

# HELLO TOMORROW

FIELD GUIDE

SHARED  
WEALTH  
FUND



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# Hello Tomorrow Field Guide: Shared Wealth Fund

This Field Guide is about one idea:

*When collective systems generate massive wealth, collective dividends must be part of the design.*

A.I. is accelerating productivity by drawing on shared knowledge, public investment, and common infrastructure — yet nearly all of the value it creates is treated as privately earned.

That mismatch won't hold.

A Shared Wealth Fund is a way to get ahead of the problem, by designing participation before value concentrates so completely that we're left reacting to crisis.

This guide is about acting early, calmly, while we still have space. It's a practical guide for how ordinary people like us can help make this idea real... now.

The pages that follow offer simple ways to:

- Talk about A.I.-driven wealth more honestly
- Shift from private ownership to collective participation
- Normalize shared dividends without panic

This guide exists because we still have time to act. Once it's a crisis, we've waited too long. Each practice is small, but together, they shift systems.

—JAD, February 2026







# ADOPT NEW LANGUAGE

## **WHY?**

Systems don't change until the words we use stop pointing us in the wrong direction. Old language carries old assumptions – about who creates value, who deserves it, and what's possible.

## **PRACTICE:**

- Start guiding UBI conversations toward the idea of a Shared Wealth Fund
- Explain pre-distribution when people bring up taxes (re-distribution) as the only solution
- Talk about how it's our collective participation that made A.I. technology possible
- Start discussing how we should all have ownership in this because we all helped build it

You don't have to "correct" people, just model better language. This isn't "semantics." It's infrastructure for better thinking.







# WIDEN THE “EARNING” STORY

## WHY?

We've been taught a story about wealth that leaves out most of what actually made it possible. When we only credit individual effort, we erase the ecosystems that produce value and normalize extreme inequality as “deserved.”

## PRACTICE:

- Acknowledge public infrastructure, education, and shared systems
- Name timing, geography, and luck as real inputs
- Say “effort matters, but it’s never the whole story”
- Use “ecosystem” language when talking about success stories

Don't attack the myth, outgrow it.

Because *nothing* grows outside an ecosystem.







# ASK “WHO BENEFITS?” EARLY

## WHY?

Once money starts to pile up, it gets harder to share. Asking “who benefits?” early is how we keep that from happening. If no one asks who benefits, the people with ownership decide by default. It’s a lot easier to design fairness at the start than to fix unfairness later.

## PRACTICE:

- Ask “who will benefit automatically from this?”
- Ask “how are gains shared if/when productivity increases?”
- Ask “are benefits for participants built in, or are there only benefits for ownership?”

Ask these questions early, not after things break. You’re not “demanding answers,” you’re making the questions normal.

That alone starts to shift systems.







# BORING OWNERSHIP EXPERIMENTS

## WHY?

Big systems don't appear all at once. They start as small, unremarkable experiments that quietly prove something important: shared assets can produce shared benefits without everything falling apart. Before ideas become policy, they become normal.

## PRACTICE:

- Pay attention to places where communities own things together
- Notice when value is shared broadly instead of money flowing to just a few people
- Support local or public efforts that return benefits to everyone, not just "owners"
- Take seriously the experiments that don't feel flashy or ideological

If it feels a little boring, that's a good sign. Boring means stable, repeatable, scalable.









# REPAIR THE BRIDGES

## WHY?

Most systems don't fail all at once. They fail because we ignore small cracks until they become catastrophic. Repairing bridges never feels urgent... until the day they collapse. We are very good at reacting to disasters. We are terrible at preventing them.

## PRACTICE:

- Treat early warning signs as invitations to act, not reasons to wait
- Push back on "we'll deal with it later" thinking
- Use simple metaphors: bridges, levees, foundations – reinforce before failure
- Frame early action as cheaper, calmer, and more humane than emergency response
- Talk about prevention as responsibility, not alarmism

This isn't about predicting catastrophe. It's about choosing to intervene while there's still room to choose.





# SYSTEMS, NOT VILLAINS

## WHY?

Blaming someone feels satisfying, but it doesn't fix structural issues. Most damage isn't caused by evil individuals, but by systems that quietly reward harmful behavior, even from well-intentioned people. If we only fight villains, the system stays intact... and keeps producing new villains.

## PRACTICE:

- When something feels wrong, ask “what behavior is this system rewarding?”
- Look for incentives, rules, defaults, and pressures not just personalities
- Notice how people act differently in bad systems
- Talk about structures before motives
- Aim criticism at design, not individuals

Villains distract, systems endure. Individuals matter — but systems do the shaping. Fix the system.







# JUST DO SOME- THING

## **WHY?**

Waiting for certainty is one of the most reliable ways to do nothing. Big changes rarely start with clear plans. They start with small actions taken before the path is obvious. Momentum comes from practice, not perfection. You don't need to know where this all leads to take the next step.

## **PRACTICE:**

- Change one phrase you use when talking about wealth or A.I.
- Ask one better question at work or in your community
- Share one calm, systems-level idea instead of a hot take
- Support one early experiment, even if it's imperfect

Don't wait for the "right" action. Movement creates direction. Inaction does too. Just do something!



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