

My Little Blue Book

A Pocket Handbook for Change

Teams America, Australia, and New Zealand.

“God Bless America,
God Save the Queen,
God Defend New Zealand,
And Thank Christ for Australia.”

[Russell Crowe, Academy Awards, Gladiator, 2001]

Christopher Herbert

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Dedication

In 1963, The ultimate patriot, President John F. Kennedy ignited the hearts of America and the free world with his timeless call to action: “*Ask not what your country can do for you, but what you can do for your country.*” Those immortal words were a cry for justice, fairness, and the promise of a better future for all of Team America.

I was fourteen when Kennedy made this speech and I can still clearly recall where I was at the time, something I am sure many baby boomers share. Joining with Team America, the talisman economy of the world, Team Australia and Team New Zealand, the two economies I work in, the western world finds itself once more at that defining crossroads. It is time to cast off the shackles of a broken and unjust tax system—this *shit show* they call income tax—that divides us with its inequity and imbalance. Let us together, as citizens united, replace it with a system worthy of trust and respect.

Led by the Galactic Continents of America and Australia, each orbiting their own histories, bound by shared aspirations of liberty, opportunity, and the occasional cross-cultural barbecue, with the sparkling constellation of New Zealand as their bright Southern Star. We can do this!

Christopher Herbert

Introduction

Imagine a world where tax season no longer inspires dread. No rummaging through shoeboxes for receipts, no cryptic forms, and no hefty fees for accountants who (let's be honest) might as well be decoding hieroglyphics. Enter the magic wand of AI, paired with a simple but radical idea: what if we taxed what people spent, not what they earned?

For Baby Boomers—yes, you, the generation that perfected rock ‘n’ roll and defied convention—this isn’t just a hypothetical. It’s a lifeline. It is a chance to lead all tax payers in one last hurrah; getting rid of the shit show that is taxing income with exemptions that only encourage cheating. There is no law more broken than tax law, so how come it is still in place. Income taxes are the relics of an era when nine-to-five jobs and pensions defined success. But today, in a world of gig economies and creative retirement plans, taxing consumption aligns with modern realities. And guess what? AI makes it not only feasible but downright exciting.

Australia, New Zealand, and the USA are perfectly poised to embrace this shift. We’ve got the tech, we’ve got the brains, and—most importantly—we’ve got you, Boomers, the generation with the clout and the courage to rewrite the rulebook. Ready to explore how a consumption-based tax system can benefit you while future-proofing the economy? Grab your reading glasses, and let’s dive in.

A Patriot for change.

Oath of the Boomer Tax Revolution

I, a card-carrying member of the Baby Boomer Generation, do solemnly swear (with one hand on my vinyl collection and the other on my first mobile phone) to uphold the following truths:

1. That income tax is an outdated dinosaur—a relic of the same era that thought bell-bottoms and perms were a good idea.
2. That taxing what we spend, not what we earn, is not only fair but also makes more sense than paying extra for avocado toast.
3. That Artificial Intelligence is no longer the stuff of sci-fi movies—it's here, it's useful, and it's smarter than half the accountants we've ever hired.
4. That I will no longer stand idly by while governments punish productivity and reward convoluted loopholes.
5. That as a Baby Boomer, I have the power, the wit, and the wisdom to champion a smarter tax system for the benefit of my kids, my grandkids, and the local economy I've kept afloat with my café loyalty card.

I hereby declare that I will raise my voice, my glass, and maybe even a little hell to support the adoption of a consumption-based tax system.

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With this pledge, I join the ranks of the wise, the brave, and the mildly annoyed who believe the world needs less red tape, more common sense, and a fairer deal for everyone.

Taxation: A Love-Hate Relationship Nobody Asked For

Taxation is one of life's great mysteries, right up there with quantum physics, crop circles, and why anyone thought disco was a good idea. On paper, it seems simple: governments need money to function, so they collect taxes. But in practice, it's a labyrinthine mess that would make even the creators of IKEA instructions weep.

Take income tax, for example. It's a system so convoluted that it's created an entire sub-industry of professionals who do nothing but interpret it for the rest of us. Accountants are like modern-day oracles, peering into the chaos to divine what we owe. "This year's changes to Section 431B Clause 7 mean your deduction for office coffee is now capped at 37% unless, of course, Mercury is in retrograde." Sure, that makes sense. Thanks, Bob.

And then there are the forms. Oh, the forms. Filling out a tax return is like solving a Sudoku puzzle designed by sadists. By the time you've figured out which expenses you can claim and what constitutes a "business lunch," you've aged three years, developed a stress twitch, and eaten your weight in chocolate.

But it's not just the paperwork—it's the fairness or lack thereof. Some genius somewhere decided that taxing your income, the thing you work hard to earn, was the best idea ever. Meanwhile, billionaires zip around in private jets, dodging taxes with loopholes

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so big you could drive a cruise ship through them. The rest of us? We get taxed on our earnings, our savings, and—just for fun—our retirement plans. It's like being penalized for playing by the rules.

And let's not forget the good old "sin taxes." Sure, it makes sense to slap extra fees on cigarettes and alcohol, but some places tax soda, sugar, and even plastic bags. At this rate, they'll start taxing our smiles. (Oh wait, they already do. It's called cosmetic dentistry, and it's not deductible.

Income tax was introduced to America by Abraham Lincoln to fund the civil war in 1861 and it has been waging war ever since.

So here we are, in our contemporary economies, slogging through a system that feels like it was designed by a committee of over-caffeinated bureaucrats with a grudge. The only solace? We're not alone. Australia, New Zealand, and the USA are all in this tax quagmire together, fumbling through like a group of Boomers trying to figure out TikTok.

But what if there were a better way? What if we stopped taxing work and started taxing what we spend instead? Enter consumption-based taxation—a system that's elegant, fair, and—dare we say it—actually makes sense. AI has already transformed everything from how we shop to how we date; maybe it's time it took a crack at how we tax.

AI: The Brainiac Behind Smarter Taxation

Once upon a time, tax systems were designed with all the finesse of a caveman wielding a club. A one-size-fits-all approach slapped taxes on people with no regard for their individual circumstances. Did you earn money? Great, pay up. Did you spend money? Pay up again. It was crude, clunky, and about as subtle as a mid-life crisis convertible.

But then, along came Artificial Intelligence, striding onto the scene like the genius at trivia night who knows every answer before the question is even finished. AI isn't just changing the game—it's rewriting the rulebook with algorithms smarter than your accountant on their best day (and a lot cheaper, too).

Here's the beauty of it: AI can analyse your financial footprint—your earnings, spending habits, and even how many times you splurge on takeaway coffee—and suggest a tax rate that actually makes sense. Imagine a system where the more disposable income you have, the higher your consumption tax rate. The basics—food, housing, and healthcare—are either exempt or taxed minimally, while luxury yachts and third homes get taxed like the indulgences they are. Fair? Absolutely. Feasible? Thanks to AI, it's practically child's play.

AI doesn't stop at fairness; it's also a wizard at precision. It can pinpoint your financial realities in real-time, adjusting tax rates

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dynamically. Struggling this month because your roof sprung a leak? No problem, your tax rate adjusts accordingly. Landed a bonus? The system gently nudges you to contribute a little more when you indulge in that celebratory bottle of champagne. No forms, no hassle, no Bob the Accountant poring over spreadsheets. Just seamless adjustments tailored to your life.

And forget about tax fraud—AI has it covered. Are those crafty folks trying to dodge taxes with offshore accounts or under-the-table cash deals? AI sees it all. Its algorithms are so sharp they'd make Sherlock Holmes jealous. Fraud detection, transparency, and equitable taxation have become effortless. For once, the system works for everyone, not just those who can afford to game it.

The best part? AI doesn't get bogged down in bureaucracy or politics. It doesn't care about your political leanings, your favourite football team, or your questionable taste in shoes. It cares about data—clean, unbiased, and reliable data. That means a system that can grow and adapt with society, adjusting tax brackets and exemptions as living standards, wages, and economic realities change.

With AI at the helm, a consumption-based tax system isn't just fairer—it's smarter, simpler, and almost... enjoyable. Imagine the headlines: "Tax Time Revolutionized: Boomers Declare AI Their Favorite Invention Since the Microwave." Now that's progress.

And one man to follow is Sam Altman, founder of Chat GPT and Worldcoin.

Worldcoin aims to create a global digital identity system by scanning individuals' irises using a device called the "Orb." This biometric data generates a unique "World ID," intended to verify personhood in an era of advanced AI and to facilitate equitable distribution of resources, such as universal basic income.

As of October 2024, over 15 million people have participated, with significant uptake in cities like Santiago, Chile, and Lisbon, Portugal. The company plans to expand its reach by deploying Orbs in coffee shops, dedicated storefronts, and even offering home visits.

However, Worldcoin has faced regulatory challenges. In Spain, operations were halted due to concerns over data protection laws. Kenyan authorities also suspended activities, citing doubts about data authenticity and legality. Additionally, South Korean data protection authorities fined the company \$1 million.

Critics argue that the project targets economically disadvantaged regions, potentially exploiting vulnerable populations by offering incentives like cryptocurrency or gifts in exchange for biometric data. Concerns have also been raised about data privacy, security, and the ethical implications of creating a centralized biometric database.

In response, Worldcoin asserts that it does not store personal

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information centrally and uses the biometric data solely to verify individuality, aiming to address challenges posed by AI in distinguishing humans from machines online.

The project's ambitious goal to scan a billion people's eyes in the coming years continues to spark debate over the balance between technological innovation and ethical considerations in biometric data collection.

Altman is vocal about issues like **universal basic income (UBI)**, which he believes is necessary in a future with widespread automation and AI adoption.

He frequently discusses topics like AI safety, existential risks, and how technology can benefit humanity when used responsibly.

I hope Sam influences the income tax debate. His technology can individualise tax contributions according to means and close the door on exemptions and the privilege of tax havens, quite justifiably taken advantage of by those who feel their contributions are excessive. So, change is best for all! We just need to be careful about those that are vulnerable and "orb" is the answer to that.