

# “The Theory of Everything”

The “Theory of Everything” (TOE) in terms of physics is the search for unity within the mathematics of Einstein’s Theory of Relativity and the other pillar of modern physics Quantum Mechanics

A number of candidate theories of everything have been proposed by theoretical physicists during the twentieth century, but none have been confirmed experimentally.

“The most popular Theory of Everything is  
String Theory.”

## *“A TOE Philosophy”*

An evolution of: “The Theory of Everything” (TOE)

“The Theory of, what we know now”

“The Theory of, just a little more than we know now”

“The Theory of, more than we now know”

“The Theory of, a lot more than we now know”

“The Theory of, most things”

“The Theory of, just about everything”

“The Theory of Everything”

American Butterfly  
*The Theory of Every Business*

Chapter 3

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“The Theory of, just a little bit more, than we know now”

Page 41: The Universities & “Spartan Contracts”

*“The Theory of Just a little bit more than we know now”*

Page 50: Super University Resort Hospitals “SURH’s”

*“The Theory of more than we know now”*

Page 52: Alternate Energies

*“The Theory of a lot more than we know now”*

# The Universities & “Spartan Contracts”

*“The Theory of, just a little bit more than we know now”*

The desirability of resort towns is a curial factor; from the outset it is important for those that invest to see an immediate benefit. For instance, if “The Window Factory” invests \$2.5 million knowing that before any profiteering they will be receiving a capital asset worth \$5 million, not only will they see great value in investing, banks will see the opportunity to finance them as a safe investment as their loan is hedged by a capital asset.

“American Butterfly” is of course quite a story and will be a popular initiative, indeed very popular, however one can’t rely on a good story and branding alone. As such, by any and all means necessary the popularity and desirability of each resort needs to increase.

Soon we come to another interactive butterfly, listing 16 reasons why the resort towns will increase in desirability, first however, a few key factors found within the “Resorts Butterfly” will be detailed: The Operation Center/University, the hospitals created, & the Alternate Energy initiatives.

Before an analysis of the breakdown of the operation center departments is presented, the concept of “Spartan Contracts” is explained.

## “Spartan Contracts”

The concept of “Spartan Contract’s” was first considered within the original “Spartan Theory”, it detailed the concept that football players improve with experience, and potential can be realized at any age.

The desire of “Spartan Contract’s” is to employ largely non-graduate workers, identified via the “S-World I see you” and “S-World UCS” aptitude and character traits programs. Contracts are 16 years long and hedged to property offering a salary just over \$30,000 plus profit share. At first this salary may not seem like much, however as their property valued is effectively worth double its base cost, a \$12,000 a year bond/mortgage is equivalent to paying \$24,000 in the local area, add a free car and medical insurance and effectively the salary in real terms is worth \$47,000 although it is taxed only on \$33,000, thus \$50,000. If a “Spartan” boy should meet a “Spartan” girl and start a family, their effective household income would be near double that of the average American family. Add the opportunity to double one’s salary via profit share and suddenly Spartan Contracts look most attractive.

The concept of “Spartan Contracts” is a mixture of work, education, and sport; we have all heard the phrase “the best way to learn is to teach” please consider: Who is more likely to think of a new idea to improve the construction process, the logistics officer crunching the numbers in an office, or a man or woman in the field? Maybe it’s an even playing field, however put them in a classroom and perform a brainstorming session and great innovation can be found.

The "Spartan Contracts" concept is in itself as much an economic improvement as it is social, saving the federal government much revenue in both Welfare and Medicaid. Reaching farther in all industries in the long term, particularly with doctoring, it is essential to reduce excessively high basic salaries.

**Universities/Operation Centers:** Initially paid for via 25% of investment capital, then after 4 years paid for via a \$125 million a year levy on combined Network profits. A breakdown of "suggested" spending and departments sees the following

\$37.5 million: S-World Businessbook (Network support and software development)

\$31.2 million: Sports, Media, Film & Advertising

\$18.7 million: Construction (In house building and property development company)

\$12.5 million: Research & Development (To be increased via Special Projects funding)

\$12.5 million: Nursing, Service & Doctoring (Training Academy only)

\$12.5 million: University & Operations Management.

Detail are offered and a staff budget for all departments is detailed, the S-World/Businessbook breakdown is presented as an example, please remember due to Economic Stimulus, many will have their salaries matched with a similar amount of Network Credits.

*(Retrospective Note: When looking at the following breakdowns of university and operation centre departments, please note the actual staff numbers and salaries are simply their as a guide, these will change to a degree. The point of the exercise, besides seeing the creation of many jobs, is to help in understanding just how much back up and assistance network companies will enjoy)*

# University & Operation Centre Departments

The largest department is S-World/Businessbook, suggested staff salaries, positions and numbers are below. In this case the 256 "Spartan Contracts" which are mainly in client liaison roles, with each employee becoming the direct liaison for 16 of the 4096 company sectors found in each individual network.

In all cases there are always more senior staff than Spartans, as such each Spartan is mentored by at least one senior staff member.

## S-World/Businessbook

<b>S-World / Businessbook</b>	\$37,500,000		
Operations	\$7,500,000		
Staff	\$30,029,415		
Actual Operations	\$7,470,585		
Managing Director	\$488,281	1	\$488,281
Senior Analysts and Logistics	\$244,141	4	\$976,563
System Architects	\$244,141	8	\$1,220,707
Financial Analysts	\$152,588	16	\$2,441,413
Senior Programmers	\$152,588	16	\$1,953,132
Accountants	\$122,071	16	\$1,708,991
Advanced Programmers	\$106,812	16	\$1,708,991
Business Sector Specialists	\$106,812	16	\$1,464,851
Network Programmers	\$91,553	32	\$1,464,857
Programmers	\$61,036	32	\$1,953,139
Sales Reps	\$61,036	64	\$3,906,277
Book Keepers	\$45,777	64	\$2,929,715
Spartan Contracts	\$30,518	256	\$7,812,500
		<b>541</b>	<b>\$30,029,415</b>

# Sports, Media, Film & Advertising

The second largest department desired to create film clips, superior photography, and 3D rendering for the various on line portals, alongside TV series and in some cases films adding a glamour contingent to each resort.

One film specific resort "New Hollywood" will be created and additionally funded by a \$2Million levee on each Sports Media division. Further to this, indeed much further to this when resort networks reach POP1 (generate over \$1Billion a year) \$100 Million a year is invested into Film & Media, effectively generating over \$50 Billion a year in the US alone come 2018. There are strategic reasons for this colossal investment detailed later.

Sport and other digressions are very important in life, "healthy body healthy mind," not to mention the saving of medical bills created from a healthy nation. All Spartans will play competitive sport. Sports leagues created, between resorts; indeed initially the number of resorts was specific to the creation of a knockout soccer competition.

In this department the Spartans will be full time athletes, models, actors, or musicians all of whom will learn and assist with all other department operations.

Like the Film department Sports also receives \$100 Million a year from POP1 networks, mainly awarded as prize money in network credits, stimulating the economy of the network. This exercise becomes a profit centre and come 2036 should see half of all Americans offered places in local sports leagues that offer an average of \$2,000 in prize money for participants, inspiring a nation into fitness in mind, body and soul.

Sports / Media / Advertising	\$31,250,000		
Operations	\$6,250,000		
Staff	\$24,705,167		
Actual Operations	\$6,544,833		
Managing Director	\$488,281	1	\$488,281
Senior Directors	\$244,141	2	\$488,282
Senior Managers	\$122,070	4	\$488,281
Sports Professionals	\$122,070	16	\$1,953,125
Advertising & Marketing Staff (Av Salary)	\$76,294	32	\$2,441,420
Film Making & Editing Staff (Av Salary)	\$76,294	48	\$3,662,130
Coaching Staff (Av Salary)	\$76,294	32	\$2,441,420
Photographers	\$76,294	32	\$2,441,420
Graphic Designers	\$76,294	32	\$2,441,420
3D Renderers	\$76,294	32	\$2,441,420
Spartan Sports and Film Contracts	\$30,518	128	\$3,906,250
New Hollywood	\$2,000,000		\$2,000,000
		<b>359</b>	<b>\$24,705,167</b>

# Construction

The construction department is a profitable department; it is in essence both the developer and building company attached to the resort, making a flat 20% fee in the region of \$500Million, as much as all university costs combined.

Additional and sustainable profits will come from private building projects in the local area, government infrastructure projects, alongside network initiated private developments often initiated by a variety of staff in a specific area's desire to have local housing for them to live in taking advantage of the off plan nature of any such developments lowering costs substantially.

In the same vein as above within the Middle 8, the concept of Super String Networks and Quantum Networks are detailed, which in essence see's the network invest substantially into the local communities towns and villages. This process will not start in any feverish way until a network resort is firmly established; however once it starts the construction department will be working flat out, generating more independent income and creating a greater demand for materials and supplies.

Construction	\$18,750,000		
Operations	\$3,750,000		
Staff	\$15,533,506		
Actual Operations	\$3,216,494		
Managing Director	\$305,176	1	\$305,176
Senior Directors	\$183,106	2	\$366,212
Building Economists	\$179,291	4	\$717,165
Logistics Specialists	\$179,291	4	\$717,165
Architects / Engineers	\$118,256	32	\$3,784,193
Site Managers (Master Builders)	\$118,256	32	\$3,784,193
Craftsmen	\$61,036	64	\$3,906,277
Spartan Contracts	\$30,518	64	\$1,953,125
		<b>203</b>	<b>\$15,533,506</b>

# Research & Development

The research and development departments will initially concentrate on pharmaceuticals, solar energy, building economic and logistics, improved agriculture, electronic cars, and the "Theoretical Sciences". As the network and number of resorts grow, new subjects will be championed.

The generous salary awarded to the Leading Scientist and Academic is indicative of building the team around the man.

As with the Sports Media division a \$2Million is levied to each research and development division destined for a dedicated "City of Science".

Further to funding comes the general idea that science budgets are seen in a similar way Western Governments treat defense budgets, in other words, if the scientists want more, if justified they will get more.

On top of fixed and discretionary budgets come "Special Projects" funded by POP1 investment and in general staff who may need to pay part of their profit share to such projects as part of the S-World UCS system called EEE points. A typical example being a staff member, who wishes to have many children, needs to pay for the ecological and recourse footprint, so a fixed figure is diverted from their profit share to a suitable Special Project, in this case one of:

"Rain Africa" which see's the Northern and Eastern deserts turned back to their pre Roman state of fertility.

"Under World" which see's the creation of underground woodland cities, or

"Mission Gliese" Which sees's man, woman, beast and many a plant heading to the star's and in so doing safeguarding earth's complexity.

Research & Development	\$12,500,000		
Operations	\$2,500,000		
Staff	\$8,835,938		
Actual Operations	\$3,664,063		
Leading Scientist	\$976,563	1	\$976,563
Leading Academic	\$976,563	1	\$976,563
Scientific Researchers	\$122,070	16	\$1,953,125
Academics	\$122,070	16	\$1,953,125
Spartan Contracts	\$30,518	32	\$976,563
City of Science	\$2,000,000		\$2,000,000
		<b>66</b>	<b>\$8,835,938</b>



# Nursing, Service & Doctoring

The Nursing / Service / Doctoring department is a dedicated teaching department, its initial aim to train the Nurses to staff the SURHs (Super University Resort Hospitals)

Nursing / Service / Doctoring	\$12,500,000		
Operations	\$2,500,000		
Staff	\$10,009,800		
Actual Operations	\$2,490,200		
Senior Director	\$244,141	1	\$244,141
Directors	\$122,071	4	\$488,283
Administrators	\$61,036	8	\$488,285
Doctors Teaching	\$244,141	4	\$976,564
Nurses Teaching	\$61,036	32	\$1,953,139
Service Teaching	\$61,036	32	\$1,953,139
Spartan Contracts	\$30,518	128	\$3,906,250
		<b>209</b>	<b>\$10,009,800</b>

# University & Operations Management

Desired to be on par with Fortune 500 companies the CEO is awarded \$2Million basic salary with profit share options increasing to \$8Million.

The Dean's salary at just under \$1Million is twice that of the Dean of Harvard, sending a strong message for all Universities to be academically likened to Ivy League schools, colleges and universities.

University & Operations Management	\$12,500,000		
Operations	\$2,500,000		
Staff	\$10,742,188		
Actual Operations	\$1,757,813		
CEO	\$1,953,125	1	\$1,953,125
Dene	\$976,563	1	\$976,563
Directors	\$488,281	4	\$1,953,125
Administrators	\$244,141	8	\$1,953,125
Teachers	\$122,070	16	\$1,953,125
Spartan Contracts	\$61,035	32	\$1,953,125
		<b>62</b>	<b>\$10,742,188</b>

# Summing Up

University & Operation Centre Staff	
Initial Investment over 4 years	
\$500,000,000	
\$125,500,000 per year	
\$100,000,000 Salaries	
\$25,000,000 Operations	\$15,625,000.00

Here are some employment statistics for the operation center and University employees paid for from stage 1 funding. The exact make-up of how the University will function as a teaching institution for all ages will be worked out at a later juncture; all staff have the opportunity to double their salaries in profit sharing once a resort has reached its profit target of \$1 Billion. (Expected between 2 and 3 years).

Actual numbers will increase with stage 2 funding and the increase due to POP1 Sports Media & Research funding, alongside corporate paid employees and S-World UCS professionals.

Spartan Contracts		<b>640</b>
Total Staff Contingent		<b>1,440</b>
Staff with Salaries over \$150,000		<b>80</b>
Staff with Salaries over \$400,000		<b>10</b>
Highest Staff Salary	<b>\$1,953,125</b>	<b>1</b>
Resorts in 2040	512	16
Total Staff in 2018	<b>737,280</b>	
Total Staff in 2040	<b>11,796,480</b>	
Staff with Salaries over \$150,000 in 2018		<b>40,960</b>
Staff with Salaries over \$400,000 in 2018		<b>5,120</b>
Staff with Salaries over \$150,000 in 2040		<b>655,360</b>
Staff with Salaries over \$400,000 in 2040		<b>8,1920</b>

**America Butterfly Question, AB5:** Discounting Class structures, assuming all professors and academics assist, has the case been made if student numbers are small the equivalent of an Ivy League education could be expected?

Definitely \_\_\_\_\_ Probably \_\_\_\_\_ Unlikely \_\_\_\_\_

# Super University Resort Hospitals “SURH’s”

*“The Theory of more than we know now”*

The first direct investment phase anticipates 5 resorts per state, then after a couple of years is followed by a second phase, creating catchment areas slightly larger than the Bahamas. As later presented in the BABY POP analyses by 2040 each resort will create a league of 16, thus creating a critical mass of 8,192 resorts and indeed hospitals, and it is this critical mass that enables the “American Butterfly” solution to absorb the US Medicare and Medicaid costs.

The “American Butterfly” medical solution is part of a global initiative, first on the addenda is pharmaceuticals and medicines. In the previous section we saw the research and development departments focusing on pharmaceutical and medicines research, these are destined to be patent free for all “SURH’s”, global Medicaid and Medicare equivalent programs, and all third world countries.

From the onset it is desired for current pharmaceutical companies to relax their patents for all above mentioned areas. In exchange they will have the rights to sell all new discoveries and advances to those that can afford it, plus they are offered of “easy industry” investments that on paper will in the long term generate more profit that they currently make. In general it is expected that as soon as one sees merit, the rest will follow; the wagons are currently circling around “Johnson & Johnson” who will lose all but two of their major income generating pharmaceutical patents by 2014.

With pharmaceuticals well considered one needs to concentrate on facilities, operations, medical technologies and staff. Facilities are constructed within the first investment phase and added to as the years go on, electricity is free and medical technologies will in time be created within the supplier butterfly structure; as such the main expense is staff.

Currently Medicare caters to around 40 Million retirees; this figure will double to 80 Million within 20 years, Medicaid largely deals with the unemployed and their children; this figure is not expected to rise, indeed due to “Spartan Contracts” it is expected to be reduced by half, as such in total 100Million citizens need to be assisted.

In 2010, Medicare spending was \$453 billion & Medicaid \$290 billion, as such  $(453 \times 2 + 290 \times 2 =)$  \$1,050 trillion would be their 2030 annual liability. According to the USA debt clock, 25% of Medicare liabilities are for pharmaceuticals, thus after production costs \$200 billion can be scratched off, further many or most of the hospitals and doctors that treat Medicare Patients do so for profit, so working from a non-profit perspective a figure between \$700 and \$800 billion seems reasonable.

If we set a base annual figure of \$100 million per resort, we achieve \$819 million, on paper an adequate amount, should the US government see merit in offering payroll & income tax exemptions for employees working within the non-profit wings of the hospitals, more than enough.

Here we see a breakdown of staffing levels per "SURH" adequate for 16 bed nights per patient and a high staff to patient ratio, which thus far seems an improvement on the best current care.

Super University Resort Hospitals		Staff Quotas	
2036 Medicare Enrollment		80000000	
2036 Medicaid Enrolement		40000000	
Deduct Spartan Medicaid		20000000	
Total Enrolement		100000000	
Max Bed Nights per patient		16	
Total Beds Needed		4383562	
Resorts by 2036		8192	
Beds needed per "SURH"		535	
Nurses Per Patient Ratio		150%	
Total Nurses		802.7	
Nurses Av Salary		\$45,776.79	
Nurses Salaries		\$36,742,927.86	
Doctor Per Patient		25%	
Total Doctors		133.7756849	
Av Doctor Salary		\$213,623.47	
Doctors Salaries		\$28,577,625.85	
Auxiliary Staff Per Patient		100%	
Total Auxiliary		535.1027397	
Av Auxiliary Salary		\$30,518.00	
Auxiliary Staff Salary		\$16,330,265.41	
Administrators Per Patient		5%	
Total Administrators		26.75513699	
Av Administrators Salary		\$152,588.31	
Administration Staff Salary		\$4,082,521.20	
<b>TOTAL STAFF COSTS</b>		<b>\$85,733,340.33</b>	

Over time it is desired for most if not all hospital staff to have been trained via the "Spartan Contracts" method, as such besides doctoring, all will be trained to the level of skill one would be required to have as an employee in a 5-star luxury hotel. As with S-World, S-Web and the "per human experience" search engines there is little point copying an existing system if one does not desire to improve it.

Destined to be positioned well within the resort, if possible near a lake the hospital experience is well considered, as this generates two income streams, the first being the sale of villas and apartments attached to the "SURH". Second is income from private health care, with the Medicare problem not destined to be an issue for ten years or more. In the critical formative years the SURH's will for the best part act as luxurious private hospitals, generating a profit.

Finally, a word on the price tag of \$100 million: we are yet to fully examine the "POP" (Pressure of Profit) literature and spreadsheets. We do, however, over time the profits pour into the next sibling, as such their will come a time when all are generating over \$1 billion each year, of which currently (depending on the state) around \$350 million would be paid in corporate tax.

In pure capitalistic business terms, if one considers the SURHs simply as the carrot offered in exchange for corporate tax exemptions, then in the long term, it's an exceptional investment, effectively saving each resort \$250 Million each year.

**America Butterfly Question, AB5:** Given each resort can afford the \$100 Million, has the case been made that the combined 8192 resorts can cover the annual US Medicare & Medicaid bills?

Definitely \_\_\_\_\_ Probably \_\_\_\_\_ Unlikely \_\_\_\_\_

# Alternate Energies

*“The Theory of, a lot more than we know now”*

As presented earlier: “While fossil fuel dependence is rarely mentioned as an economic threat by the CBO and leading US economists, it is for all intents and purposes an equal or greater threat than medical liabilities. Initially as global usage increases so will its price, as the stocks start to deplete, its price will rise again, and when it’s gone it’s gone. Talk of nuclear fusion is a gamble, possibly even a dangerous gamble; the process of sustained large investment in solar and other alternate energy sources needs to start immediately.”

On the 19<sup>th</sup> May 2012 President Obama sited high energy prices as a major problem in current economics, in theory a sustained large investment in solar and other alternate energy will lower current energy prices, as the supply and demand - “its going to run out someday”- factor would be reduced.

Besides the clear and present economic threat, fossil fuel usage is a grave ecological threat. Any initiative to solve one problem solves the other, and as such, this solution is presented as “a lot more than we know now”. The solution, as with most solutions within “American Butterfly” is simply a matter of finance; with enough finance most goals can be reached.

Fortunately it appears investment in alternate energy is one of the most sensible long term investments any company could make. Currently Donald Trump and Apple are investing in Solar Arrays, suggested to become profitable within 9 years. Presumably that means if one invests \$1 million, in 9 years one will have made \$1 million from selling the power, which equates to an 8% annual interest rate. After which one could have paid for the facility and enjoy a revenue in the region of \$110,000 a year, which considering the only cost is maintenance would generate profit of around \$100,000 a year.

On the 17<sup>th</sup> of May 2012, Spain auctioned bonds for just over \$3.2 billion at an interest rate of 4.8%. With the Euro Zone on the brink of collapse and Spain the second most publicized troubled economy after Greece, which is seriously considering defaulting on all outstanding loans; it’s far from a safe investment.

Why anyone would invest in a risky venture for 4.8% when one can invest in Solar Arrays and receive 8% or more is beyond me, especially as the US is currently offering tax exemptions.

Best estimates put the USA as using 2.4Trillion in Energy a year, split roughly into 4 sectors, with a further 7.6% exported

**Industrial usage at 28.2%**

**Transportation at 26.4%**

**Residential at 20.7%**

**Commercial at 17%**

Last year US power consumption fell, due to both increased efficiency and the slowing of the economy. As the “American Butterfly” solution is aimed at bolstering the US economy, one needs to allow for an increase in usage, as such an uninflated (at today’s prices) figure has been estimated at \$4 trillion by 2040.

As illustrated earlier, the university research department will be applying a strong and sustained effort in alternate energies, in particular increasing the energy output of each solar panel. On average, every two years the number of chips that can fit in a microprocessor doubles. Given sustained research it is presumed within 12 years, the mass of minds will at the least have doubled energy efficiency.

If \$4Trillion is needed to power the US by 2040 and it currently takes nine years for a solar array to break even, \$36Trillion is needed. However this can be divided in half if the expected doubling of energy output goes into effect.

Thus \$18 trillion divided by 8,192 resorts leaves just under \$2 billion per resort; this figure is split over 16 years, making \$137 million per year. Furthermore, this figure is split in two, half being a BABY POP commitment, the second half covered by POP1. (BABY POP1 always starts after 4 years, POP1 is only enacted after a company is generating over \$1 billion a year.)

So a \$68.5 million Baby POP annual investment per resort added to a later equal "POP1" investment will provide all the USA's power eventually, provided efficiency can be doubled. In total, generating a \$4 trillion income to the network, most likely the single greatest industry income, although due to the "more money in people's pockets" economic stimulus initiative, the price will probably be reduced.

*(Retrospective Note: Renewable energy spending per network has now increased to over \$200 million per network per year, just in case the energy efficiency is not doubled)*

# Electric Cars

Without the popularization of electronic cars, the 26.4% transpiration petroleum usage will still be in effect. Three initiatives are currently being considered.

1. Subsidized cars: Within the BABY POP financial structure \$20 million per network is destined for the purchase of electronic cars. If in the first phase 16 manufacturers are chosen, each of whom can mass produce only one car, production costs become streamlined.

The initial 2018 guaranteed order would be \$320 million per manufacturer. For the sake of easy mathematics a target sales price of \$10,000 per car would require manufacturers to make the cars for \$6,000

At \$10,000 per car each resort will receive 2000 cars a year. Initially a car is given to each Spartan as a part of their salary package. After this, the remaining cars will be sold at a 50% discount to all employees of partner businesses, thus employees pay \$5,000 for their cars, 80% of the cost of manufacturing.

After 4 years, the car can be sold back to the manufacturer for 50% of purchase price being \$2,500, after which the manufacturers can schedule reconditioning and reselling. Netweok employees effectively pay only \$52 a month.

2. Glamorization. There is no logical reason why manufacturers can't make electronic cars look like their concept cars, or their fueled counterparts. The new Volvo C30 looks just like any other car in its class. Whenever possible each resort shall have its own racetrack, where inter resort competitions are held.
3. The biggest problem with electronic cars is the battery: in their weight, their charge and their lifespan. The Volvo travels for up to 93 Miles (150KM's) at speeds of up to 80 Miles (130KM's) an hour with a Torque of 220NM. However "National Harbor" based in Pala Alto (Silicon Valley) has recently created a vastly improved version that will be able to drive a car for 300 (482km's) Miles on a single charge, a charge that costs only \$10.

**America Butterfly Question, AB6:** Given each resort can afford the annual \$137 Million, (*now over \$200 million*) has the case been made that once all have completed their 16 year programs, the combined 8192 resorts can provide most of the USA's energy needs?

Definitely \_\_\_\_\_ Probably \_\_\_\_\_ Unlikely \_\_\_\_\_?