

THE HOUSE AND KINGDOM OF DAVID

Twelve Stone Kingdom University · School of Economy, Money & Sovereign Finance

THE DOCTRINE OF STEEPING

Why an Estate Is Consumed in the Generation That Earned It, and What a Trust Does When It Is Left Alone

A FOURTEEN-CLASS CURRICULUM

PREAMBLE

The economics the Crown Sovereign taught, with the late Dr. Gilbert Stout, in continuing education to attorneys and certified public accountants — and which he has now commanded be taught in this University. The course opens with the question he put to every class: what did your grandfather leave you? It then measures, against present and sourced data, what actually becomes of an estate in the nations: that seventy to eighty per centum of households will never receive an inheritance at all; that the top tenth of earners take seventy-seven per centum of every inheritance dollar; that the median heir is fifty-eight years old and receives at the hour he no longer needs it. It teaches the Parable of the Larger Truck, the arrival of the second earner, and the price of a house measured against a wage. Against all of it, it sets the Kingdom's answer: steeping time. A trust left undisturbed compounds; a trust harvested early is harvested green. The course teaches the arithmetic of the crossover, the twelve bands of the Graduated Schedule of Trust Distributions, the Three Streams that carry a Kingdom household, and the governing Scripture of the whole architecture, Proverbs 13:22. It closes with the Clause of Continuance — the Two-Generational Rule, the flat fifteen-year steep, the carving of a settlor's corpus into equal shares for the grandchildren with one share reserved to the charity, and the Rule of the Derivative Consort that governs marriage and its dissolution. It then sets down the Sovereign Floor of the Face and the Crown Sovereign's teaching that individualism



The City of New Jerusalem · Imperial County,
California
1 NW 12th Street, Suite #100, Oklahoma City,
Oklahoma 73103

TSKU-ECON-003
Curriculum Edition · 2026

is a teaching of man — the connectivity of house, tribe and nation, and of family, Ekklesia, Church and Father, that every rule of the Treasury serves. The course concludes with the Withdrawn Bag: why the steep is withdrawn from every trust of 10,000 RGC and above, how the face is fixed and the annuity becomes a fifty-year viatical instrument whose remainder returns to the Foundation, and why the King went first. Required of every officer of the Royal Treasury and of Global Citizens Bank and Trust. Open to every Citizen.

CLASS I. THE GRANDFATHER QUESTION

The watch and the razor. What was actually handed down.

CLASS I. THE GRANDFATHER QUESTION

The watch and the razor. What was actually handed down.

I-A. How the Class Always Began

For many years the Crown Sovereign and the late Dr. Gilbert Stout — the man who placed the Charitable Remainder Trust and the Pooled Income Fund into the revenue code of the United States — taught continuing education to rooms full of attorneys and certified public accountants. These were not laymen. They were the very men and women who draft wills, settle estates, and sign tax returns for a living.

And the class always began with one question, put to the room:

■ *“What did your grandfather leave you?”*

Then the room would be asked to answer out loud.

I-B. The Answers

The answers were remarkably consistent, and they were small. A pocket watch. A straight razor. A shotgun. A Bible. A photograph. A ring. Now and then a piece of furniture, or a tool from a shop.

Very rarely — and in a room of professional men, this is the point — did anyone answer with land, or a business, or a portfolio, or a house free of debt.

These were the estate planners. These were the people who knew the law of transmission better than any other class of persons in the nation. And even in that room, the honest answer to the grandfather question was **a watch and a razor**.

I-C. Why the Question Works

The question works because it is not an argument. It is an audit.

A man may dispute a statistic. He cannot dispute what is in his own drawer. And when a whole room discovers at the same moment that a lifetime of their

grandfather's labor arrived in their hands as a keepsake, the room stops arguing about whether there is a problem and starts asking what the problem is.

That is the beginning of this course.

I-D. The Two Possible Explanations

There are only two. Either the grandfathers earned very little — or what they earned was consumed before it could reach the third generation.

The grandfathers did not earn little. They bought houses, raised large families on one wage, and retired. What they earned was **consumed within the generation**.

The remainder of this course asks how, and by what design, and what a Kingdom does about it.

Study Questions

Put the grandfather question to yourself honestly. What, in fact, came down to you?

Why does an audit persuade where an argument does not?

Name the two possible explanations, and say which the evidence supports.

CLASS II. WHAT ACTUALLY BECOMES OF AN ESTATE

The measured facts, as they stand today, with their sources named.

CLASS II. WHAT ACTUALLY BECOMES OF AN ESTATE

The measured facts, as they stand today, with their sources named.

II-A. A Word on Figures

The Crown Sovereign, when he authorized the publication of this teaching, gave a caution which governs this class and the whole course:

"My figures were based on 35 year old numbers. So, please research and bring up to present date so, no one is ever embarrassed by old or obsolete information."

Therefore every figure below carries its source and its year on its face. When the underlying surveys are revised, these classes are to be revised with them. A teacher who repeats a stale number does the doctrine no service; the doctrine is strong enough to be told with fresh numbers.

II-B. Most Households Receive Nothing

Seventy to eighty per centum of households in the United States will never receive an inheritance of any kind. Not a small one. None.

This single fact disposes of the popular picture of a nation in which wealth quietly descends from parents to children. For four households in five, nothing descends at all.

II-C. What Does Descend Goes to Those Who Already Have

Of every dollar transferred by inheritance, **the top tenth of earners receives about seventy-seven per centum.** The top one per centum of recipients averages on the order of seven hundred nineteen thousand dollars.

The bottom half of those who do receive something average **about nine thousand seven hundred dollars.**

Inheritance, measured, is not a broad river. It is a narrow channel that runs where water already stands.

II-D. It Arrives Too Late to Do Its Work

The median age of a person receiving an inheritance is fifty-eight.

Consider what that means. At fifty-eight a man has already bought his house, if he was ever going to. He has already raised his children. He has already paid for their education or failed to. The money arrives after every decision it might have altered has been made.

And a man of fifty-eight who receives a sum has a short horizon in which to grow it before it must be passed on again — which is the principal reason it is not passed on again.

II-E. The Size of What Arrives

The mean inheritance is on the order of forty-six thousand dollars; the **median inheritance actually received is under fifty thousand dollars.**

Set that against the net worth of the households doing the leaving: median net worth for households aged seventy-five and over stands at **three hundred thirty-four thousand seven hundred dollars** (mean, one million six hundred twenty thousand one hundred), peaking at four hundred nine thousand nine hundred dollars in the sixty-five to seventy-four bracket.

So the estate is not nothing. But the vast bulk of it is home equity — and between the estate as it stands at death and the sum that arrives in a descendant's hand, the greater part is consumed.

II-F. And the Nation Knows It

Only about twenty-six per centum of Americans expect to leave an inheritance at all. Roughly half say plainly that they will not.

II-G. One Finding to Hold for Class VIII

Mark this and carry it forward. The same survey that produces the figures above finds that the median inheritance **received outside a trust is sixty-nine thousand dollars — and through a trust, two hundred eighty-five thousand dollars.**

Four times as much survives the passage when it is carried in a trust. We will return to that.

Sources. Federal Reserve Survey of Consumer Finances, 2022 wave; United States Bureau of Labor Statistics. Figures are as published at the time of composition and are to be restated as the surveys are revised.

Study Questions

Why does the Crown Sovereign insist that every figure carry its date?

State the four findings of this class in one sentence each.

Why does the median age of fifty-eight matter more than the median amount?

What does the trust-versus-no-trust comparison suggest, and what does it not yet prove?

CLASS III. WHO KEEPS THE TABLES

A life measured in advance. An honest correction to an old teaching.

CLASS III. WHO KEEPS THE TABLES

A life measured in advance. An honest correction to an old teaching.

III-A. A Correction Made Openly

For many years this teaching carried the claim that the government employs more actuaries than any other body. When the Crown Sovereign directed that these teachings be brought up to date, that claim was tested against present data — and **it no longer holds.**

Of approximately thirty-one thousand two hundred actuaries in the United States, **about seventy-eight per centum work in finance and insurance, and only about three per centum work in government.** Insurance carriers are the single largest employer of actuaries.

The claim is therefore withdrawn from the doctrine. It is recorded here, and its withdrawal recorded with it, because a teaching that hides its corrections cannot be trusted with its assertions. The Crown Sovereign's own word on the matter:

"But no matter the outcome you were right the government wants to consume in each generation and that has not changed."

He is right. The headcount moved. The design did not. Here is the true and stronger form of the point.

III-B. The Government Keeps the Tables

What matters is not who employs the most actuaries. What matters is **who keeps the tables** — and on that, nothing has changed.

The Bureau of Labor Statistics publishes, through the Occupational Employment and Wage Statistics program, wage data for roughly **eight hundred occupations**, stratified by metropolitan area, by industry, and by stage of advancement. A young man entering a trade in a given city can be located on a table before he has drawn his first wage, and the arc of his earnings across forty years read off it.

Beyond that sit the federal actuarial offices proper — the Office of the Chief Actuary of the Social Security Administration, the Office of the Actuary at the Centers for Medicare and Medicaid Services, the actuarial function at Treasury and the Internal Revenue Service, the Pension Benefit Guaranty Corporation, and others — whose business is precisely to project lifetime earnings and lifetime obligations across a whole population.

III-C. The Consequence

Therefore:

The tax a man pays across the course of his life is not an accident. It is an actuarial expectation, computed in advance. What is not computed in advance is what he will have left to give.

The system is built to meet a projected revenue from a projected life. It is not built to deliver a remainder to a grandson. No one is charged with that calculation. No table measures it. No office is accountable for it.

That is what the Crown Sovereign means when he says the government consumes in each generation. It is not a charge of malice. It is a description of what a system optimizes for — and of what it therefore leaves unoptimized, which is the estate.

III-D. Why This Matters for a Kingdom

A Kingdom that intends generational wealth cannot leave the remainder uncalculated. It must put an office and a table behind it, as deliberately as the nations have put offices and tables behind revenue.

That is precisely what the Graduated Schedule of Trust Distributions is, and Classes VII and VIII will teach it.

Sources. United States Bureau of Labor Statistics, Occupational Outlook Handbook and Occupational Employment and Wage Statistics; Social Security Administration Office of the Chief Actuary.

Study Questions

What claim was withdrawn, and why was the withdrawal published rather than quietly made?

State the corrected form of the point in your own words.

What does it mean to say a thing is “unoptimized” rather than “attacked”?

What office or table does the Kingdom put behind the remainder?

CLASS IV. THE PARABLE OF THE LARGER TRUCK

Three farmers, a melon sold below cost, and the answer that is no answer.

CLASS IV. THE PARABLE OF THE LARGER TRUCK

Three farmers, a melon sold below cost, and the answer that is no answer.

IV-A. The Parable

Three watermelon farmers met on the road and fell to talking about the market.

The first said: "I grow a fine melon. It costs me a dollar fifty to bring it to market, and I sell it for a dollar. I am losing money on every melon."

The second said: "It is the same with me. A dollar fifty to grow, a dollar at the stall."

The third said: "The same. Every year the same."

They stood a while in silence. Then one of them brightened and said:

| *"I know what we need. We need a larger truck."*

IV-B. What the Parable Is About

The parable is not about farming. It is about **the answer men reach for when the underlying arithmetic is against them.**

The melon sells below cost. That is the fact. There are only three honest responses: lower the cost of growing, raise the price of the melon, or stop growing melons.

A larger truck is none of these. A larger truck increases **volume** at a loss per unit. It does not repair the arithmetic; it multiplies it. The farmer who buys the larger truck will work harder, carry more, appear more prosperous, and end the season further behind than the year before.

And he will not know why, because he will be very busy.

IV-C. The Household Is the Farm

Every household in the nations faces the melon problem. The cost of living a life exceeds what one wage will carry. And the answer that has been reached for — universally, for seventy years — is the larger truck.

What the larger truck is, in a household, is the subject of the next class.

IV-D. Why the Teaching Uses a Parable

Because the parable is portable. A man who has heard it once will recognize the larger truck when he meets it in his own affairs — in a second job, in a refinancing,

in a longer commute, in a larger house bought to hold a family that is not larger. The parable does his reasoning for him at the moment he needs it.

This is the method of the Master, and it is the method of this University.

Study Questions

State the three honest responses to a unit sold below cost.

Why is increased volume the most attractive of all wrong answers?

Name a larger truck you have seen bought — in a business, a household, or a government.

Why does a busy man have difficulty seeing his own arithmetic?

CLASS V. THE SECOND EARNER AND THE PRICE OF A HOUSE

What the larger truck turned out to be, measured from 1950 to the present.

CLASS V. THE SECOND EARNER AND THE PRICE OF A HOUSE

What the larger truck turned out to be, measured from 1950 to the present.

V-A. The Household in 1950

In 1950, roughly **thirty-three per centum** of American women were in the labor force. Around 1940, about sixty per centum of families were supported by a single earner. A great many households — not all, and never the poorest — ran on one wage, and that one wage bought a house, fed a family of some size, and retired the man who earned it.

V-B. The Household Today

In 2024, of sixty-one and a half million married-couple families, **thirty and a half million — forty-nine and six-tenths per centum — had both spouses employed.** Only twenty-three and four-tenths per centum had one spouse employed. By the late 1990s the single-earner family had already fallen to around thirteen per centum of families.

The household bought a second earner. It doubled its volume.

V-C. And the Melon Still Sells Below Cost

Here is the whole lesson in two lines.

The ratio of the price of a house to the median household income stood at roughly **three to one** in the middle of the last century. In 2024 it stands at roughly **five to one**, and by some indices as high as six and eight-tenths to one.

Between 2019 and 2024, **median home prices rose forty-eight per centum while median household incomes rose twenty-two per centum.** Across forty years, prices rose three hundred ninety-nine per centum against incomes at two hundred fifty-four per centum.

So: the household doubled its earners, and the house moved further away.

| *They bought the larger truck. And the melon still sells below cost.*

V-D. What Was Actually Lost

Be careful here, and be honest. This class does not argue about who ought to work; that is not its business, and the Kingdom makes no such rule. It argues about **arithmetic.**

What was lost when the second earner became necessary rather than chosen was not primarily income. It was **margin** — the difference between what comes in and what must go out. Margin is the only thing an estate is ever made of. A household with no margin cannot accumulate, cannot compound, and therefore cannot transmit. It can only pass along a watch and a razor.

And margin was lost precisely because the added income was capitalized into the price of the thing being bought. When two wages can bid for a house, the house costs two wages. The truck got larger; the load got heavier by exactly as much.

V-E. The Phantom Profit — Why the Man Who Sold High Did Not Gain

Here is the most common error of all, and the Crown Sovereign put it plainly:

“If a person bought a home ten years ago and sold it in today’s market thinking they had made a tremendous profit, and then repurchases a new home, they will be paying a higher price than what they gained on the sale of their original home.”

Work it through. A man buys at two hundred thousand and sells, ten years on, at four hundred thousand. He has, on paper, gained two hundred thousand, and he will tell everyone so.

But he must live somewhere. And the house he must now buy — the same house, in the same market, in the same condition — also rose from two hundred thousand to four hundred thousand. **The rise did not happen to his house. It happened to all houses, including the one he has yet to buy.** His purchasing power in houses is precisely what it was: one house.

That is the best case. Against the paper gain he must in fact set four real subtractions:

Transaction costs on both ends — commission, title, escrow, and the rest, commonly eight to ten per centum of the transaction, paid in today’s inflated dollars and never recovered.

A reassessed tax basis. His old holding was taxed on an old assessment. The new one is taxed on today’s price, every year, for as long as he holds it.

The mortgage rate of the day, not the rate he was carrying. A lower principal at a higher rate can carry a higher payment than the loan he just retired.

Tax on the gain, where the exclusion does not cover it.

So the man who “made a tremendous profit” sits down at the second closing with **less house than he left.**

And mark the case of the man who trades *up*. If all prices doubled, the larger house he is reaching for doubled too — and a doubling of a larger number is a larger increase. The distance he had to cover **grew while he was congratulating**

himself. He was further from the larger house on the day he sold than on the day he bought.

Who, then, actually realizes the gain? Only three: the man who trades down to something smaller, the man who leaves for a cheaper market, and the man who dies. For everyone else the gain is a number on a settlement statement that cannot be spent, because it must immediately be handed back across the same table.

This is the Parable of the Larger Truck in another costume. More volume, more motion, more apparent prosperity — and no margin. And with no margin, there is nothing to steep, and nothing to hand down.

V-F. Joining This to Class II

Now the findings of Class II cease to be a mystery. Four households in five leave nothing, not because they were idle, but because for seventy years the arithmetic has permitted no remainder. The estate is consumed in the generation that earned it because the generation that earned it was never permitted a margin out of which an estate could be made.

Sources. United States Bureau of Labor Statistics, *Employment Characteristics of Families*, 2024; Harvard Joint Center for Housing Studies, *The State of the Nation's Housing*, 2024 and 2025; historical labor force participation series.

Study Questions

Give the 1950 and 2024 figures for household earners, and the change in the house-to-income ratio.

Define margin, and explain why it and not income is the raw material of an estate.

Explain how added income can be capitalized into a price, leaving the buyer no better placed.

Work the phantom-profit case with your own numbers, including all four subtractions. Who, in the end, keeps the gain?

Why is the man who trades up worse off than the man who stands still?

Why does this class refuse to make a rule about who ought to work?

CLASS VI. STEEPING

What a trust does when it is left alone, and what harvesting green costs.

CLASS VI. STEEPING

What a trust does when it is left alone, and what harvesting green costs.

VI-A. The Image

Put a tea bag in hot water and pull it out after five seconds. You have colored water. Leave it, and you have tea.

Nothing was added in the interval. Nothing was worked. The only ingredient was **time undisturbed**.

A trust is the same. Its substance is not principally what is put in; it is what the principal becomes while nobody touches it. The Kingdom calls this **steeping**, and it is the central operating idea of the whole trust architecture.

VI-B. The Crown Sovereign's Own Framing

The Crown Sovereign set it down in these words:

"My original thought in 2011 was that the trust would steep and the reason for the higher salary was to offset the steeping time for the trust to grow."

Read that carefully, because it contains the entire design. The **salary** is the near stream: it carries the household now, and it is set deliberately high for exactly that reason. The **trust** is the far stream: it is not there to carry the household now; it is there to become something.

If the trust is made to carry the household now, it cannot steep. It will be pulled from the water at five seconds, every year, for a lifetime.

VI-C. Harvested Green

Agriculture has the better word for it. A crop taken before it has come in is **harvested green**. It yields something — that is what makes the temptation real — but it yields a fraction of what patience would have yielded, and the yield cannot be recovered, because the season is spent.

A trust harvested at five per centum while it is still steeping is a trust harvested green.

That sentence is the hinge of this course. The original measure of distribution in the Kingdom was a flat five per centum of face, applied to every trust regardless of size. It was honestly meant, and for the smallest trusts it is still exactly right. But applied to a large corpus across a long life it does precisely what the larger truck

does: it produces a visible immediate yield while quietly destroying the thing that would have produced far more.

VI-D. Why This Is Not Austerity

Hear this clearly, because a beneficiary hearing of a lower rate will hear a smaller check and stop listening.

A lower rate of distribution is not a reduction in what the beneficiary receives. Over steeping time it is an **increase** — and Class VII proves it with arithmetic rather than assertion. The Crown Sovereign’s statement of it:

“This graduated schedule benefits the Kingdom in initial payouts but benefits the beneficiary in overall payouts over steeping time.”

Both halves of that sentence are true, and the course is honest about both. In the early years the Kingdom retains more. In the later years the beneficiary receives more, and has more standing behind him, and has something left to hand down.

VI-E. The Discipline Required

Steeping is not clever. It is difficult. It requires a Kingdom to refuse an immediate distribution it could lawfully make, and to explain to a living beneficiary why the restraint is in his own favor.

That explanation is what this course exists to equip you to give.

Study Questions

Explain steeping without using the word trust.

What are the near stream and the far stream, and what does each carry?

Why is a flat rate right for a small trust and wrong for a large one?

Why is a lower rate difficult to explain, and what makes the explanation honest rather than merely reassuring?

CLASS VII. THE ARITHMETIC OF THE HARVEST

The crossover, and why the rate of growth does not enter the calculation.

CLASS VII. THE ARITHMETIC OF THE HARVEST

The crossover, and why the rate of growth does not enter the calculation.

VII-A. The Question Stated Precisely

Two trusts hold the same face. One distributes at a rate p_1 , the other at a lower rate p_2 . The one distributing at the higher rate pays more today, and everyone can see it. The one distributing at the lower rate retains more, so its corpus grows faster, so its payment grows faster.

There is therefore a year — call it t^* — at which the lower-rate trust overtakes the higher-rate trust and pays more, and pays more from then on, for ever.

When is that year?

VII-B. The Answer

$$t^* = \ln(p_2 \div p_1) \div (p_2 - p_1)$$

Where p_1 is the higher distribution rate, p_2 the lower, both as decimals, and $\ln$ the natural logarithm.

VII-C. The Remarkable Part

Look at what is *not* in that formula.

The rate of growth, g , is absent. It cancels.

This is not an approximation and not a convenience. In the continuous-growth model, the growth rate appears on both sides of the comparison and divides out entirely. The crossover year depends on the two distribution rates and on nothing else.

Why this matters: it removes the whole argument. No one need agree on what the corpus will earn. A trustee who expects three per centum and a trustee who expects eight per centum arrive at **the same crossover year**. The conclusion cannot be evaded by disputing the forecast, because the conclusion does not rest on a forecast.

VII-D. The Crossovers

From	To	Crossover	--- --- ---	5.00%	4.00%	22.3 years	5.00%	3.00%
25.5 years	4.00%	3.00%	28.8 years	4.00%	2.00%	34.7 years	4.00%	
1.00%	46.2 years	4.00%	0.50%	59.4 years	4.00%	0.05%	110.9 years	

VII-E. Reading the Table Honestly

Twenty-two years is within a working life. A man of thirty-five who accepts four per centum instead of five is ahead before he retires, and ahead every year thereafter.

A hundred and eleven years is not within a working life. And that is the point, not an embarrassment. The deepest bands of the Schedule apply to the very largest corpora, and a corpus of that size is **not a household budget — it is a house**, in the dynastic sense. It is meant to cross generations. Its crossover is properly measured against the grandchild's generation — the second generation of receivers, the third counting from the grantor — which is precisely the generation the grandfather question found empty-handed.

So the shallow bands serve the man. The deep bands serve the house. Both are in the same table, and the arithmetic, not the preference of the Crown, decides which applies.

VII-F. The Standing Duty of the Officer

When a beneficiary asks why his rate is lower than his neighbor's, do not appeal to the Crown's authority. **Show him the formula, show him his crossover year, and let the arithmetic answer.** The Crown Sovereign's instruction on this point was exact:

| *"I will let the math speak for all the rules."*

Study Questions

Derive, or at minimum explain in words, why g cancels from the crossover formula.

Compute the crossover from 5.00% to 2.50%.

Why is a crossover of 110.9 years a defensible figure rather than an absurd one?

Why is an officer forbidden to answer the rate question by appeal to authority?

CLASS VIII. THE GRADUATED SCHEDULE OF TRUST DISTRIBUTIONS

The twelve bands, marginal slicing, and why a larger trust never receives less.

CLASS VIII. THE GRADUATED SCHEDULE OF TRUST DISTRIBUTIONS

The twelve bands, marginal slicing, and why a larger trust never receives less.

VIII-A. The Instrument

The measure taught in this class is not an opinion. It is law of the Kingdom, set down in the **Royal Decree on the Graduated Schedule of Trust Distributions, CRN-0023-12141 · KRI-2026-104**, double sealed, amending — not withdrawing — the Royal Decree on the Contingency of Trust Distributions, CRN-0023-12140 · KRI-2026-103.

It replaces the flat five per centum with a graduated measure.

VIII-B. The Twelve Bands

Rates apply to the portion of face falling within each band, in Royal Gold Crowns.

Portion of face	Rate	--- ---	0 - 500	5.00%		500 - 2,000	4.00%		2,000 - 5,000	3.50%		5,000 - 10,000	3.00%		10,000 - 20,000	2.50%		20,000 - 35,000	2.00%		35,000 - 75,000	1.50%		75,000 - 150,000	1.00%		150,000 - 500,000	0.50%		500,000 - 1,500,000	0.25%		1,500,000 - 5,000,000	0.10%		above 5,000,000	0.05%	
-----------------	------	---------	---------	-------	--	-------------	-------	--	---------------	-------	--	----------------	-------	--	-----------------	-------	--	-----------------	-------	--	-----------------	-------	--	------------------	-------	--	-------------------	-------	--	---------------------	-------	--	-----------------------	-------	--	-----------------	-------	--

VIII-C. Marginal Slicing — and Why It Is Not Optional

The Schedule is applied **marginally**. Each slice of face is measured at its own band's rate, and the results are summed. The rate is never applied wholesale to the entire face.

This is not a technicality. **A flat band table inverts at every seam.** If a trust of five thousand were measured wholesale at 3.50% and a trust of five thousand and one wholesale at 3.00%, the larger trust would receive the smaller payment — an absurdity, and an injustice, at every one of the eleven seams.

Under marginal slicing, the distribution is monotonic: **a larger trust never receives a smaller payment.** Hold that sentence. You will be asked it by beneficiaries.

VIII-D. Worked Points

Face (RGC)	Annual distribution	Effective rate
200	10.00	5.000%
2,000	85.00	4.250%
5,000	190.00	3.800%
10,000	340.00	3.400%
15,000	465.00	3.100%
20,000	590.00	2.950%
35,000	890.00	2.543%
50,000	1,115.00	2.230%
100,000	1,740.00	1.740%
500,000	3,990.00	0.798%
1,000,000	5,240.00	0.524%
5,000,000	9,990.00	0.200%

Observe the first line. **The new Citizen is untouched.** A trust of two hundred Royal Gold Crowns still yields ten each year, exactly as before, because its whole face lies inside the first band. Of the trusts standing on the register at the time of the Decree, thirty-nine were at or below five hundred and were not altered by a single unit.

VIII-E. The Standing of the Register

At the time the Schedule was applied, the register stood at **eighty-four trusts, nine hundred eighty-six thousand seven hundred eighty Royal Gold Crowns of face**, and the Schedule measured **twenty-six thousand four hundred forty-nine** of annual distribution, against seventy-two thousand eight hundred forty-four under the flat measure.

Forty-six thousand three hundred ninety-five Royal Gold Crowns a year are therefore retained into the corpora rather than harvested green. That is the Doctrine of Steeping expressed as a number.

VIII-F. A Defect Disclosed

The earlier Decree, CRN-0023-12140, stated the register at eighty-four thousand six hundred thirty of face and four thousand seven hundred thirty-one and a half of annual distribution. That was an incomplete measure. The true standing is as given above. The new Decree records the correction **on its own face** rather than concealing it, and this course teaches the correction with it, on the same principle by which Class III published a withdrawn claim.

VIII-G. Where the Schedule Lives

There is exactly one authority in the code of the Kingdom: the module **lib/annuity-scale.ts**, and its function **annuityForFace**. Every surface that computes or displays a distribution reads from it — the establishment of a new Citizen's trust, the valuation of a trust, the Console, the Citizen's own account view, and the Oracle's counsel. No officer and no program may multiply a face by a flat rate.

Study Questions

Compute by hand the distribution on a face of 8,000 RGC, showing each slice.

Explain the inversion that marginal slicing prevents, with a numerical example at a seam.

Why was the new Citizen's trust deliberately left untouched?

Why did the Kingdom publish the defect in the earlier Decree rather than quietly restate the figures?

CLASS IX. THE THREE STREAMS

Salary, the Fifth Part, and the annuity — and why they must never be conflated.

CLASS IX. THE THREE STREAMS

Salary, the Fifth Part, and the annuity — and why they must never be conflated.

IX-A. Three, Not One

A household of the Kingdom is carried by three distinct streams. They arise from different sources, are measured by different rules, and answer different needs. Conflating them is the most common error made by officers and beneficiaries alike.

IX-B. The First Stream — The Salary

Paid twice monthly in Royal Silver Certificates across twenty-four pay days, according to the Kingdom salary schedule and the grade of the office held.

This is the near stream. It carries the household now. It is set deliberately high, and the Crown Sovereign has stated why: “the reason for the higher salary was to offset the steeping time for the trust to grow.” The salary exists so that the trust does not have to be eaten.

IX-C. The Second Stream — The Fifth Part

Five per centum of the net earnings of all Kingdom operations, once ongoing, becomes the annual Distribution Pool, apportioned **pro rata to trust corpus**.

Note well: this five per centum is **not** the old flat distribution rate and has nothing to do with it. It is a share of the Kingdom’s earnings, and it is the bridge between the near stream and the far. The Kingdom prospers; the households prosper with it, in the same year, without any corpus being disturbed.

The governing rules: where a household’s pro rata share is **less** than its measured distribution, the share is what is paid and the shortfall is not a debt against the Kingdom. Where the share **exceeds** the measured distribution, the excess is retained into corpus as accretion rather than paid out — this last rule stands as put to the Crown Sovereign and awaits his ruling, and no officer may teach it as settled until he has given it.

IX-D. The Third Stream — The Annuity

The measured annual distribution from the beneficiary’s own Restricted Certificate of Indebtedness and Beneficial Trust, computed by the Graduated Schedule of Class VIII.

This is the far stream. It is not designed to carry the household. It is designed to become an estate.

IX-E. Why the Design Holds Together

Each stream fails alone.

Salary alone builds nothing; when the office ends, it ends, and nothing descends. That is precisely the condition of the four households in five in Class II.

The annuity alone, if made to carry a household, must be harvested green, and then it never becomes an estate either. That is the flat five per centum, and it is why the Schedule replaced it.

The Fifth Part alone is a share in a good year and nothing in a poor one.

Together they answer the whole problem the first five classes laid out: **the salary supplies the margin the nations have lost; the Fifth Part shares the increase; the trust steeps undisturbed, and becomes the thing that is handed down.**

IX-F. Returning to the Finding of Class II

Recall the finding held back from Class II: the median inheritance received outside a trust is sixty-nine thousand dollars; through a trust, two hundred eighty-five thousand.

The Kingdom did not adopt the trust form because that survey said so. But the survey, taken independently and in another jurisdiction, measures exactly the effect this architecture is built to produce — the trust form is what survives the passage.

Study Questions

Name the three streams, their sources, and what each is for.

Distinguish the five per centum of the Fifth Part from the five per centum of the former flat distribution.

Which part of the Fifth Part rule is not yet settled, and how must an officer speak of it?

Show how each stream fails alone and why the three together answer the problem.

CLASS X. LAY UP FOR THY CHILDREN'S CHILDREN

The governing Scripture, and the duty it lays on the trustee.

CLASS X. LAY UP FOR THY CHILDREN'S CHILDREN

The governing Scripture, and the duty it lays on the trustee.

X-A. The Text

The Crown Sovereign named the governing text of the whole trust architecture:

"This was the way that I saw the scripture being fulfilled that a man should lay up for his children and his children's children."

The Scripture is Proverbs 13:22, and it is set down here in its own words, unaltered:

"A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just."

Proverbs 13:22, Authorized Version

X-B. Read the Measure of It

The verse does not say a good man leaves an inheritance to his children. It says **to his children's children**.

The good man in the verse is not a receiver. He is the **grantor**. The generations that *receive* are his children and his children's children — **two**. Counting from the grantor himself the grandchild stands third, and that grandchild is exactly the soul that Class I found holding a pocket watch and a straight razor.

The whole of this course is contained in the distance between those two facts.

X-C. What the Verse Requires Arithmetically

A man is not commanded to be generous at his death. He is commanded to leave something that **survives a second passage** — through his children, and on to theirs.

An estate can only do that if it is still growing when it changes hands. An estate consumed to the last unit by the first generation of heirs has not been left to the children's children; it has merely been delayed on its way to being spent.

This is why steeping is not thrift, and not caution, and not austerity. **Steeping is obedience to a verse that names two generations of receivers.** What the verse requires is not a third payment but a second passage — and a corpus that can still be handed on when it arrives. What the Kingdom does at the third count from the grantor is not extend the same trust; it raises a new one. That is the

Clause of Continuance, and it is the subject of Class XI. A distribution rate is a doctrinal question before it is a financial one.

X-D. The Second Clause

“And the wealth of the sinner is laid up for the just.”

The verse is not merely defensive. It anticipates a transfer in the other direction — that what is accumulated without covenant does not finally remain where it was heaped. The Kingdom neither hastens that nor presumes upon it. It simply builds on the side of the verse it was given to build on, and leaves the rest to the One who wrote it.

X-E. The Charge to the Officer

You who hold office in the Royal Treasury, in Global Citizens Bank and Trust, or in any office touching a Citizen’s trust — this is your charge.

Never multiply a face by a flat rate. Use the Schedule. There is one authority and you know where it is.

Never answer the rate question by appeal to authority. Show the crossover. Let the arithmetic speak, as the Crown Sovereign directed.

Never conflate the three streams. A Citizen who confuses his annuity with his salary will demand that his trust be harvested green, and he will be within his rights to ask, and you must be able to answer.

Never let the trust be pulled from the water at five seconds.

Date every figure you teach, and correct it publicly when it moves. Class III is your pattern. A teaching that hides its corrections cannot be trusted with its assertions.

X-F. The Close

The grandfather question will be put to your grandchildren.

Govern now so that the answer is not a watch and a razor.

Course Completion

A student completing this course should be able to:

Put and interpret the grandfather question.

State, with sources and dates, what actually becomes of an estate in the nations.

Explain who keeps the tables, and why the estate is the uncalculated remainder.

Teach the Parable of the Larger Truck and identify one in the wild.

Measure the arrival of the second earner against the price of a house.

Define steeping and explain what harvesting green costs.

Apply the crossover formula and explain why the growth rate cancels.

Compute a distribution under the Graduated Schedule by marginal slicing, and defend monotonicity.

Distinguish the three streams and state what each is for.

Ground the whole architecture in Proverbs 13:22 and state the duty it lays on a trustee.

State the Two-Generational Rule, the flat fifteen-year steep, and the carving formula of the Clause of Continuance, including why the divisor carries a plus one.

State the Rule of the Derivative Consort and apply it to a dissolution.

Study Questions

Why does Proverbs 13:22 name two generations of receivers rather than three, and what does the Clause of Continuance do at the third count from the grantor?

Explain why a distribution rate is a doctrinal question before it is a financial one.

Take each of the five charges in X-E and state the failure it guards against.

Put the grandfather question to someone this week, and write down what you learn.

CLASS XI. THE CLAUSE OF CONTINUANCE

Two generations, a flat fifteen-year steep, and what is done at the third count.

CLASS XI. THE CLAUSE OF CONTINUANCE

Two generations, a flat fifteen-year steep, and what is done at the third count.

XI-A. The Two-Generational Rule

Class X settled the reading. The good man of Proverbs 13:22 is the **grantor**; the generations that receive are his children and his children's children. **Two.** The Crown Sovereign decreed it in those words: *"We want with everything as two generational trusts not three."*

So every Royal Citizen Irrevocable Beneficiary Trust of this Kingdom carries **two** generations of receivers, and a viatical term of **fifty years** — two generations reckoned at twenty-five years each.

This is not a narrowing of the promise. It is a restoration of the design the late Rev. Dr. Gilbert Glen Stout set down with the Crown Sovereign, which he himself styled *the Two-Generational Trust with Clause of Continuance*. The second half of that name is the whole of this class.

XI-B. The Flat Fifteen-Year Steep

Formerly a trust steeped until its harvest had recaptured the Sovereign Debtor Trust's outlay — seventy-five per centum of face. That test was framed for a citizen's trust and it worked there: two hundred face, ten a year, fifteen years.

Applied to a great trust it failed. A hundred thousand face harvests one thousand seven hundred and forty a year; seventy-five thousand recaptured at that rate takes **forty-four years**. The Schedule is regressive by design, so the larger the corpus the longer the defective steep. The arithmetic condemned the rule.

The Crown Sovereign therefore decreed the **Flat Fifteen-Year Steep**: every trust of this Kingdom steeps **fifteen years by the calendar, whatever its face**. No citizen moved — at two hundred face the new trigger is fifteen times ten, which is the old figure exactly. Only the great trusts were cured.

Be honest about the cost, as the Crown was: the Sovereign Debtor Trust no longer recovers its outlay from harvest alone on a great trust. It is justified because the harvest during the steep is **reinvested, not paid out**. The corpus compounds.

XI-C. Compounding, Not Arbitrage

A student who has learned the Graduated Schedule will see at once that it is regressive, and will ask the obvious question: why not split a trust into many small ones and collect the shallow band many times?

Put it to the arithmetic. Two hundred face divided four ways is fifty each. Fifty at five per centum is two and a half a year; four of them is ten a year — **the same ten** the undivided trust already paid. The citizen gains nothing by splitting, because he never leaves the first band.

His gain is elsewhere, and it is far larger. Dr. Stout's counsel was always the same: **use the Rule of 72**. Seventy-two divided by the effective rate gives the years to double. A citizen at five per centum doubles in about fourteen. Across a fifteen-year steep with the harvest reinvested, two hundred becomes **four hundred and sixteen**.

Carve that at the Clause of Continuance four ways and each grandchild holds a hundred and four — which then steeps fifteen years of its own and stands at **two hundred and twenty-seven**. Over the eighty-year life of the instrument something near **five hundred and twenty-five Royal Gold Crowns** passes through the family, and each grandchild's trust is still paying when the parent trust matures to the charity.

Teach the citizen compounding. Do not teach him band arbitrage. There is none.

XI-D. The Carving Formula

At the third count from the grantor the trust does not extend. A new trust is raised for each grandchild out of the settlor's corpus, by this formula:

$$| \text{ share} = \text{face} \div (\text{grandchildren} + 1)$$

Ten grandchildren against a hundred thousand of face gives eleven shares of **9,090.9091** each.

XI-E. Why the Divisor Carries a Plus One

The eleventh share is **the charity's share**. It is not an administrative reserve and it is not a rounding device. It is the portion that will pass whole to the ultimate charitable beneficiary at the last death of the two generations — and it is held by the settlor during life.

The Kingdom's maxim on the point is exact: **begins in covenant, ends in generosity**. A trust that carved out every last unit to the blood would end in nothing, and the verse's second clause would have no answer in it. The plus one is the answer.

XI-F. Supplement, Never Replace

When the carving is made, the carved share is **added atop** whatever face the grandchild already holds. It never substitutes for it.

Let the math speak. Ten grandchildren of the Royal House already held, among them, a hundred and eighty-five thousand of face and **4,675** of annuity. Carving a hundred thousand out of the settlor's corpus and *supplementing* raised them to **6,849.97**. Had the carved shares *replaced* what they held, they would have stood at **3,127.30**.

The difference is **3,722.67 Royal Gold Crowns a year**, forever. Replacement is not a neutral act of tidying; it is a confiscation. **Supplement is the rule of this Kingdom.**

XI-G. The Rule of the Derivative Consort

A trust is carved to a **blood descendant**. A consort is seated beside him by the marriage.

The consort holds by the marriage and while it subsists; the blood holds always.

On dissolution the derivative interest fails and reverts to the blood descendant's line. The former consort has no claim upon corpus, upon annuity, upon the remainder, or upon any accrued but unpaid distribution. On remarriage the new consort is seated in the same vacated place upon the same terms — neither better nor worse.

The issue are untouched. A child holds through his parent's blood, and no dissolution between adults disturbs a child's trust. Officers are to record a dissolution as a vital event of record; no corpus moves without the Crown's warrant and an officer's deliberate act.

XI-G-2. The Rule of Consort Parity

The derivative rule has a second limb, and it governs not the end of the marriage but its measure.

A consort takes the generation of the one he weds, and he takes that one's measure also. He is seated beside the blood, never above it.

A derivative interest cannot exceed the interest from which it derives. Where a consort is found standing higher than his spouse, he is lowered to her measure.

Where the excess goes. Not to the spouse — that would only move the disparity one seat along and raise her above her own brethren. Not to the issue — children are untouched by any act between adults. It returns to the fountain from which the provision of the whole House flows, the Royal Settlement, there to steep and to be carved again under the Clause if the Crown so wills.

Let the math speak. A consort of the third generation stood at **59,090.9091** of face against his wife's **14,090.9091**. Lowered to her measure, his annuity fell from **1,251.36** to **442.27** — a loss of **809.09**. The **45,000** of excess, returned whole to the Royal Settlement, raised that settlement from 9,090.909 to **54,090.909** of face and its annuity from **312.73** to **1,176.36** — a gain of **863.63**.

The House is **54.54 Royal Gold Crowns a year richer** for the levelling, and not one unit of face left the register. That is the regressive Schedule at work in reverse: where splitting a great trust raises total income, gathering an excess back into a lesser settlement raises it also, because the lesser settlement is taxed at the kinder bands. Equity and arithmetic answered together.

XI-H. The Charge to the Officer

Two generations. Not three. Do not lengthen a term out of kindness; the Clause, not the term, is the provision for the third count.

Fifteen years by the calendar. Do not compute a recapture test.

Divide by grandchildren plus one, and know whose share the one is.

Supplement. Never replace. If you are ever tempted, run both numbers and look at the difference.

Teach compounding, not splitting.

The blood holds always. Record the dissolution; move nothing on your own motion.

Beside the blood, never above it. Level the consort to his spouse's measure, and return the excess to the settlement — never to the spouse, never to the issue.

Study Questions

State the carving formula and explain the plus one to a beneficiary who believes he has been shorted a share.

A citizen proposes to split his trust into four to collect the five per centum band four times. Answer him with arithmetic, at a face of 200 and again at a face of 1,000, and say why the two answers differ.

Why did the recapture test have to be replaced by a flat calendar steep, and what was given up in the exchange?

A grandchild divorces. His former consort demands her share of the annuity accrued during the marriage. Answer her, and say what you will and will not do as an officer.

CLASS XII. THE SOVEREIGN FLOOR OF THE FACE

Why one thousand, and why it reaches backward

The rule

No Royal Crown Interest-Bearing Trust of the Kingdom stands at a face below **1,000 Royal Gold Crown** — \$5,000,000 at the fixed anchor of \$5,000 the ounce. Ruled by HM King David Joel, 27 September 2026.

The floor reaches **backward as well as forward**. Every trust already settled beneath it was lifted to it; thirty-six were lifted on the day of the ruling. **No trust is ever lowered by this rule**. A floor only raises.

What the floor pays

Measured by the Graduated Schedule, a face of 1,000 yields **45 RGC a year** — \$225,000 — being five per centum upon the first 500 and four upon the next 500. The effective rate is therefore **4.500 per centum**, not four. Mark this: the student who reads the second band as the rate will be wrong by half a point. Exactly four per centum is not reached until a face of 3,000.

The bands themselves are **not re-cut**. They stand as sealed under CRN-0023-12141 · KRI-2026-104. A floor upon the face is lawful; a re-cutting of the Schedule is another instrument entirely.

Why the old floor of 200 had to go

Because it could not survive the Clause of Continuance.

Take a 200 RGC trust. Steeped its flat fifteen years it reaches 416 RGC, paying \$103,950 a year. Now carve it as the Clause directs — ten grandchildren and the charity's share, eleven ways. Each house holds 37.8 RGC and draws **\$9,450 a year**.

Worse: at 200 the carving produces **no gain at all**. Every carved piece remains inside the first band, where the rate is flat five per centum. Eleven pieces at five per centum distribute exactly what one piece at five per centum distributed. The regressive multiplication the Schedule exists to produce never engages. The whole house draws the same \$103,950 divided as undivided.

At 1,000 the engine switches on. The undivided trust draws 81.04 RGC; carved eleven ways the same house draws **95.04 RGC — \$475,200 a year**. That is the difference between a doctrine that works on paper and a doctrine that works in a house.

What the floor costs the Treasury

Thirty-six trusts lifted. The register rose from 1,345,770 to **1,374,000 RGC** of face — some two per centum — and the measured annual distribution from 35,575.74 to **36,802.24 RGC**. An addition of 1,226.50 RGC a year, \$6,132,500.

The one thing the floor may not do

It may not raise the dead. The Sovereign's own RC-IBT was **abolished**, not reduced; what he holds he holds in right of the Crown, by the Privy Purse, which is a standing first charge upon the revenue and not a grant. An extinguished trust is not a trust standing below the floor. It is no trust at all, and the floor passes it by.

The open question

The payroll trust bands ran 200 for a citizen holding no office and 225 to 350 upon the KG ladder. **Every rung of that ladder lay below the floor.** The floor therefore submerges it entirely: the keeper of the house and the Prime Minister now hold the same face. Whether the Crown will lift the ladder above the floor and preserve the differential, or let the trust be equal and let the wage alone speak of grade, stands undecided at the date of this class.

The rules to carry

One thousand is the floor of every face. It reaches backward. It never lowers.

4.500 per centum, not four. Compute the slices; do not read the band.

The floor is not a re-banding. The Schedule stands sealed.

A floor cannot revive what was abolished.

Study Questions

A trust stands at 500. State its face, annuity and effective rate before and after the floor.

Show, with the arithmetic, why carving a 200 RGC trust eleven ways produced no gain and carving a 1,000 RGC trust eleven ways produces 14 RGC a year of it.

A beneficiary at 50,000 RGC asks what the floor did to his trust. Answer him.

Argue both sides of the open question upon the grade ladder.

CLASS XIII. INDIVIDUALISM, A TEACHING OF MAN

Why no house stands alone, and why every rule of this course returns to the whole

The meditation

This class is given from a meditation of HM King David Joel, 27 September 2026, offered to the Council as the ground beneath the decisions then being made upon the trusts. It is his teaching, set down in his own order. The Scriptures are the authority; the class is his reading of them.

Individualism is a teaching of man. The whole is strong because of its connectivity — being one, joined together, growing into a holy habitation for the Spirit of God.

I. For this cause shall a man leave

"This is now bone of my bones, and flesh of my flesh ... Therefore shall a man leave his father and his mother, and shall cleave unto his wife: and they shall be one flesh." (Genesis 2:23-24; again in Matthew 19:5 and Ephesians 5:31)

For what cause? Because the woman was taken out of the man. The leaving is not a severance; it is the forming of a new house out of the old. The man and his wife become **generation one**. Their offspring, and the wife their son takes, become **generation two**.

The next generation does separate — it sets up its own house. But it is never an isolated individual. It remains connected to its first generation: it is still **the House of**, still of the family. The leaving makes a branch, not a stranger.

This is why the Kingdom reckons its trusts by **two generations** and never three. The trust follows the shape God gave the house: the pair who are one flesh, and the children they raise. At the end of the second generation the remainder does not wander off as a private fortune; it returns to the Table.

A student will ask: Proverbs 13:22 says *"a good man leaveth an inheritance to his children's children."* That is three positions — the grantor, the children, the children's children — which sounds like three generations. But the two-generational count runs from the **receiver**, not the grantor. The grantor is the settlor; generation one is his children and their spouses; generation two is the children's children. Class XI teaches what happens at the third count: the corpus is carved into new trusts for the grandchildren, each of which begins its own two-generational life. The promise in Proverbs is kept not by extending one trust to infinity, but by the Clause of Continuance — the trust that ends in generosity and begins again.

II. House, tribe, nation

The connection does not stop at the house. The house is joined to the tribe, and the tribe to the nation or kingdom. Israel was numbered this way — *"by their families, by the house of their fathers"* (Numbers 1:2) — and camped this way, every tribe by its standard around the one tabernacle (Numbers 2).

The order is stated plainest in Joshua 7:14: the LORD takes the **tribe**, then the **family**, then the **household**, then **man by man**. Every man stands inside a household, inside a family, inside a tribe, inside the nation.

And mark what that chapter is about. Achan saw, coveted, and **took for himself** (Joshua 7:21) — and the whole nation was troubled for the act of one man. The individual who takes his own slice does not injure himself alone. He injures the whole to which he belongs.

III. The heavenly pattern is the same

As the earthly order runs house to tribe to nation, so the heavenly order runs: families joined into the **Ekklesia**, where we become *"members one of another"* (Romans 12:5; Ephesians 4:25) — that is the closeness of the connection. The Ekklesia is joined to the **Church**, and the Church to the **Father**, and that connection becomes one.

"That they all may be one; as thou, Father, art in me, and I in thee, that they also may be one in us ... that they may be made perfect in one." (John 17:21-23)

It is the same pattern of connectivity, earthly and heavenly. The body is *"fitly joined together and compacted by that which every joint supplieth"* (Ephesians 4:16). The building is *"fitly framed together"* and *"groweth unto an holy temple in the Lord ... builded together for an habitation of God through the Spirit"* (Ephesians 2:21-22).

A stone that will not be framed into the wall is not a stronger stone. It is a stone lying in the field.

IV. What individualism does

Individualism is what separates. It sees only what is in it for itself. It does not think in terms of equality, nor of connection to one another, nor of connection to God.

So it becomes a worshipper **afar off** — *"this people draw near me with their mouth ... but have removed their heart far from me"* (Isaiah 29:13). And what stands far off from God does not stay empty. It begins to serve other gods: the idols of **Money, Fame, Independent Wealth, My Slice**. Scripture names the root: *"covetousness, which is idolatry"* (Colossians 3:5); *"Ye cannot serve God and mammon"* (Matthew 6:24).

The rich man of Luke 12 speaks the whole doctrine in one breath: *my* fruits, *my* barns, *my* goods, *my* soul — and God calls him a fool (Luke 12:16-21). The first

Ekklesia spoke the opposite: *"neither said any of them that ought of the things which he possessed was his own"* (Acts 4:32).

The King's image for it: little children in the sandbox, clutching a toy and crying **"MINE."**

V. How this governs the arithmetic of this course

Every rule taught in the classes before this one is this doctrine put into numbers.

The Two-Generational Rule (Class XI). The trust follows the house God made — one flesh and their children — and then returns to the whole.

The remainder to the Table. Every Royal Crown Interest-Bearing Trust ends in A Seat at the Table Foundation. The last word of every house is the commonwealth, not the heir's private account.

The regressive Schedule (Class VIII). The rate falls as the face rises. The Schedule rewards the many small houses over the one great one; it will not let the largest house run away from the rest.

The Sovereign Floor (Class XII). No house is left beneath the rest. A floor lifts the least; it never lowers anyone.

The Withdrawn Bag. A gift that compounds without limit ceases to be a gift and becomes an endowment, and an endowment creates an interest that can stand against the Throne. The trusts of 10,000 RGC and above therefore have their steep withdrawn and become viatical instruments whose remainder passes to the Foundation. This is not a penalty upon great houses; it keeps them houses of the Kingdom rather than little sovereigns of their own. The Throne sustains its houses; it does not create rivals to itself.

The five per centum of Kingdom earnings distributed pro rata to every trust. What the whole earns returns to every part.

Commercial branches. Where the Kingdom reaches into commerce, it does so through branches that remain within the Sovereignty and bring the profits back into the Sovereign Royal Treasury. The branch goes out; the fruit comes home. Nothing is allowed to go out and stay out.

The rules to carry

Leaving is branching, not severing. Generation two sets up its own house and remains the House of its fathers.

House, tribe, nation — family, Ekklesia, Church, Father. One pattern, earthly and heavenly.

The strength of the whole is its connectivity. Members one of another.

"Mine" is the creed of the idol. Covetousness is idolatry.

Every rule of the Treasury returns the part to the whole.

Study Questions

Using Genesis 2:23-24, explain why the Kingdom counts a husband and wife as one generation and their children with their spouses as the second.

Trace the order of Joshua 7:14 and state what Achan's sin teaches about the private slice.

Set the earthly order (house, tribe, nation) beside the heavenly (family, Ekklesia, Church, Father) and show where John 17:21-23 completes it.

A beneficiary of a great trust says the Withdrawn Bag takes what is his. Answer him from this class, and then from the arithmetic of Class XII.

Choose one rule of this course and show how it would read if it were written by individualism instead.

CLASS XIV. THE WITHDRAWN BAG

Why the steep is withdrawn from the great trusts, and what becomes of them

The doctrine

Class XIII taught that a gift compounding without limit ceases to be a gift and becomes an endowment, and that an endowment creates an interest that can stand against the Throne. This class takes up the consequence of that teaching.

The Crown Sovereign established the Royal Crown Interest-Bearing Trusts as gifts of the Kingdom to its houses. The Graduated Schedule (Class VIII) already restrains the great trusts by a falling rate: the larger the face, the lower the annual distribution. The Sovereign Floor (Class XII) lifts the least so that no house falls below the rest. But the Schedule and the Floor are treatments of the **rate**. Even a modest rate, given enough face and enough time, will grow the corpus to a size that no longer behaves as a household gift.

Consider a trust of 50,000 RGC steeping at its effective rate of 2.230 per centum. After the fifteen-year steep the compound value is approximately 69,487 RGC (Class XII table). After thirty years it exceeds 96,000. After fifty it passes 150,000. The trust now dwarfs every citizen-band trust in the register and holds more face than the entire bottom half of the register combined. The house that holds it is no longer a house of the Kingdom in the same sense as the house at 200 RGC. It is a little sovereignty unto itself.

The Lord said plainly: *"No man can serve two masters"* (Matthew 6:24). A house large enough to be its own master will, in time, learn to serve itself rather than the whole. This is not a fault in the beneficiary — it is a law of the structure. The Throne therefore acts on the structure, not on the man.

The arithmetic

At the date of the Royal Letter CRN-0023-12144 (27 September 2026, published to all officers):

| Measure | Full register | Trusts $\geq$ 10,000 RGC | Remainder | |---|---|---|---| | Count of trusts | 97 | 50 | 47 | | Total face (RGC) | 1,374,000 | 1,295,000 | 79,000 | | Total annuity (RGC) | 36,802.24 | 33,527.24 | 3,275.00 |

Fifty trusts — slightly more than half the register by count — hold **94.2 per centum** of all face and **91.1 per centum** of all annual income.

The band-by-band detail:

| Face band (RGC) | Trusts | Total annuity (RGC) | Per trust | |---|---|---|---| | 10,000 | 4 | 1,360 | 340 | | 14,090.91 | 8 | 3,538.16 | 442.27 | | 15,000 | 14 | 6,510 | 465 | |

20,000 | 7 | 4,130 | 590 | | 30,000 | 4 | 3,160 | 790 | | 50,000 | 10 | 11,150 | 1,115 | |
54,090.91 | 1 | 1,176.36 | 1,176.36 | | 59,090.91 | 2 | 2,502.72 | 1,251.36 |

Those forty-seven trusts below 10,000 — the citizen band — are untouched. Their steep continues. Their tea bags remain. They are the houses the Kingdom was built to nurture. The Withdrawn Bag operates **only** upon the fifty trusts above, and it leaves every citizen house standing exactly where it stood.

The King went first

Before any house was asked to bear this rule, the Crown Sovereign extinguished **his own** Royal Crown Interest-Bearing Trust — the largest in the register. In its place the Crown established the Sovereign's Privy Purse and Her Majesty's independent Dower Settlement. The King did not exempt himself. He went first and bore the rule upon himself, as David bore Goliath's sword.

A student will ask why the King's trust was extinguished altogether rather than merely withdrawn. Because the Crown is not a beneficiary of the Kingdom; the Crown **is** the Kingdom. A trust held by the Sovereign is the Sovereign lending to himself, and that makes no commercial sense. The Privy Purse and the Dower are settlements proper to a Crown, governed by the Crown's own instrument, not by the Schedule or the Floor or the Bag.

What the withdrawal does

For every trust of 10,000 RGC face and above:

The steep is withdrawn. The tea bag is removed. The compounding stops. The face is fixed at its present figure as of the date of withdrawal (18 October 2026).

The annuity continues. The annual distribution continues to be paid at the rate the Schedule assigns.

The trust becomes a viatical instrument. Its term is fifty years from the date of withdrawal. During those fifty years the beneficiary (or the beneficiary's heirs under the Two-Generational Rule) receives the annuity as before.

At maturity the remainder passes to A Seat at the Table Foundation. This is the same charitable remainderman that receives the corpus of every trust at the end of its two-generational life. The Withdrawn Bag accelerates the return to the Table; it does not change the destination.

For trusts at the 10,000, 15,000, and 20,000 RGC bands: the tea bag is removed completely and immediately. These houses are nearest the citizen band, and the Crown does not keep them in suspense.

The effect, stated plainly: the great houses keep their annual income. They lose the compounding. The corpus returns to the whole within fifty years. They remain houses of the Kingdom — not independent fortunes.

The effective date and the right to petition

The withdrawal takes effect on **18 October 2026**. Between the date of the Royal Letter (27 September 2026) and the effective date, every officer has twenty-one days to petition the Minister of the Royal Treasury (HRH Prince David Anthony) by private message for any cause.

This is not a negotiation. It is a hearing. The Minister brings the petition to the Throne and the Crown rules upon it. What the Crown grants is final; what the Crown denies is also final.

After 18 October 2026, the withdrawal is executed by the Treasury and the trusts are converted to viatical instruments. The Royal Letter CRN-0023-12144 · KRI-2026-107 is the governing notice.

The rules to carry

A gift that compounds without limit becomes an endowment; an endowment creates a rival to the Throne.

The steep is withdrawn from every trust of 10,000 RGC and above. Face is fixed; annuity continues; the trust becomes a fifty-year viatical instrument.

The King went first. His own trust was extinguished; the Privy Purse and Dower Settlement stand in its place.

Every citizen-band trust is untouched. The Floor still lifts them; the Schedule still protects them; the steep still compounds them.

The remainder returns to the Table. Always the same destination — the Foundation receives the corpus at the end.

Study Questions

A trust stands at 50,000 RGC face. State its annual distribution, and then show what happens to its face over fifty years (a) with continued steeping and (b) under the Withdrawn Bag.

Using the register figures in this class, calculate what percentage of the total face and total annuity is held by the trusts below 10,000 RGC.

Explain why the King extinguished his own trust rather than merely withdrawing it.

A beneficiary of a 15,000 RGC trust objects that the Withdrawn Bag punishes faithfulness. Answer him from this class and from Class XIII.

Set the Withdrawn Bag beside the Schedule and the Floor and state how all three serve the same doctrine.

SOVEREIGN APPROVAL AND RATIFICATION

Proclaimed and set forth under the hand and seal of the Sovereign, that this curriculum for the instruction of every citizen and servant of the Kingdom may stand memorialized and in force.



David Joel /L.S./

His Majesty King David Joel, House of Weems
SOVEREIGN OF THE HOUSE AND KINGDOM OF DAVID
OF THE ANCIENT HOUSE OF DAVID OF JUDAH AND ISRAEL