of the judicial blockchain evidence submitted by the plaintiff?" a virtual judge asked during a pretrial meeting. The non-human judge was represented in the system by an image of a man wearing a black robe.

"No objection," the human plaintiff answered.

The judges "appeared" by hologram and are artificial creations — there is no real judge present. The holographic judge looks like a real person but is a synthesized, 3D image of different judges, and sets schedules, asks litigants questions, takes evidence and issues dispositive rulings.

A Hangzhou court official told China's state-run CGTN television network that the Internet court system operates 24 hours a day, seven days a week.

In today's marketplace where almost everything is purchased or transacted online, the potential for this type of court system is significant.

In a previous article (<https://www.thelawyersdaily.ca/articles/11582/estonia-set-to-introduce-ai-judge-in-small-claims-court-to-clear-court-backlog->), I commented on Estonia's adoption of an AI judge to settle small claims disputes. Prior to that, I commented on the Ontario Superior Court of Justice's pilot project launched on Feb. 11, 2019, the Digital Hearing Workspace (<https://www.thelawyersdaily.ca/articles/10192/digital-hearing-workspace-pilot-project-one-step-closer-to-court-modernization->) (DHW). The program is currently used to deliver, store, organize and retrieve all documents relevant to a file, electronically. It applies to all Commercial List proceedings, and failure to upload documents to the platform is addressed by a presiding court official.

Combined with an ODR system or AI-powered judges, and considering the backlog of civil and commercial disputes experienced by litigants in Canada, the idea of an AI judge seems to resolve many current issues. And it is not too far from our midst.

The U.S. recently forecasted a time when AI-driven legal assistants might be presenting judges with case law, precedents and the background needed to make a decision. Hear that? Legal assistants.

In 2019, I reviewed a very helpful, and very vanguard legal research AI tool championed by the Toronto-based company, Alexsei.

Tools such as Alexsei use machine learning to identify relevant and up-to-date case law across the web and

scan the Internet to discern lawyers' opinions on cases as identified in their legal blogs. The software then generates a legal memorandum within 24 hours of being asked a legal research question.

China, or Estonia as I reported in 2019, are not the first to mix AI and the law. In the United States, algorithms assist in recommending criminal sentences. The widely popular U.K.-based app DoNotPay, an AI-driven chatbot, overturned 160,000 parking tickets in London and New York a few years ago.

The international deployment of Internet courts is just another step in the saga of the eventual automation of certain legal tasks and processes.

Taken in harmony, the last year in Canada alone saw the adoption of directives within the federal government regarding AI's replacement of mundane administrative tasks; judges' reprisal for the failure to use legal research AI tools to assist in conducting research and saving client legal fees; the DHW, requiring counsel and parties to upload their documents to an electronic filing system; and my personal favourite, Google's Duplex which I hope will arrive into our industry soon.

All in all, I repeat, adopt and reiterate that the legal industry's resistance to the above changes will create great hurdles to lawyers and their staff alike. Modern judiciaries have already begun to expect the employ of legal tech tools by counsel, students and the courts. Should lawyers choose not to live up to the challenge, they could end up with a very disappointed client, potentially large and assessment-worthy client cost consequences and since 2017, an algorithm's reprisal.

Tara Vasdani is the principal lawyer and founder of Remote Law Canada (<https://www.remotelawcanada.com/>). Her practice centres on employment law, civil litigation and remote work. She has been featured in Forbes. She was the first Canadian lawyer to serve a statement of claim via Instagram, and you can reach her directly at tara@remotelawcanada.com (<mailto:tara@remotelawcanada.com>).

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**THE
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(4) The strong and rapid emergence of cryptocurrencies, and more broadly fintech, entangles economics with technological innovation in such a complex way that it makes it hard to identify how the causality runs and what some of the potential applications and policy implications might be. Analysts and media reports give the impression that national currencies already compete with cryptocurrencies since individuals and institutions can hold digital wallets with whichever crypto asset they chose. As Parag Khanna states:

We are about to enter an age of global monetary competition, where national currencies must earn their place in someone's wallet portfolio every hour of every day, even among citizens of their own countries. The digital version of the Japanese yen will be plunged into head-to-head global competition with the Swiss franc, the Brazilian real, and any other asset with an open capital account, including Bitcoin. Everyone becomes a foreign-exchange trader, all the time, and only the best national currencies – or cryptocurrencies – are ever held by anyone.³⁴

Elimination of fiat \$ to trackable money coins at the pleasure of banks.

It might be that government-supported cryptocurrencies compete with each other, as hinted at by Khanna. If they do so, they'd blur the line with fiat money and would change the financial system in terms of financial stability and traditional monetary policy in a way that nobody can yet predict.

Currently, both monetary authorities and private institutions issue cryptocurrencies as viable, mainstream payment vehicles. Central banks and governments experiment with "govcoins", or Central Bank Digital Currencies, while private "sponsors" develop "stablecoins" – cryptocurrencies whose value is pegged to the value of an underlying asset. The trajectory and endgame for govcoins and stablecoins remain unknown, but their respective fates may ultimately be decided by adoption and above all regulation (the power of the state). The only certainty: their economic, societal and possibly geopolitical impacts will be considerable. Will physical cash still be accepted? Will cryptocurrencies pervade our privacy? How will they redefine the role of technology in our daily lives? What will their impact be on the effectiveness of monetary policy? Could they foster greater financial inclusion? Could cryptocurrencies advance environmental objectives and the policies that support them? Could they be used to accelerate the demise of the US dollar? Will

They predict it, they plan it in their agendas.

The elimination of the dollar is discussed in other WEF documents (??)

future. Their original ideas translate into narratives that produce models which in turn influence behaviour and help construct the future. Ultimately, they become instruments of policy and project market power. By way of demonstration, four innovative projects, or sets of projects, are described, all different from each other but all pertaining to the environmental sector (this macro category was chosen arbitrarily because it is where the stakes are the highest). Just a few years ago, all these ventures were unknown or in their infancy. Now, they are a collective testimony to the power of imagination of those who conceived them.

(1) Network for Greening the Financial System and beyond: Imagining new policies

The Network for Greening the Financial System (NGFS) is a group of 91 central banks and supervisors committed to mobilizing mainstream finance to support the transition towards a sustainable economy. It is investigating many bold financial innovations¹¹⁷ that could (and most likely will) one day revolutionize the way in which climate-related risks are accounted for in central banking and banking supervision. In short, alongside governments (which have a much broader and more effective range of tools and policies available to prevent and mitigate climate-related risks), central banks will adapt their monetary policy operational frameworks to reflect climate-related risks. This will involve the mitigation of balance sheet risks that stem from climate change and environmental degradation, but also the active support of the transition to a non-carbon, green economy. Imagining what form this might take and devising policy tools and instruments to get there is the task of the NGFS, and largely depends on how climate risks will affect the economy and financial system through a range of different transmission channels.¹¹⁸ The menu of options available is extensive and encompasses changes in all three most important policy fields of a central bank: credit operations, collateral policies and asset purchases. It is not the purpose of this book to delve into the technicalities of what this involves¹¹⁹ but, suffice to say, some of the options represent a radical departure from standard central bank operational policies. They are, in short, the product of central bankers' imagination.

Some ideas go into uncharted territory, well beyond the scope of what the NGFS is devising in terms of possible policies. Creating "carbon quantitative easing" policies is one of them. It's a novel, untested and somewhat outlier

The rule of law is the "product of the bankers' imagination" when bankers gain more & the worse off we are. This is terribly horrifying.

EXHIBIT 43

Documents regarding improving healthcare while spending less money, to prevent taking advantage of the sick by killing or concealing illness to serve business greed. More money is the problem not the solution. Just decrees, and justice in the courts are the solution.

1. Coastal Point, Guest Column, Representative candidate says health is wealth, By Meghan Kelly, Esq., Candidate Delaware House of Representatives, 38th District
2. Document, "Your Health is your Wealth You are Priceless. Not a price tag! Kelly seeks Federal Consideration of Health Care Proposal
3. Meghan Kelly's teaching certificate, credibility
4. Meghan Kelly's redacted law school transcript to show she took a course Health Care Finance and the course Law and Medicine while attending Duquesne School of Law

5. Meghan Kelly's redacted undergraduate college transcript to show she took relevant courses related to

- a. History of Western Medicine
- b. Economics
- c. Medieval Philosophy
- d. Psychology courses

6. Evidence of the surgery that inspired me to study healthcare issues.

Due to the surgery referred to therein, I am (self) required to drink water, rest, exercise and eat. So, I do not faint or die due to dehydration when I have my period. I lose five pounds of water weight every month. This is still a challenge. I must assert my right to live because many people serve Satan by hardness of heart. Many do not want to be inconvenienced to care, to adapt to safeguard the lives and health of others, including my own. I am a child of God. My body is not my own. I am commanded to be holy because God is holy, to care for and treasure my body, and the lives and health of others too. "I am not my own." Other people are loved by God too.

Guest Column

Representative candidate says health is wealth

By Meghan Kelly, Esq.
Candidate, Delaware House
of Representatives, 38th District

My name is Meghan Kelly, Esq. I am a candidate for the House of Representatives in the Nov. 6 race in the 38th District. I am running, in part, because I have a desire to draft laws to create better health care for Delawareans, and I want to persuade the federal legislators to draft specific legislation to reduce the price of care instead of eliminating care to those who need it most by rendering it unaffordable.

I am uniquely qualified to propose solutions in this area as an attorney who studied the history of medicine at University of Delaware, and health care finance and health care law at Duquesne School of Law School. I even received a small scholarship for healthcare law.

So, I thank you for your kind consideration, as I truly care about serving the people in the community I grew up in, and love and protecting their life and health.

This week, I will write about improving health care concerning the state of Delaware. Next week, I will submit a suggestion to our federal legislators regarding making health care more affordable. Instead of reducing the

amount of care, I respectfully urge our federal legislators to reduce the price of care. Only they have the power to do so, I will not.

In Delaware, I specifically want to draft legislation to improve the quality of health care, instead of merely getting massive bad care. Funding is more easily received when health care entities and professionals are researching cutting-edge techniques, which is dangerous for patients since they are still working out the kinks.

Think of the National Institute of the Health (NIH), charities who accept funding from the army and NIH, and private research or health care entities who make money on analysis. So they can use patient's records to sell alleged health care miracles in bulk, based on data. Part of the HIPPA waiver we sign at each doctor's visit allows our information to be used in this scientific research. So, patients may be lawfully used as lab rats.

I want to draft legislation to prevent the abuses we have seen by doctors like Dr. Earl Bradley, who allegedly molested hundreds of children; repeal the involuntary sterilization statute; and make it easier to prevent doctor and health care abuse of patients for a buck...

I want to prevent doctors from prescribing addictive drugs under the facade of benefiting the patient, but in truth to benefit their own pockets, to keep patients coming back for prescriptions for their addiction, not for good health.

I want to stop doctors like the local Delaware doctor who used cutting-edge treatments, hip replacements, on people, including my father. He said everything was fine for years, despite readily available information to the contrary, to cover his own back, instead of serving the patients like my father, the legendary retired teacher, lifeguard and coach Pat Kelly of Indian River High School.

No care is better than bad care. Thus, I desire to create legislation to ensure our health care providers are taking care of the patients, not taking advantage of the patients for profit. Our laws serve money — not people, not patients.

I want to create laws that penalize health care professionals for drugging the elderly at the elderly homes to make them easier to tend, like vegetables. We need to value and respect our elderly, (not keep them in an institution for our convenience). These institutions should

See KELLY page A15

Kelly

Continued from page A14

be developed to serve and respect the elderly, not take advantage of them for a profit.

Now is the time to value human life and health more than money. Now is the time to hold health care professionals accountable for their bad choices to harm instead of heal patients.

I desire to repeal the involuntary Sterilization statute in Delaware under Title 16, Chapter 57 of the Delaware Code. There is too much incentive to sterilize people to use their stem cells for profit and research, instead of a alleged need. Besides, the fact is sterilization is barbaric and arguably violates Delawareans' right to life, liberty and pursuit of happiness, despite the United States Supreme Court decision in Buck v Bell, 274 US 200 (1927).

I desire to amend the medical mal-

practice act. It is very difficult to correct doctors under this act. In Delaware, a patient has two years from the date of the medical provider's misconduct, if a patient is younger than 6, until the patient's sixth birthday. The time may be extended in limited circumstances — for instance, if a doctor left a foreign object in a patient's body.

In addition to the short statute of limitations, in Delaware, you also need to get another health care professional to give an expert opinion concerning the malpractice of the medical provider. This is very tough to get because doctors do not want to give an opinion against a peer when they know they are capable of mistakes or a sloppy job, too.

The requirements of the expert opinion are also hard to meet. So, a lot of lawsuits are kicked out for failure to adhere to the requirements. For instance, if an expert says the doctor's act was a substantial factor in causing the harm, the opinion will get kicked out. In

Delaware, the expert must state the "but for" the doctor's conduct the harm would not have occurred.

Overall, if a doctor messes up on you, you most likely will be out of luck. The longer you wait to pursue legal relief, the tougher it will be for the attorney to find an expert required to have a case.

It is important to correct doctors, as the treatment they provide may harm other people for life or kill them. Since it's so difficult to sue, it's hard to prevent further harm by showing how certain treatments make people worse off. That's why we must amend the medical malpractice act in Delaware. We must prevent further patient harm and deaths.

By electing me you will be electing a candidate that will fight for your life and health. You are priceless — more valuable than all the money in the world. By electing me, you will be electing someone who serves people, not greed.

**Your Health is Your Wealth
You are Priceless. Not a price Tag!**

Kelly seeks Federal Consideration of Health Care Proposal

My name is Meghan Kelly. I am an attorney running in the November 6, 2018 race for the House of Representatives seat in the 38th District, which includes Bethany Beach, Fenwick, Millville, Frankford, Ocean View, Selbyville and parts of Dagsboro.

I am running, in part, because I discovered I had a deep passion to change the laws to better serve people. I have had the opportunity to review proposed laws for more than ten years, starting at Richards, Layton and Finger, PA. I have proposed comments on legislation to other attorneys in different bar sections, such as Corporate Law, E-Discovery, Personal and Real Property. Each section votes by majority. Unfortunately, I always get voted out since I tend to seek what serves Delawareans better, instead of what is convenient and profitable to our own practice. So, I continued to look at alternative ways to improve the laws.

I made calls to legislators, met with people, sent emails and letters in an attempt to amend the laws. Unfortunately, I was not successful. Yet, every time I observed corruption, abuse or misuse of power, my desire to improve the laws grew stronger. So, I found myself paying the filing fee to run for office. So, here I am.

I am running for a state legislative position. Nevertheless, the point of this letter is to discuss a suggestion relating to affordable health care that I submitted to our **federal legislators and President Trump's Delaware liaison, Councilman Rob Arlett**, in an attempt to gain their kind consideration at the federal level. Only the federal legislators will be able to address this issue, I will not. I am printing parts of some emails I sent to Rob Arlett in hopes the **federal officials** will reduce the price of health care instead of eliminating care to those who need it the most by rendering it unaffordable.

"...President Trump's initial idea was brilliant. Focus on reducing the cost of care instead of indirectly eliminating care, due to the astronomical cost. I understand your concern about appealing to emotion, but I believe people will die if they cannot afford care, just like many did prior to 1986.

Prior to 1986, Emergency Rooms ("ERs"), were turning away pregnant ladies and people in need of immediate care, due to their lack of insurance and inability to pay. Babies had complications, lots of pregnant moms died. It created public outrage.

So, Congress enacted Emergency Medical Treatment & Labor Act (EMTALA) in 1986, by using its power under Article 1 Section 8 of the Constitution, (the spending power), to require all hospitals with Emergency Rooms accept all patients regardless of their lack of insurance and inability to pay. Congress attached strings to such entities, by requiring the ERs accept all patients if they receive any Medicare or Medicaid, or be penalized financially.

Similarly, Congress can create price ceilings for drugs or health care for any entity receiving Medicare and Medicaid. This will extend to uninsured people as well.

The National Institute of the Health (NIH), is another vehicle the federal government may use to

implement President Trump's initial plan. This entity provides grants and subsidies for drug research. The Federal Government through basic contract law may condition the acceptance of such money upon the drug company's agreement to price ceilings. Should the drug company not honor such ceiling, they may draft a provision requiring the company to pay all such money back in addition to a penalty." (citation to email omitted). Medical providers may still choose to reduce the price of care to stay competitive. The price ceilings prevent entities from rendering people worthless or too expensive to care for.

"Instead of indirectly taking away care from people who cannot afford it, let's make it more affordable for people. So, like you said, Americans can assume more responsibility and autonomy in their own care.

Artificial entities without hearts care more about the bottom line than those they serve, unless caring will affect the bottom line. Congress has the ability to affect the bottom line to reduce the cost of healthcare instead of eliminating care indirectly by making it unaffordable.

Healthcare is an inelastic good, a necessity, meaning no matter how rich or poor you are, you would probably give all you had, including your home, to pay for care to save the life of your child, a loved one, or even your own life. The demand does not change with price. This is an exception to normal market theories of supply and demand dictating prices. Artificial entities will get as much money as they can, at the expense of lives.

The board members are far removed from those they serve. They most likely are thinking about how they can afford to pay for their kid's schooling instead of the individuals they serve. Since they are focused on the bottom line," please use your power federal legislators to affect the bottom. (citations to email omitted). Only you have the power to do so, I will not.

The federal legislators have Medicare, Medicaid, NIH and other mechanisms of federal funding to use as bargaining chips. They should use the bargaining chips to reduce the price of healthcare (and improve care), instead of threatening to reduce Medicare, Medicaid, or take those chips away. What will they have left to bargain with if they take everything away.

Thank you for your kind consideration.

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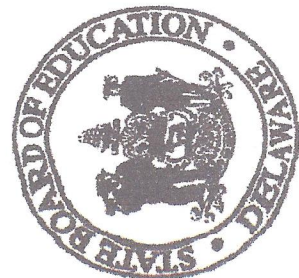
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Student ID: 0800035

SEM	COURSE DESCRIPTION	DEPT	CAT	GRD	ATT	COMPL	G.P.TS	SEM	COURSE DESCRIPTION	DEPT	CAT	GRD	ATT	COMPL	G.P.TS
02/FAL	LEGAL PROCESS AND PROCEDUR	LAW	C256	LC	3.00	3.00	7.5000	04/FAL	COMMERCIAL TRANSACTIONS I	LAW	C446	LC+	3.00	3.00	8.2500
	SEMESTER GPA = 2.5000								APPELLATE PRACTICE & PROCE	LAW	C414	LW	0.00	0.00	0.0000
	CUMULATIVE GPA = 2.5000							04/FAL	SEMESTER GPA = 3.1667						
									CUMULATIVE GPA = 3.1791						
	CONTRACTS	LAW	C13	LB	6.00	6.00	18.0000		CONFLICTS OF LAW	LAW	C32	LA-	3.00	3.00	10.5000
	PROPERTY	LAW	C14	LB+	6.00	6.00	19.5000		BANKRUPTCY	LAW	C65	LA-	2.00	2.00	7.0000
	TORTS	LAW	C105	LB	6.00	6.00	18.0000		FED COURTS & THE FED SYS	LAW	C01	LB+	3.00	3.00	9.7500
	CIVIL PROCEDURE I	LAW	C09	LB+	3.00	3.00	9.7500		ROMAN LAW	LAW	C144	LA	2.00	2.00	7.5000
	CRIMINAL LAW & PROCEDURE	LAW	C87	LC+	4.00	4.00	11.0000		COMMERCIAL TRANSACTIONS II	LAW	C448	LB+	3.00	3.00	9.7500
	LEGAL RESEARCH AND WRITING	LAW	C129	LA	3.00	3.00	11.2500	03/SPL	SEMESTER GPA = 3.4231						
03/SPL	SEMESTER GPA = 3.1250						28.00		CUMULATIVE GPA = 3.2188						13.00
							87.5000								44.5000
	SEM CAUSE WRONGE CRIM CONV	LAW	C391	LA	2.00	2.00	7.5000		TOTALS						
03/SUL	SEMESTER GPA = 3.7500						7.5000		CRED CPT = 86.00						
							2.00		CRED CALC = 80.00						
							7.5000		GRD PTS = 257.5000						
									GPA = 3.2188						
	LABOR LAW	LAW	C79	LB	3.00	3.00	9.0000		*****						
	HEALTH CARE FINANCE	LAW	C204	LA	2.00	2.00	7.5000		* JURIS DOCTOR Degree Awarded on 06/05						
	EVIDENCE-SECT B	LAW	C335	LA-	3.00	3.00	10.5000		* Majors						
03/FAL	SEMESTER GPA = 3.3750						8.00		*****						
							27.0000		* Juris Doctor - Day						

	LAW AND MEDICINE	LAW	C42	LA-	2.00	2.00	7.0000		*****						
	CONSTITUTIONAL LAW -SECT B	LAW	C26	LB	5.00	5.00	15.0000								
	TAXATION	LAW	C10	LB+	4.00	4.00	13.0000								
	CORPORATIONS-SECT B	LAW	C336	LB+	4.00	4.00	13.0000								
	FAMILY LAW	LAW	C76	LA-	2.00	2.00	7.0000								
04/SPL	SEMESTER GPA = 3.2353						17.00								
							55.0000								
	TRIAL COURT CLERKSHIP	LAW	C242	LP	3.00	3.00	0.0000								
04/SUL	SEMESTER GPA = 0.0000						0.0000								
							3.00								
	PROFESSIONAL RESPONSIBLIT	LAW	C36	LP	3.00	3.00	0.0000								
	ESTATES AND TRUSTS	LAW	C429	LB+	3.00	3.00	9.7500								
	TRIAL ADVOCACY	LAW	C91	LA-	3.00	3.00	10.5000								

I studied health care law to prevent bad care like the care I received from happening to others.

RAISED SEAL NOT REQUIRED

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Patricia B. Jalkob
University Registrar

M.S. MEGHAN M. KELLY
29 SHAWNEE DRIVE
DAGSBORO, DE 19939

NAME: Meghan Marie Kelly
 SEX: FEMALE
 DATE: 06/11/02

ACADEMIC YEAR: 8
 UNIVERSITY OF DELAWARE
 DEGREE: Bachelor of Arts and Science
 MAJOR: History Education
 DEGREE CONFERRED: May 26, 2001

UNIVERSITY OF DELAWARE Degrees Conferred: May 26, 2001
 College of Arts and Science
 Major: History
 Rank: 1213 of 3174 in Class, 18 of 73 in History
 Graduation GPA: 3.159

Completed NCATE/State Approved Teacher Education Program in Social Studies Education
 University of Delaware
 Confirmed May 2002

Admitted Program: Fall 1996
 College of Education
 Bachelor of Science in Education
 Major: Elementary Teacher Education

EDST-247 PROF. ISSUES: HIST PERSPECTIVES B+ 3 10.000
 ENGL-110 CRITICAL READING & WRITING W (3)
 HPER-120 EXERCISE AND CONDITIONING A 1 4.000
 MATH-251 MATH FOR ELEMENTARY SCHOOL I A- 3 11.000
 POSC-240 INTRO TO INTERNATIONAL RELATIONS C 3 6.000
 THEA-104 INTRO TO THEATRE AND DRAMA B- 3 8.000

Term Cumulative 16 13.00 13 39.000 3.000 1164/4709
 Winter 1997
 BISC-207 INTRODUCTORY BIOLOGY I W (4)
 HIST-206 UNITED STATES HISTORY A 3 12.000
 HPER-120 BEGINNING BALLROOM DANCE P 1

Term Cumulative 8 4.00 3 12.000 4.000 3.188
 Spring 1997
 BISC-207 INTRODUCTORY BIOLOGY I B 4 12.000
 ENGL-110 CRITICAL READING & WRITING C+ 3 7.000
 GEOL-113 EARTH SCIENCE B 4 12.000
 HPER-120 WALK FOR FITNESS B 4 12.000
 MATH-252 MATH FOR ELEMENTARY SCHOOL II A 1 4.000
 Term Cumulative 15 15.00 15 44.000 2.933
 ***** NO ENTRIES BELOW THIS LINE ***** 787/3538

Transferred To: Fall 1997
 College of Arts and Science
 Bachelor of Arts and Science
 Major: History Education

EDDY-210 INTRO TO LIT AND LIT LEARNING A- 3 11.000
 EDST-203 HUMAN DEVELOPMENT II: GRADES 5-8 B 3 9.000
 HIST-101 WESTERN CIV TO 1648 A 3 12.000
 MATH-253 MATH FOR ELEMENTARY SCHOOL III C+ 3 7.000
 SCEN-101 PHYSICAL SCIENCE A- 4 14.667

Term Cumulative 16 16.00 16 53.667 3.354
 Academic Status: Dean's List. 882/3902

HIST-102 WESTERN CIV: 1648-PRESENT B- 3 8.000
 Term Cumulative 3 3.00 3 8.000 2.667
 ***** NO ENTRIES BELOW THIS LINE ***** 3.133

ECON-152 INTRO MICROECON: PRICES & MARKET B+ 3 10.000
 GEOL-120 WORLD REGIONAL GEOGRAPHY B- 3 8.000
 HIST-103 WORLD HISTORY TO 1648 A- 3 11.000
 NTDI-200 NUTRITION CONCEPTS B+ 3 10.000
 POSC-313 AMERICAN FOREIGN POLICY B 3 9.000

Term Cumulative 15 15.00 15 48.000 3.200
 ***** NO ENTRIES BELOW THIS LINE ***** 900/3655

ECON-151 INTRO MICROECON: PRICES & MARKET B+ 3 10.000
 GEOL-120 WORLD REGIONAL GEOGRAPHY C+ 3 7.000
 HIST-104 WORLD HISTORY: 1648 TO PRESENT A- 3 11.000
 POSC-105 AMERICAN POLITICAL SYSTEM B 3 9.000
 SPAN-106 SPANISH II - ELEM/INTER C+ 4 9.333

Term Cumulative 16 16.00 16 46.333 2.896
 ***** NO ENTRIES BELOW THIS LINE ***** 1035/3257

SPAN-107 SPANISH III - INTERMEDIATE B- 4 10.667
 SPAN-207 CONTEMPORARY LATIN AMERICA I A- 3 11.000

Term Cumulative 7 7.00 7 21.667 3.095
 ***** NO ENTRIES BELOW THIS LINE ***** 3.098

UNIVERSITY OF DELAWARE
 NEWARK, DELAWARE 19716
 DE 19939
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MEGHAN MARIE KELLY
 29 SHAWNEE DRIVE
 DAGSBORO, DE 19939

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 NEWARK, DELAWARE 19716
 DE 19939
 PAGE 1 OF 2

TRANSCRIPT LEGEND

A	Excellent	Quality points
B+	Very Good	4.00 per credit
B	Good	3.67 per credit
B-	Good	3.33 per credit
C+	Fair	3.00 per credit
C	Fair	2.67 per credit
C-	Fair	2.33 per credit
D+	Poor	2.00 per credit
D	Poor	1.67 per credit
D-	Poor	1.33 per credit
F	Failure	1.00 per credit
F-	Failure	0.67 per credit
X	Failure - Academic Dishonesty	0.00 per credit
Z	Failure - Unofficial Withdrawal	0.00 per credit
P	Passing - WA calculated in GPA	
L	Unofficial Withdrawal	
W	Official Withdrawal	
WF	Official Withdrawal - Failing at time of withdrawal	

COURSES NUMBERS
 00-000- Introductory level courses
 100-000- Introductory level courses
 200-000- Introductory level courses
 300-000- Advanced courses
 400-000- Graduate level courses
 500-000- Graduate level courses
 600-000- Graduate level courses
 700-000- Graduate level courses
 800-000- Graduate level courses
 900-000- Graduate level courses

TEMPORARY GRADES
 I - Incomplete
 S - Satisfactory Progress
 U - Unsatisfactory Progress
 N - No Grade Reported by Instructor

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 NEWARK, DELAWARE 19716
 DE 19939
 PAGE 1 OF 2

Name: Meghan Marie Kelly

SEX: FEMALE DATE OF BIRTH: B111

06/11/02

06/11/02

8

TRANSCRIPT LEGEND

ACADEMIC YEAR

The University follows a semester plan in addition to two sessions, 4 5-year winter session and summer sessions offering 35 week and 7 3/2 week classes are held. The unit of credits the semester credit hour which is generally based on one period (50 minutes or less), laboratory or quiz, recitation per week per semester. For shorter sessions the length of the period and/or number of sessions per week is comparable to that in a regular semester.

University of Delaware adopted a grading system effective Fall 1991:

FINAL GRADES

A	Excellent	Quality points: 4.00 per credit
A-	Good	3.67 per credit
B+	Good	3.00 per credit
B	Good	2.67 per credit
B-	Fair	2.33 per credit
C+	Fair	2.00 per credit
C	Poor	1.67 per credit
C-	Poor	1.33 per credit
D	Poor	1.00 per credit
D-	Failure - Academic	0.67 per credit
F	Failure - Academic	0.00 per credit
X	Dishonors	0.00 per credit
Z	Withdrawal - Unofficial	0.00 per credit
P	Passing - (Not calculated in cumulative average)	
N	Not Reported	
W	Official Withdrawal - Passing at time of withdrawal	
WF	Official Withdrawal - Failing at time of withdrawal	

TEMPORARY GRADES

- I - Incomplete
- S - Satisfactory Progress
- U - Unsatisfactory Progress
- N - No Grade Reported by Instructor

COURSE NUMBERS

- 001-089 - Non-degree courses
- 100-199 - Introductory level courses
- 200-299 - Introductory/Intermediate courses
- 300-499 - Advanced courses
- 500-899 - Graduate level courses
- 900-999 - PH.D level courses

Graduate credit is granted at the University of Delaware only to those students who are properly registered as formally admitted students in a Graduate program.

UNIVERSITY OF DELAWARE

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EXAMINE THIS TRANSCRIPT CAREFULLY FOR ANY ERRORS. REPORT ANY ERRORS TO THE REGISTRAR'S OFFICE.

Registrar's Office

Psychology Studies with Disregard

TERM	COURSE	HRS	EXAM	QUAL	PTS	GRADE	CRS	PTS
Spring 1999	ECON-300	3						
Spring 1999	EDST-201	3						
Spring 1999	6E0G-101	3						
Spring 1999	HIST-205	3						
Fall 1999	EDUC-304	3						
Fall 1999	EDUC-305	3						
Fall 1999	6E0G-203	3						
Fall 1999	MATH-114	3						
Cumulative		108	101.00	100	311.667	3.117	998/3294	

TERM	COURSE	HRS	EXAM	QUAL	PTS	GRADE	CRS	PTS
Winter 2000	HIST-367	3						
Winter 2000	THEA-102	3						
Spring 2000	CSSC-392	3						
Spring 2000	HIST-248	3						
Spring 2000	HIST-343	3						
Spring 2000	PHIL-302	3						
Spring 2000	POSC-387	3						
Spring 2000	THEA-200	3						
Cumulative		126	119.00	118	375.667	3.184		

TERM	COURSE	HRS	EXAM	QUAL	PTS	GRADE	CRS	PTS
Fall 2000	EDUC-420	3						
Fall 2000	HESC-368	3						
Fall 2000	HIST-368	3						
Fall 2000	HIST-440	3						
Fall 2000	HIST-491	3						
Fall 2000	POSC-380	3						
Cumulative		14	10.00	10	35.000	3.500		
Cumulative		158	144.00	143	451.667	3.159	1449/3931	

TERM	COURSE	HRS	EXAM	QUAL	PTS	GRADE	CRS	PTS
Spring 2001	EDUC-400	3						
Spring 2001	HIST-493	3						
Spring 2002	EDUC-400	3						
Spring 2002	HIST-493	3						
Cumulative		182	156.00	146	458.667	3.142	2032/4863	

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UNIVERSITY OF DELAWARE

NEWMARK, DELAWARE 19716-6600

MEGHAN MARIE KELLY
29 SHAMREE DRIVE
DAGSBORO, DE 19939

PAGE 2 OF 2

Western Medicine

Worst grade

Medieval Philosophy

I disagreed with Plato and Socrates. I think God is smarter.

UNIVERSITY OF DELAWARE

NEWMARK, DELAWARE 19716-6600

MEGHAN MARIE KELLY
29 SHAMREE DRIVE
DAGSBORO, DE 19939

PAGE 2 OF 2

BEEBE MEDICAL CENTER
424 SAVANNAH ROAD
LEWES, DELAWARE 19958
(302) 645-3300

DATE OF ADMISSION: 11-1-95
DATE OF DISCHARGE: 11-4-95

DISCHARGE SUMMARY

FINAL DIAGNOSIS: Serous cyst of the left ovary with torsion.

HISTORY: She is a [redacted] year old white female, Gravida 0, Para 0-0-0-0; whose last menstrual period was early October 1995. She was admitted for an exploratory laparotomy because of a large cyst in her left pelvic adnexa. She had abrupt onset of left lower quadrant abdominal pain on the morning of admission. She also had some nausea and vomiting.

PHYSICAL EXAM: She is a healthy white female in some distress. Blood pressure was 110/64. On the abdominal exam, the abdomen was flat, soft with hypoactive bowel sounds. Pelvic exam - The vagina showed normal mucosa. Cervix showed no inflammation. The uterus was midline and felt small. Adnexa on the right side was negative. The left side showed a large, irregular cyst. Rectal exam was confirmatory.

LAB DATA: Admitting CBC shows a hemoglobin of 15.2 gm/dl, hematocrit 43.3%. Serum pregnancy test was negative.

HOSPITAL COURSE: The patient had an exploratory laparotomy on 11-1-95 with excision of a large cystic left ovary plus the fallopian tube, both of which had torsion at their base. Postoperatively, the patient's hemoglobin was 12.9 gm/dl, hematocrit 35.5%. She had a normal postop course and was discharged on 11-4-95 to return to the office in two weeks.

Newell Washburn
Newell Washburn, M.D.

NW/nas
dictated: 11-14-95
transcribed: 11-15-95
cc: Dr. Washburn

DISCHARGE SUMMARY