

## Concrete progress

There is an understanding of the errors in our current political and economic strategies among most people now, and also a realisation that things must change fundamentally in the window of opportunity that currently comes from this politicisation and appreciation among the general population; as well as the outrage at the continuous revelations of politico-economic faults. What is required to couple with this outrage and enthusiasm is a whole sea of ideas. All one can do is spend as much time as possible contemplating and presenting one's own contribution, and awaiting the response of others as to the degree to which they are helpful before recharging the batteries and going again. This is the central tenet of a 'smart society' and it is with this in mind that the suggestions below are offered.

1. Tell banks that they will reduce personal mortgages for all citizens to an upper value of €1 million and one property per adult mortgage owner; by 20%

- Reduce the amount the banks owe in terms of government investment repayment preferential shares etc.). Or (reduce from ownership by Irish state and have available to bondholders' equity credit to the value of this reduction (approx 16 billion).
- This is money already borrowed from the ECB under the guise of NAMA and would then act as an ongoing stimulus to the most indebted sector of the population of on average €240 per month, which would not have the difficulty of instantaneous withdrawal and would stimulate mostly indigenous growth as it would progress as long as mortgages run (It is hard to see that the Irish people have not given enough to the banks at this point)
- The long-term and 're-found' nature of this stimulus should guarantee its spending through the economy
- There should be a significant decrease in the future levels of mortgage defaults which looks set to become a major economic and social issue as things are currently
- Offer a direct government stimulus to those in the rental market while ensuring that the benefits be kept from landlords for adult citizens without mortgages

People really cannot be evicted from their homes because they have lost a job building houses that were erroneously built as a result of complete banking mismanagement created a housing market where these people had to become heavily indebted to have a family stead; while all the while having the unemployment benefit that they contributed to, and now need, reduced to pay for these same banks.

2. Recapitalise the country (give the bondholders who invested in the private banks in Ireland a debt-equity swap. This must be done with our European partners and in the understanding that the European Union cannot continue to follow markets sentiment only but must show strength and cohesion that will lead the markets to reinvest in a Europe they see will thrive. A new Irish government can pursue this course of action with a mandate from the Irish people.

3. Immediately create an incentive to the public sector workers which offers each individual who suggests and documents a money saving measure in their workplace 10% of that saving. From major schemes to purchasing canteen milk at a cheaper rate the employees who highlight these savings will receive their 10% savings from their senior managers who will need to achieve major reductions

in costs or lose their positions, ala department heads in NYPD in the 90's. We know beyond any doubt that there are massive wastages in this system which grew unchecked again with government mismanagement. However, incentivising staff's ingenuity in this way will triumph where a continued governmental fight with a completely incoherent management structure has failed so often.

4. Form online and physical based 'Innovation Centres' around the country. Innovation centres should form a 'public' option for citizens seeking employment – in much the same way as one may attend a public or private school or college. These centres will concentrate on varying levels of information management and data mining. These projects may well be part funded by private enterprises and technology companies who may have first refusal to some of the data generated. A keen understanding of the potential information management here will allow one to see this as akin to a government finding minerals underground and employing members of the public to mine (the reduction of welfare and taking of income tax forming much of the funding and added by governmental stimulus and some private investment)

5. Remove unnecessary middle management and others from the health service and other areas and move them to running elements of these innovation centres.

6. Colleges and Universities and the department of education should work quickly towards providing online education courses made available on mobile phone apps as well as simple internet connections. These courses (with interactive and video based tutorials and assessments) should initially prepare people for re-entry into education (preparatory courses for a variety of professions and skill sets) but future development of this public education should be allowed to develop with the advancement of those receiving the education as the main drive.

7. Set about straight away creating an Irish educational institute that will focus on RESEARCH and will attract genuine international leaders in their fields. Locate this institute in a region of the country that can accommodate its needs but would benefit greatly from a decentralised spatially aware investment. Set up arrangements with leading firms to locate near this 'green field' institute site to create a fulcrum of learning and innovation and their implementation

8. Form an open government programme, under the website [opengov.ie](http://opengov.ie) where all information with the exception of some sensitive defence material (perhaps) will be made accessible to the public. The providers of this service who will be a group of non-affiliated capable individuals will provide a web space that will allow citizens have debates, post queries with representatives at the various levels of governance, and pursue those issues through responses, associated laws or new bills etc. This would include budgetary information at a certain time each year, ideally before the final publishing.

9. Provide [localopengov.ie](http://localopengov.ie) and utilise it as one means of a number to encourage local level participation by citizens

10. Increase foreign aid significantly. Appreciate that principals of fairness will permit a growing economy and that a 1% GDP investment to areas of the world historically disadvantaged where absolute poverty and disease are still suffered

11. Utilise innovation centres who will have network coordinated infrastructural support to invest in health providing technologies, and reap a direct benefit in major reductions in health management costs (including smart house, and mobile, technologies that can monitor individuals health while they are in their homes on an ongoing basis and can feed the relevant information to the primary and secondary level of health care) as well as by exporting same technologies.