

## Understanding Economics 101

Economics is the study of scarcity, the reality that resources are finite while human desires are virtually unlimited. Every society must decide how to allocate limited goods, services, labor, and capital. At its core, every economic system is challenged by one fundamental question: How are scarce resources distributed? The answer determines whether a society experiences prosperity or decline, innovation or stagnation, freedom or control. Systems that harness individual incentives through private property and free markets tend to produce abundance by aligning human behavior with productivity and innovation. Systems that rely on central control often struggle with inefficiency, misallocation, and persistent shortages.



Modern debates over free markets, socialism, health care, and wealth inequality are not theoretical. They directly shape real-world outcomes that affect every household. History consistently shows that when incentives and ownership are misunderstood or ignored, the consequences are severe. When systems align with human nature and reward effort, they generate growth, opportunity, and rising living standards. This Economic Battle Plan™ outlines the core mechanics of scarcity and incentives, the role of ownership, and the historical record of economic outcomes so you understand which systems create prosperity and which undermine it.



### In this briefing we will discuss the following:

- » Scarcity, Incentives, and the Core Function of Economic Systems
- » Ownership, Private Property, and the Free Market vs. Socialism Divide
- » Historical Evidence: Human Nature, Failed Predictions, and System Outcomes

**YOUR MISSION:** Understand how scarcity, incentives, and ownership shape economic outcomes so you can identify and support systems that create prosperity.

## WHY YOU SHOULD CARE

- » These principles determine how essential resources, including health care, energy, food, and housing, are priced and distributed, directly affecting your cost of living and access to services.
- » Economic systems influence your ability to earn, save, invest, and build long-term financial security for your family.
- » Understanding incentives helps you recognize why many policies produce unintended consequences such as shortages and rising costs.
- » Ownership and property rights affect your ability to control your labor, protect your assets, and pass wealth to future generations.
- » Learning from historical outcomes helps you avoid supporting policies that have repeatedly led to economic decline while identifying those that foster growth and opportunity.

Ep. 10-393 (OSINT) Open-Sourced Intelligence Report.  
This briefing is an exclusive teaching by Kevin Freeman.

Kevin Freeman is considered one of the world's leading experts on the issues of Economic Warfare and Financial Terrorism. He has consulted for and briefed members of both the U.S. House and Senate, present and past CIA, DIA, FBI, SEC, Homeland Security, the Justice Department, and local and state law enforcement. His research has been presented in critical DoD studies on Economic Warfare, Iran, and Weapons of Mass Destruction to the Secretary of Defense and the Under Secretary of Defense, Intelligence. He has traveled extensively with research trips to Russia and China and throughout Europe and the Americas. He is also a contributing editor for Tactics and Preparedness magazine.

Kevin is a co-founder of the NSIC Institute; Host of Pirate Money Radio; Speaker of the Cherokee Community of North Texas; a Senior Fellow at the Center for Security Policy; former Trustee at Oklahoma Wesleyan University; and a member of the Advisory Board of First Liberty Institute.



## 1. Scarcity, Incentives, and the Core Function of Economic Systems

Scarcity is the central reality of economics. Resources are limited, while human desires are not. Every society must answer the same question: who gets what, when, and how.

This is not theoretical. It determines the cost of your health care, the price of energy, and the availability of everyday goods.

In a free-market system, this problem is solved through price signals. When demand exceeds supply, prices rise. That rise signals producers to increase output and encourages consumers to adjust behavior, conserve, or seek alternatives.

Over time, this process balances supply and demand. Economists refer to this as price discovery, where voluntary exchange determines value and directs resources to their most efficient use.

**“Economics is the study of scarcity... people have limited resources and unlimited desires.”** – Kevin Freeman

This is where incentives come into play. Human beings respond to rewards and consequences. Systems that reward productivity, innovation, and efficiency produce more of those outcomes.

When effort is directly tied to reward, individuals are motivated to solve problems, improve processes, and create value.

In contrast, when governments replace price signals with administrative decisions such as rationing, wait times, or eligibility rules, incentives become distorted. These systems often aim for fairness, but in doing so they disconnect effort from outcome.

The result is predictable: shortages, inefficiencies, and declining quality.

A clear example is the third-party payer system. This occurs when neither the buyer nor the user directly pays the full cost. Insurance companies, employers, or government programs cover most of the expense.

When this happens, the person making the decision is not fully responsible for the cost, and the person paying is not consuming the service.

“The government spends other people’s money on things that it won’t consume. It doesn’t care about the price or the quality.” –Kevin Freeman

This dynamic reduces sensitivity to both price, quantity, and quality. When something appears free, demand increases regardless of cost. Meanwhile, providers face less pressure to compete, and administrative layers expand to manage access. The result is higher overall costs and increased waste.



Health care illustrates this clearly. With total **spending exceeding \$5 trillion annually**, much of the system operates under third-party payment structures.

Compare that to markets where consumers pay directly, such as laser eye surgery. Competition has driven prices down dramatically while improving quality, because incentives remain aligned between buyer and seller.

When individuals control both the cost and the benefit of their decisions, they optimize for value. When third parties control those decisions, discipline breaks down.

This principle highlights the power of incentives working through markets. Scarcity does not automatically lead to decline. When incentives are aligned, scarcity becomes a catalyst for innovation and growth.

This naturally leads to the next question. If incentives and allocation methods determine outcomes, then who controls those incentives? The answer lies in ownership.

**⚠ Attention: Scarcity is not the problem. The method of allocation is. Systems that align incentives with responsibility create abundance. Systems that separate them create waste, shortages, and decline.**

## 2. Ownership, Private Property, and the Free Market vs. Socialism Divide

At the heart of every economic system is a simple but decisive question: Who owns the means of production and the results of labor? This includes the tools, factories, land, intellectual property, and capital used to create goods and services.

The answer to this question determines how incentives are structured, how wealth is created, and ultimately who controls the future.

In a free-market system, individuals own their labor and the property they create. This ownership is not just a legal concept. It is the mechanism that aligns effort with reward.

When individuals are able to keep the fruits of their work, they are motivated to innovate, invest, and produce. This is what drives economic growth and raises standards of living.

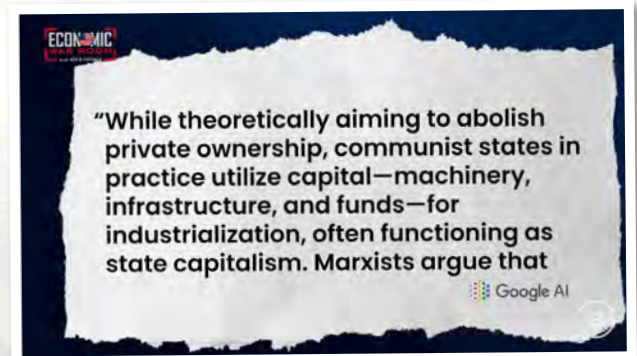
**“The difference between economic approaches has to do with how the capital is allocated... Do you own it as an individual or should the state own it?”** –Kevin Freeman

Private property creates accountability and discipline. It forces individuals and businesses to make decisions based on real costs and real outcomes. It also allows wealth to be accumulated, preserved, and passed on, creating long-term stability for families and communities.

In contrast, systems like Socialism or Communism that centralize ownership in the state attempt to redistribute resources presumably in the name of fairness.

While the intention may be equality, the effect is the removal of the very incentives that drive productivity. When the link between effort and reward is weakened or eliminated, motivation declines and output follows.

This is only further exacerbated when one asks who is in control of the redistribution: that small group inevitably becomes disproportionately powerful, with absolute control over the people.



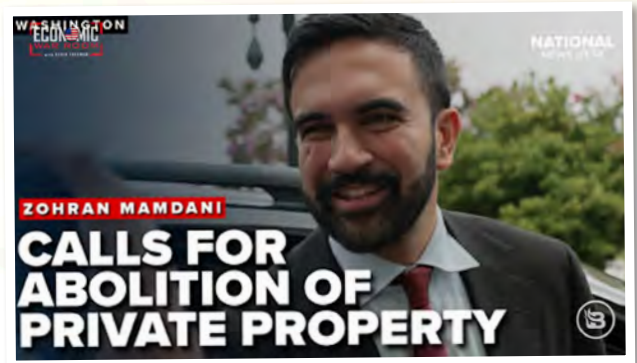
This is not a theoretical debate. It plays out in real systems every day. Even in modern economies, when decision-making authority shifts away from individuals and toward centralized institutions, the same pattern emerges.

The third-party payer structure in health care is one example. When the person receiving care is not the one paying for it, and the decision-maker is not directly affected by the outcome, economic discipline breaks down.

The consequences are clear. Consumers demand more because they are insulated from cost. Providers face less pressure to compete on price. Bureaucracies expand to manage allocation. The system becomes more expensive and less efficient over time.

Even systems that claim to eliminate private ownership still rely on **capital**. Hence, all systems are capitalist, even communist systems. In practice, this is state-controlled capital allocation, where decisions are driven by political priorities rather than consumer needs. This leads to misallocation of resources and reduced innovation.

“This is a battle that we’re seeing for the future of America. Will we go down Zohran Mamdani’s path, which is socialism/communism with Muslim characteristics, or are we going to go the approach of Thomas Jefferson, who believed that in life, liberty, and your individual pursuit of happiness? How do you get there? By owning your own labor, by owning private property, by building wealth, by passing it on to your kids, by helping make the world a better place.” –Kevin Freeman



The deeper issue is not simply economics. It is autonomy and responsibility. Ownership gives individuals control over their decisions and the consequences that follow. When ownership is removed, that control shifts to centralized authority.

This sets the stage for the broader implications. If ownership determines incentives, and incentives determine outcomes, then history should provide a clear record of what works and what does not.



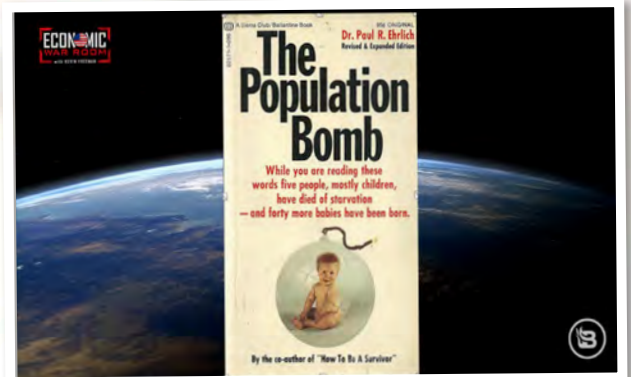
**Attention: Ownership is the control point of any economic system. When individuals own property and bear the consequences of their decisions, prosperity follows. When ownership is centralized, incentives weaken, power concentrates, and economic performance declines.**

### 3. Historical Evidence: Human Nature, Failed Predictions, and System Outcomes

Economic theories must be tested against reality. History provides a clear record of what works and what does not. The consistent pattern is this: systems that align with human nature succeed, and systems that attempt to override it fail.

One of the most prominent examples of failed economic thinking comes from Paul Ehrlich's 1968 book *The Population Bomb*, which predicted mass starvation and resource collapse due to population growth.

These predictions were rooted in Malthusian theory, the belief that population growth inevitably outpaces resource production.



Ehrlich's claims were directly challenged by economist Julian Simon, who argued that human ingenuity and market incentives expand resource availability rather than deplete it.

The two made a wager on the future price of key commodities. According to Ehrlich, if resources were truly becoming scarce, prices would rise. Instead, prices fell over the following decade as innovation, substitution, and efficiency improved supply.

“Julian Simon decided to put a test to Ehrlich's theories in 1980. He offered to bet on whether the price of five commodities would go down or up in the next ten years. Ehrlich was allowed to choose the five metals chromium, copper, nickel, tin and tungsten. And he took the bet. It really was a wager over human beings and free markets. If Ehrlich was right and people were devouring the Earth's resources, then the price of those resources would go up. If Simon was right. Human beings would respond to shortages

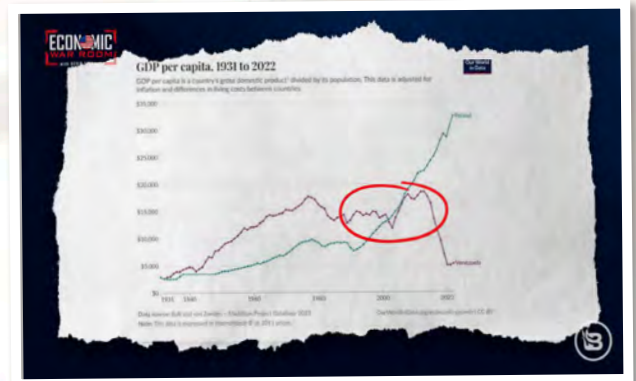
with ingenuity, and prices would, in the long term go down. In 1990, Simon won the bet and Ehrlich paid up.” –Kevin Freeman

This was not just a bet about metals. It was a test of two competing worldviews. One assumed limits and decline. The other recognized that human creativity, when properly incentivized, turns scarcity into opportunity.

This same pattern appears across nations and throughout history. Countries that embraced centralized economic control, including the Soviet Union, Maoist China, and Venezuela, experienced severe economic decline, shortages, and widespread poverty.

These systems attempted to impose equality through control, but in doing so they removed the incentives required for productivity and innovation.

In contrast, countries that moved toward free-market systems saw dramatically different outcomes.



Poland, emerging from communism, embraced market reforms and experienced rapid economic growth and rising living standards. The difference was not resources. It was incentives and structure.

The lesson is even visible in early American history. The Pilgrims initially operated under a system of communal ownership. Productivity collapsed, and starvation followed. It was only when private property was introduced, assigning land to individuals, that output increased, and survival was secured.

**“(Common) Property in Plymouth Colony... bred confusion and discontentment and retarded much employment... [but private ownership] made all hands very industrious.” –William Bradford**

This outcome is critical because it removes a common excuse. These were not corrupt regimes or bad actors. The Pilgrims were disciplined, faith-driven people attempting to build a community. Yet the system still failed because it ignored human nature.

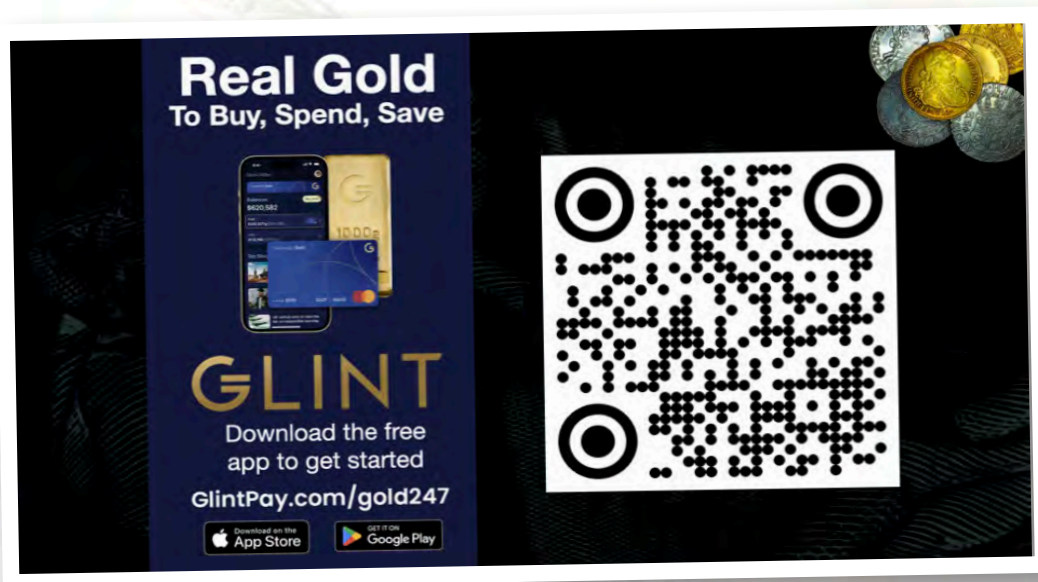
The broader lesson is clear. People respond to incentives. When effort is rewarded, production increases. When effort is disconnected from reward, output declines. This principle holds regardless of time period, geography, or intent.

**“Human nature. That’s why free markets work and socialism fails. People respond to incentives.”** –Kevin Freeman

This reality ties directly back to ownership and allocation. When individuals directly benefit from their work, they create more value. When that ability is removed, systems stagnate and decline.

History does not present mixed results on this question. It presents a consistent pattern that reinforces the same conclusion across different contexts.

**⚠ Attention: History confirms what economics predicts. Systems that align with human nature, incentives, and ownership create prosperity. Systems that ignore them, no matter how well-intentioned, produce scarcity, decline, and failure.**





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## **ACTION STEPS:**

1. **Evaluate your current financial strategy with an advisor who understands incentives, ownership, and economic risk. Seek out an [NSIC advisor](#) who can help structure your portfolio and planning decisions to align with free-market principles and long-term wealth protection.**
2. Assess policy proposals critically. Ask how resources are allocated, who controls them, and whether incentives are strengthened or weakened as a result.
3. Favor ownership and control. Structure your financial life and business decisions to maintain control over your assets, income, and long-term wealth-building capacity.
4. Reduce reliance on third-party decision-makers wherever possible, particularly in health care and financial planning, where misaligned incentives often drive higher costs and lower quality outcomes.
5. Study real-world economic history. Use clear examples such as the Ehrlich-Simon bet, the Pilgrims' transition to private property, and the contrast between Venezuela and Poland to recognize patterns of success and failure.

## **ONGOING ACTION STEPS:**

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2. **Get the book [Pirate Money](#) to learn about the transactional gold and silver movement sweeping America. Legislation has now passed in Florida, Texas, Arkansas, Louisiana, Missouri, and Utah! This is the answer to inflation and the looming threat of CBDC.**
3. **Get a copy of [According to Plan](#) to better understand these domestic attacks on our Liberty as well as the overall Marxist plan to consume America.**
4. Seek opportunities to inspire other Americans to stand up for what is right.
5. Send them this Economic Battle Plan™ and ask them what they are doing to stand for America and Liberty!
  - » Elect Politicians that understand the need to preserve American Liberty.
  - » Encourage and ask your elected officials to educate themselves.

- » Ask them how they are working to strengthen our education system and reverse the push for Marxist indoctrination. These are big issues, if your representatives are not aware and working toward solutions directly or indirectly based on their committees, hold them accountable!



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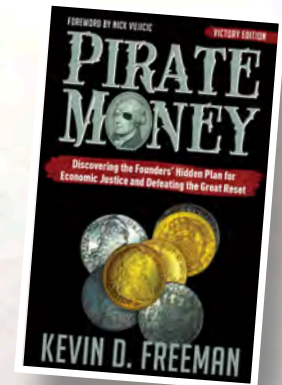
6. **Check your investments to see if they are helping fund the agendas of Globalist Elites. If you have a financial advisor insist that they give you an update and encourage them to become part of the NSIC.**

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7. Be certain to buy Kevin’s new book, *Pirate Money: Discovering the Founders’ Hidden Plan for Economic Justice and Defeating the Great Reset*. Learn more at [www.PirateMoneyBook.com](http://www.PirateMoneyBook.com).





In the **Economic War Room**®, we encourage Americans to be the “little ships that make the difference.” You cannot solely rely on the government or the president to solve America’s problems. You have to make a difference. It is up to you to help take our country back and create a voice for economic liberty. [The little ships are based on Churchill’s Operation Dynamo that rescued the British Expeditionary Forces in the Miracle of Dunkirk.]

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“The difference between economic approaches has to do with how the capital is allocated... Do you own it as an individual or should the state own it.”

–Kevin Freeman, CFA; Host, Pirate Money Radio

“Human nature. That’s why free markets work and socialism fails. People respond to incentives.”

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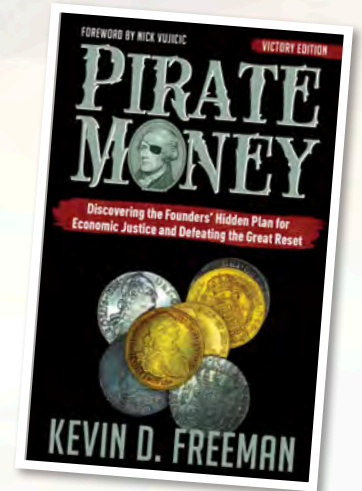
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## About Kevin Freeman

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## Action Steps

**Evaluate your current financial strategy with an advisor who understands incentives, ownership, and economic risk. Seek out an [NSIC advisor](#) who can help structure your portfolio and planning decisions to align with free-market principles and long-term wealth protection.**

Subscribe to BLAZETV (Use the code ECON) <https://blazetv.com/econ>

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