

Ethical Governance Protects Democracy

When members of Congress trade stocks, it's not just a financial activity—it's a conflict of interest that undermines democracy. According to *Insider* on March 28, 2023, 78 members of Congress violated the STOCK Act, which requires them to report trades to prevent insider trading. This failure isn't a minor bureaucratic mishap; it's a direct threat to public trust. When politicians profit off industries they regulate, they make decisions that benefit their bank accounts, not their constituents.

The impact is clear: erosion of faith in democratic institutions. Gallup reports that trust in Congress hit a historic low of 7% in 2023. Without trust, public participation plummets, voter turnout decreases, and apathy sets in. This bill restores that trust by eliminating the temptation for legislators to act in their financial interest, instead focusing on policies that benefit their districts and the nation.

And let's not pretend this is just theoretical. The *New York Times* on January 15, 2024, reported cases where congressional trades preceded major policy decisions, like the banning of TikTok or federal COVID relief. How can we trust their motives when their stock portfolios benefit? Passing this bill ensures decisions are driven by what's right for the public, not their investments.

Economic Fairness for All

Rep. _____ might argue that restricting stock trading could deter talented people from serving in Congress. But let's face it—public service shouldn't be a stock market side hustle. According to *The New York Times* in 2024, stock market gains disproportionately benefit the wealthiest 10% of Americans. When legislators and their families trade stocks, they're playing in a rigged casino, equipped with insider knowledge and connections.

Meanwhile, the average American struggles. The *Economic Policy Institute* reported in 2022 that wage growth for the bottom 90% has stagnated for decades. How can we expect Congress to address issues like wealth inequality, affordable housing, or healthcare when their personal financial gains are tied to corporate profits? The T.R.A.D.E. Act breaks this cycle by mandating divestment and cutting the cord between personal wealth and public policy.

And Rep. _____ might suggest that blind trusts are enough, but here's the problem: blind trusts don't remove ownership, only oversight. This loophole allows lawmakers to still benefit from decisions they make, as shown by the *Harvard Law Review* in April 2022.

Now the negation will argue that this bill is just far too extreme. But is maintaining the status quo worth the cost of public trust? The *Harvard Law Review* in April 2022 shows that comprehensive restrictions combined with penalties, as outlined in Section 3(C) of this bill, reduce corruption in similar systems worldwide. This isn't an extreme measure; it's a proven solution.