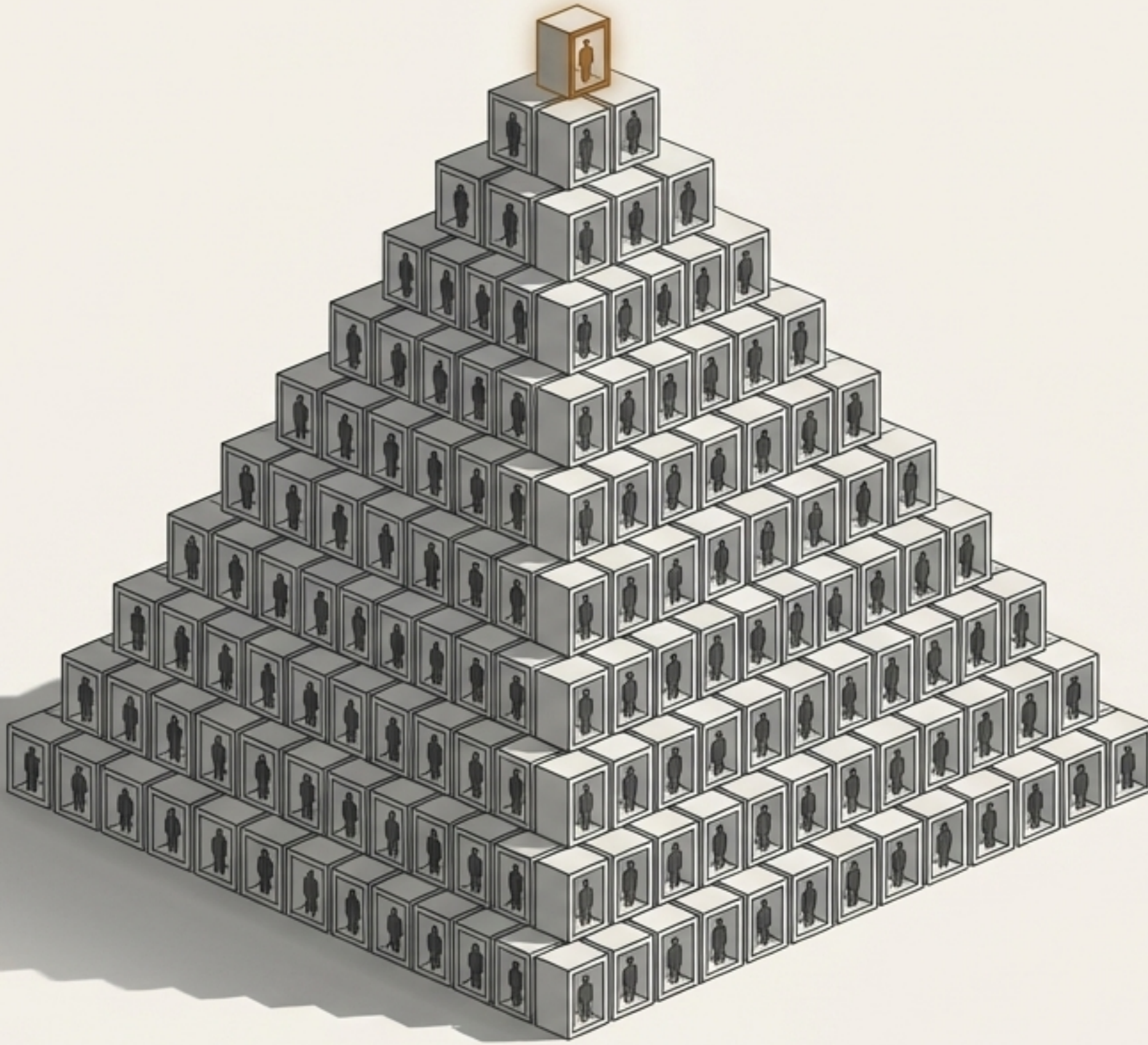


# Repurposing the Billionaire

A Blueprint for a Post-Scarcity Village, Built from a Pattern That Already Works.

A Presentation by Marcus T. Johnson





# We Mistake the Org Chart for Physics.

**The Diagnosis:** Our institutions ('ectolutionary life forms') have evolved beyond our control. They are autonomous, parasitic entities optimizing for their own survival, not human flourishing.

**The Symptom:** The Billionaire is not the disease; they are a fever. A structural bottleneck where wealth concentrates because our distribution systems are broken.

**The Pain:** This 'vertical illusion' creates profound isolation, both for the wealthy building moats at the top and for those living in precarity at the bottom. This is the pain of separation.





# We Don't Need a Revolution. We Need a New Geometry.

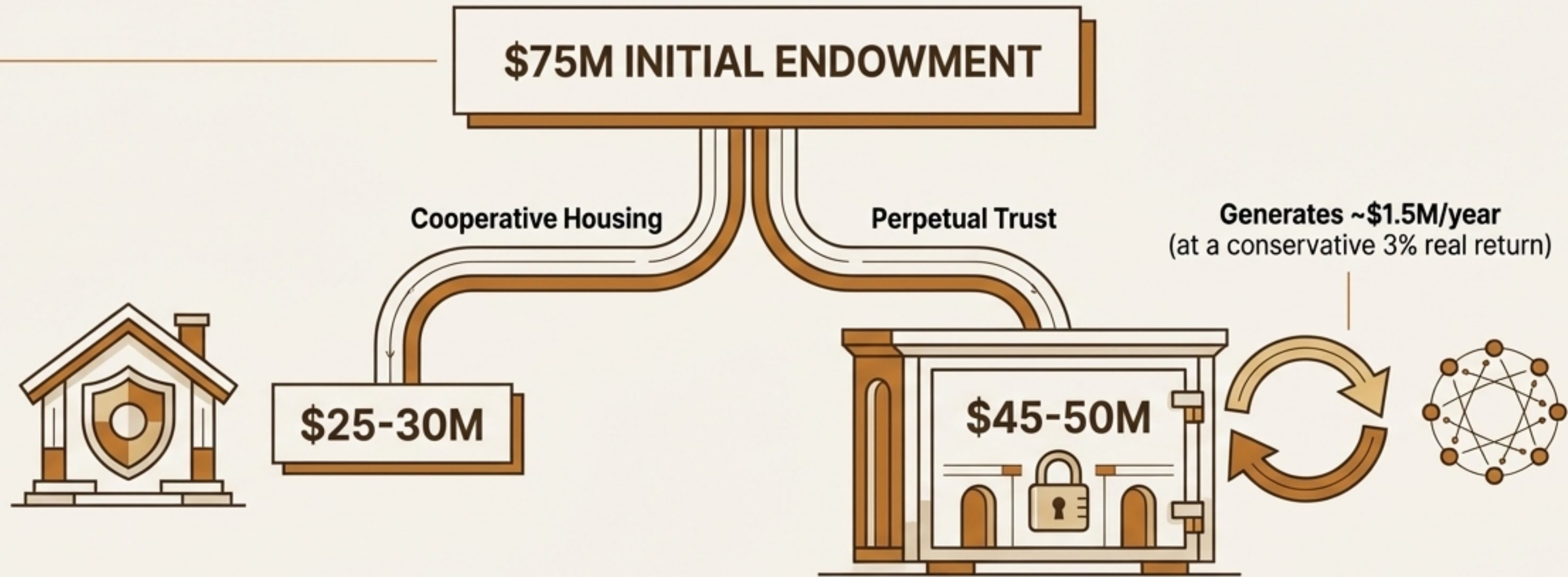
**The Core Concept:** Based on Dunbar's Number, we build around our cognitive limit for maintaining stable relationships (~150 people). Beyond this, people become abstractions.

**The Dunbarrio:** A financially sovereign, self-governing community of 150, supported by a perpetual endowment. It is the fundamental unit of a globally connected, 'mycelial' civilization.

**The Goal:** Not to escape the modern world, but to create enough slack in the system that people can choose their work based on meaning rather than survival.



# The Price of Permanence



**\$75M Initial Endowment** (for a moderate-cost region). The numbers are conservative by design.

**1. Cooperative Housing (\$25-30M):** Acquires permanent housing. Members are secure, forever.

**2. Perpetual Trust (\$45-50M):** An invested corpus generating ~\$1.5M/year at a 3% real return after inflation. This is based on compressed return projections from managers like Vanguard and BlackRock for the next decade.

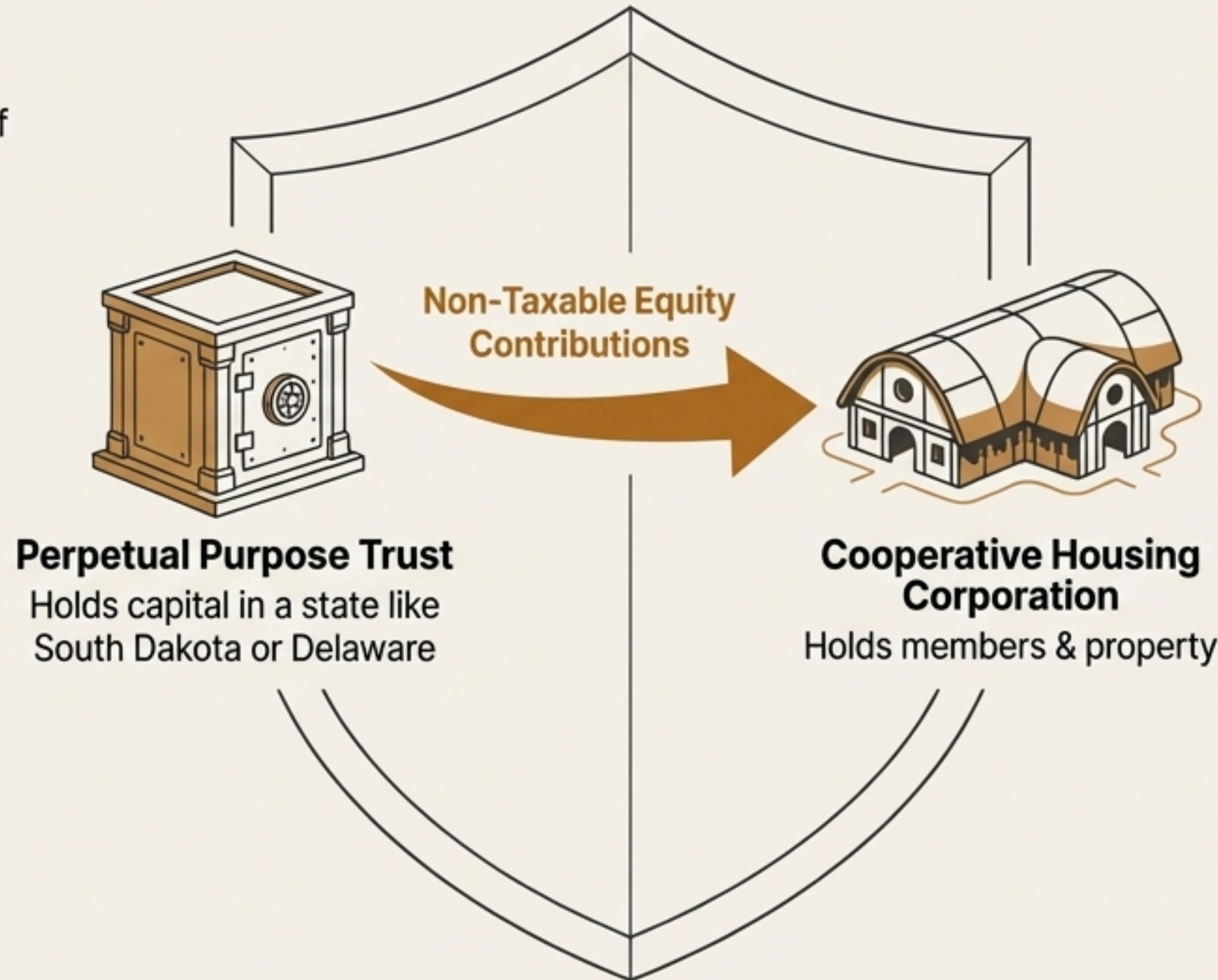
**The Collapse-Aware Portfolio:** To hedge against systemic risk, 40% of the corpus is allocated to Productive Real Assets—farmland, renewable energy, workforce housing—that generate utility regardless of market valuations.

**The Result: The Sovereignty Dividend.** Members' personal income is liberated from survival costs, free to be used for creation, investment, and spawning new circles.



# The Moat is Regulatory. The Structure is the Shield.

- **Why not a charity?** Avoids "self-dealing" violations under IRC §4941. A pre-defined circle of friends is not a charitable class.

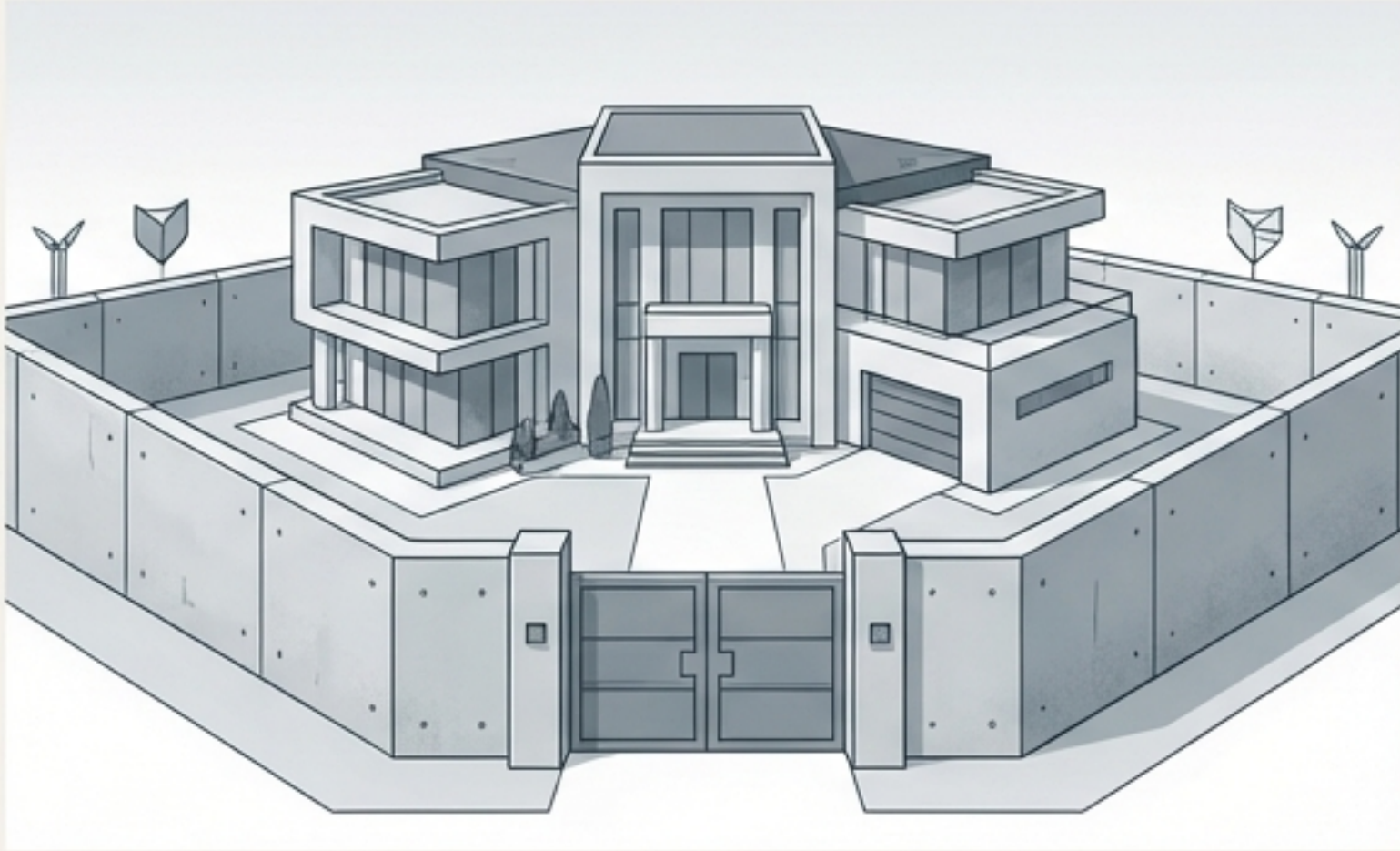


- **The Two-Entity Model:** A Perpetual Purpose Trust (holds capital) and a Cooperative Housing Corporation (holds members/property). This separation is critical for tax compliance.

- **The Post-2017 TCJA Reality:** The repeal of IRC § 118(b)(2) means "grants" to a corporation are now taxable income. To avoid a 21% tax hit, the Trust must act as a shareholder making non-taxable equity contributions, not a donor making grants.
- **No Tax Deduction:** This is a taxable gift, not a donation. The ROI is not a write-off; it is a functioning village and 150 transformed lives.
- **A System That Outlasts its Founder:** The trust is governed by a hard-coded "Constitution of Care" that prevents capture through rules like rotation of authority and vested exit grants.



# Trade Isolation for Belonging



**Before (The Moat):** Rich in dollars, poor in connection. Surrounded by paid staff, never sure who is a true friend. Every relationship is contaminated by the question of money.

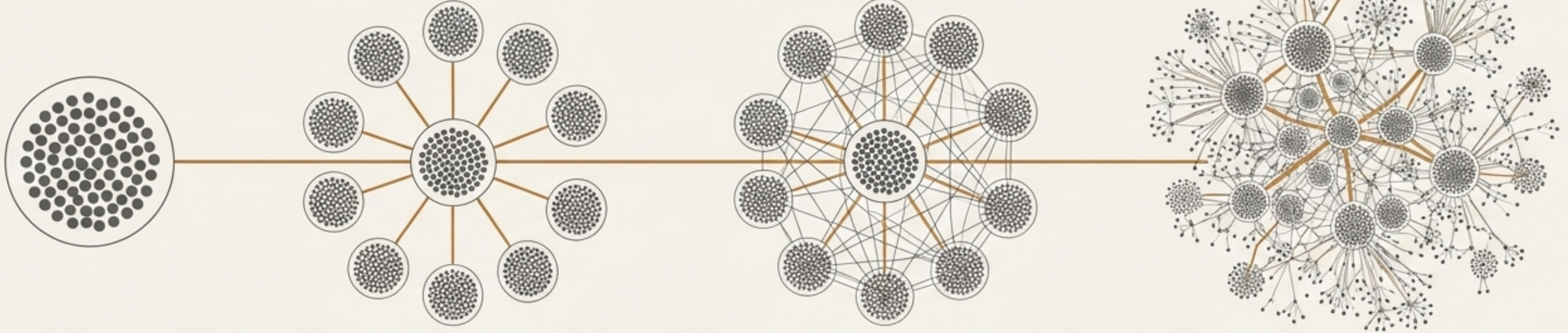


**After (The Village):** The Wealth Steward is surrounded by 150 people who are secure *because of the structure*, not dependent on the Steward's daily mood. Relationships become clean, authentic, and human.

**The True ROI:** You are not less safe; you are *more* safe, embedded in a network of people who genuinely care if you are okay. This is freedom from suspicion. You get to just be a person again.



# Four Degrees of Connection.



## Degree 1

Your 150 people...

## Degree 2

...know 22,500 people...

## Degree 3

...who know 3.3 million...

## Degree 4

...who know over **500 million**.

## The Math of Connection

Your 150 people... know 22,500 people... who know 3.3 million... who know over **500 million**. At scale, Dunbarrios form a global, decentralized network for resource sharing and crisis response that can outperform centralized institutions.

## The Tipping Point

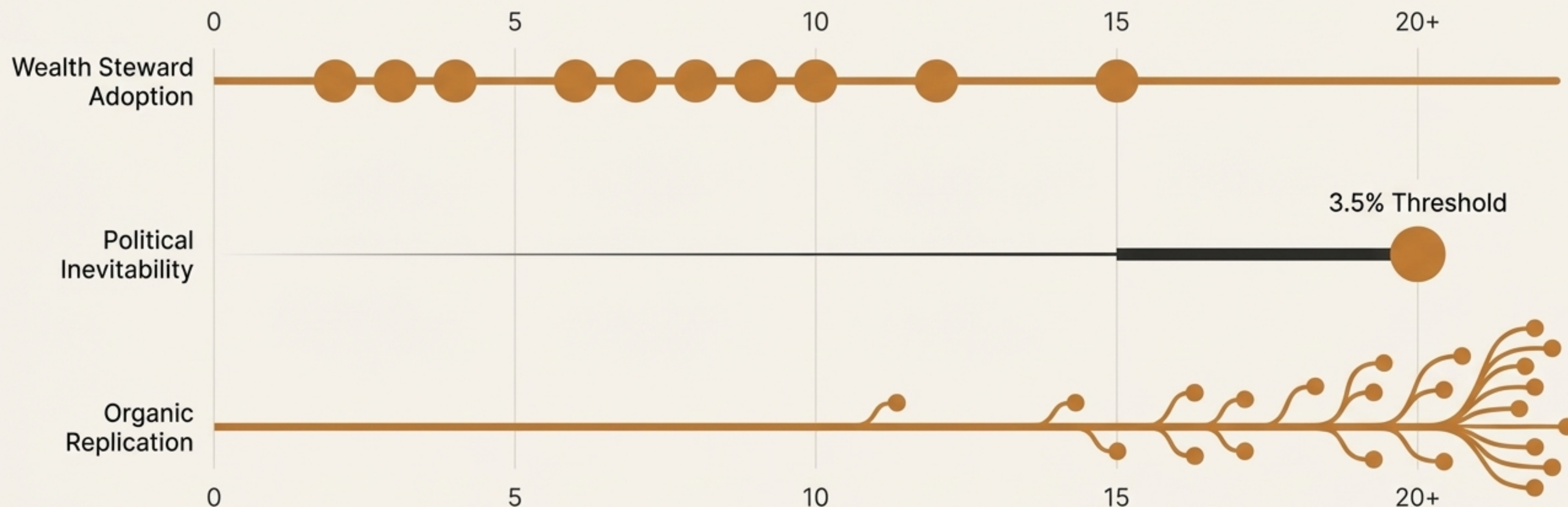
The goal is not 100% adoption. Research by Erica Chenoweth at Harvard shows that when **just 3.5%** of a population participates in a sustained movement, systemic change becomes inevitable.

## The Target

3.5% of the US is ~11 million people, or **~75,000 Dunbarrios**.



# A 20-Year Transformation Where Every Victory is Permanent



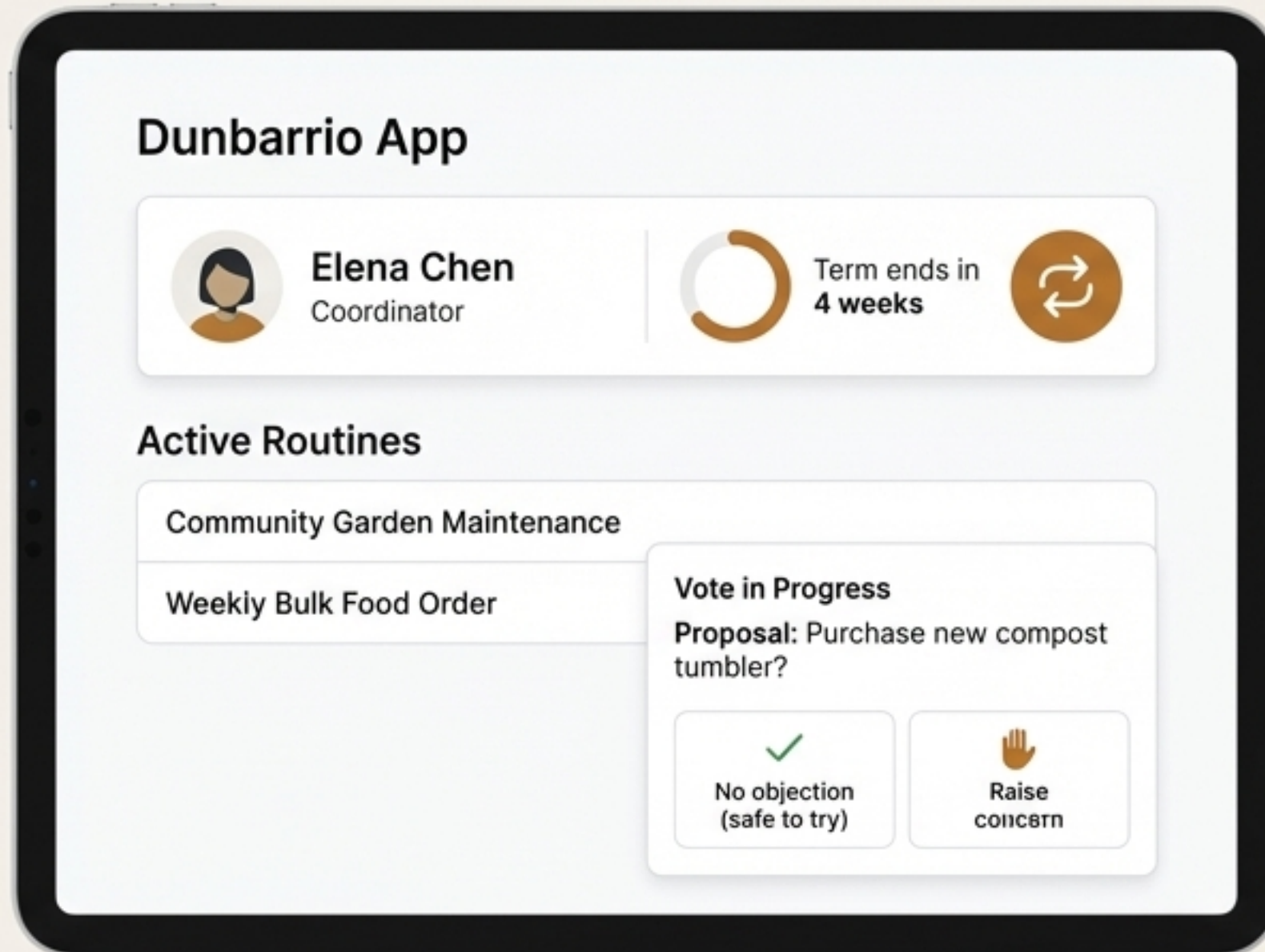
**Timeline 1: Wealth Steward Adoption (5-10 Years):** The primary engine of initial growth. The 'virus' of the idea spreads among wealth holders as early adopters prove the model's success.

**Timeline 2: Political Inevitability (15-20 Years):** The network reaches the 3.5% threshold. Policy adapts to the reality on the ground (tax, healthcare, zoning). The model becomes infrastructure, not just an experiment.

**Timeline 3: Organic Replication (20+ Years):** Mature circles, through their own accumulated savings ('Sovereignty Dividend'), begin to collaborate and fund new circles. The model becomes fully self-sustaining.



# Replacing the Boss with a Protocol



**Direct Circles (5-9 people):** The atomic unit of work and decision-making. Small enough to stay human.

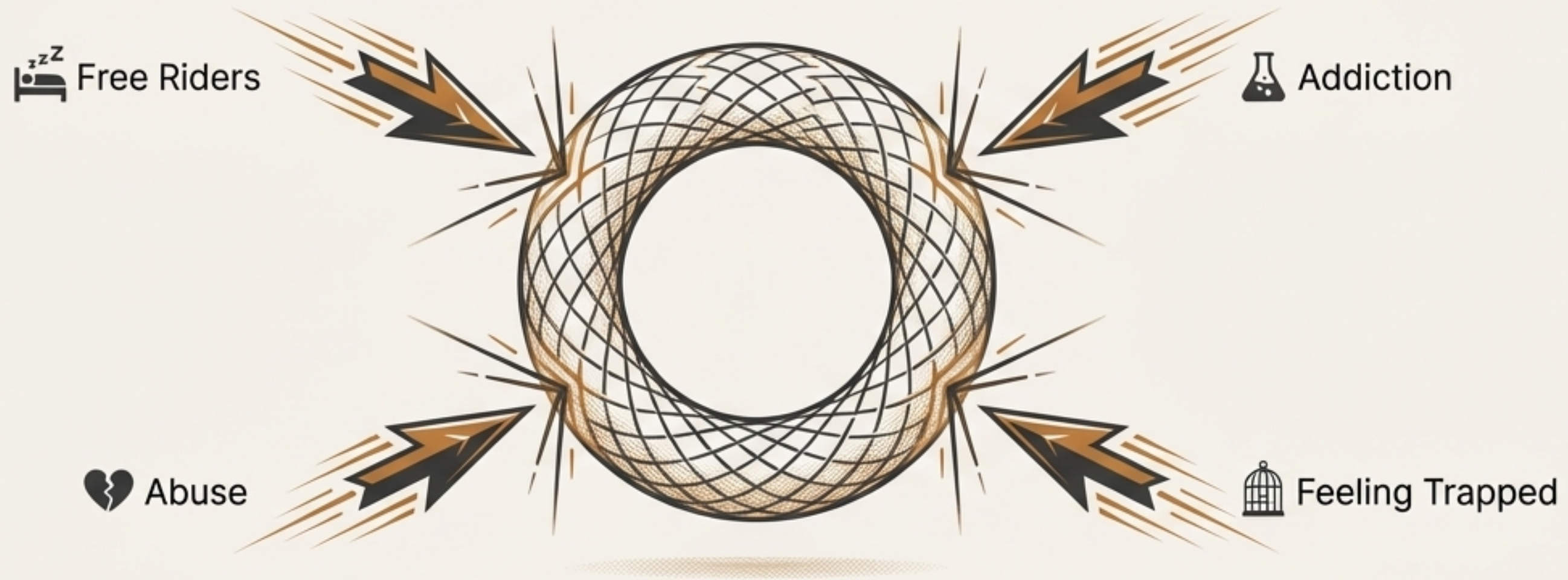
**Rotation of Authority:** Key roles like "Coordinator" must rotate quarterly. Power remains fluid, preventing the capture and abuse I witnessed firsthand.

**Consent, Not Consensus:** For most decisions, the question isn't "Do we all agree?" but "Is this safe to try?" This enables speed and experimentation.

**Relational Accountability:** Conflict is handled within the circle, focusing on restoration, not punishment. External arbitration provides a mandatory escape hatch for serious disputes, preventing internal tyranny.



# We Vaccinate Against Failure Modes We Have Survived.



The system is designed to be anti-fragile, not perfect.

## Free Riders?

Reputation is currency in a group of 150. Social cooling isolates bad actors, and the Participation Mandate requires contribution to receive discretionary benefits.

## Mental Health / Addiction?

Treated as medical issues with protocols for grace periods and care teams. Security is not conditional on perfection.

## Abuse?

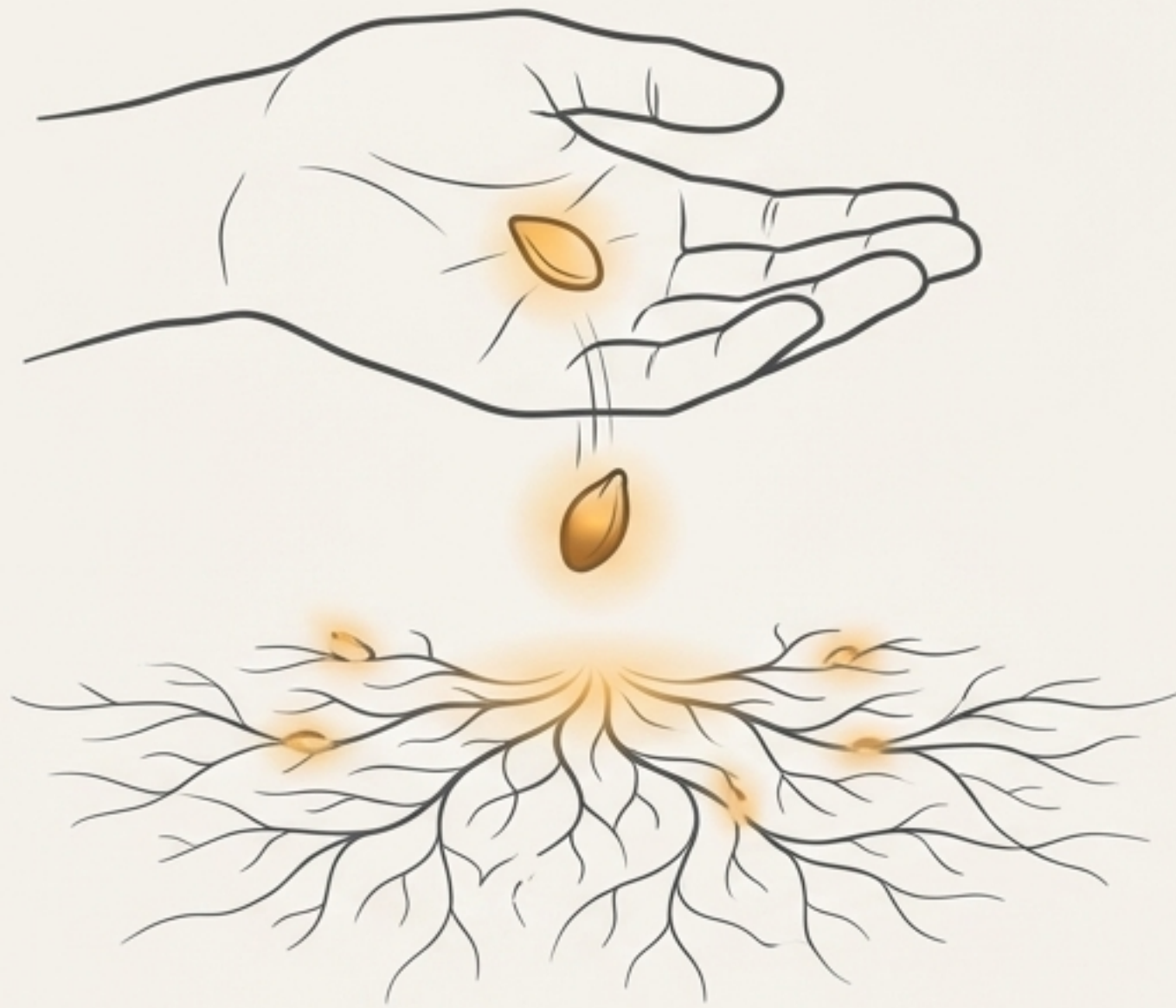
The victim is immediately secured (housing and income are independent). The abuser faces the circle and is removed, not the victim.

## Feeling Trapped?

The **Vested Exit Grant** ensures anyone can leave with dignity and resources (\$20,000 per year of participation, capped). The door is always unlocked.



# Four Pathways to Stewardship.



It is not all or nothing.

**Direct Endowment:** Fund a full circle now. Witness the transformation firsthand.

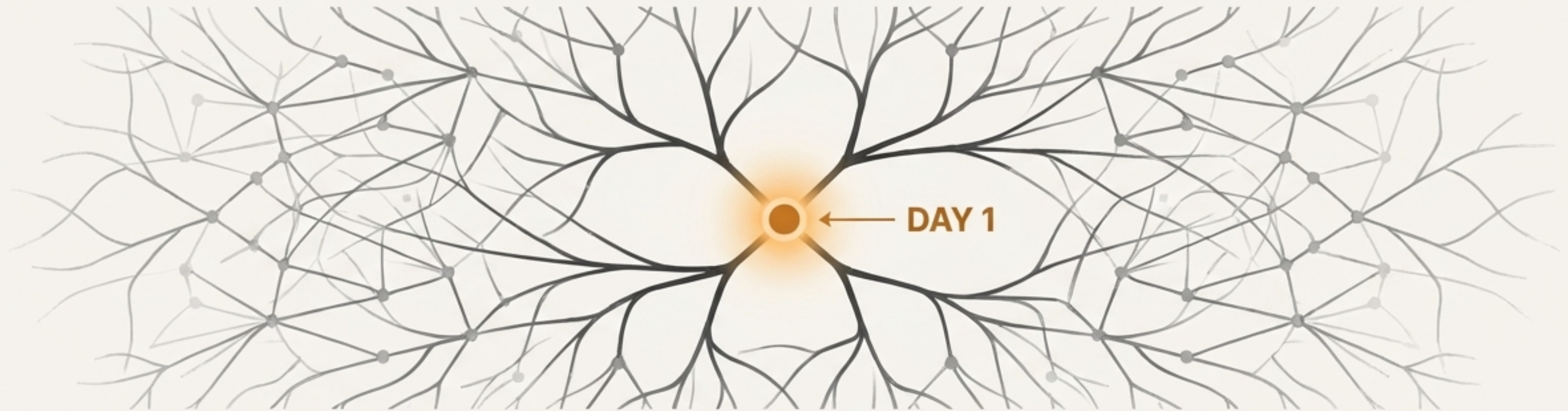
**Progressive Funding:** Commit a percentage of annual income over time. Ideal for business owners with volatile cash flow.

**Matching Grant:** Become a “Bridge Node.” Wait for proven communities to save a portion of their endowment, then provide the matching capital to complete it.

**Legacy Endowment:** Designate a Dunbarrio in your estate plan. Ensure your wealth serves people, not monuments, after you are gone.



# We Can Start Building Tomorrow.



The question is not whether this is possible.  
**It's who is ready to participate in the first wave.**

We are looking for the first **Wealth Steward** to say **"Yes."**

The process begins with a conversation to assemble the team (legal, tax, trust)  
and identify your initial **150-person circle**.

From decision to a fully funded, operational Dunbarrio can take as little as 6 months.





**The Future is Not  
Something We Enter.  
It is Something We Create.**

**Will You Help Build It?**

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**"Let's schedule the first conversation."**