THECHICAGODEAL.US

OCTOBER 2026

The People's Freedom & Quality of Life **COVENANT**

CHICAGO PROOF LANE 03

TOLTON HOME OWNERSHIP INITIATIVE

Renters into owners.
Built to outlast City Hall.

THE CHICAGO DEAL

Born in Chicago. Led by the people who lived it.
Built for everybody.

DOCUMENT FAMILY
Chicago Proof Lane

STEWARDS
Bo Deal
Powers B. Miller

HONORED BROTHER
Mack Mecca
David Penn · In Memoriam

OCTOBER 2026 LIVING EDITION

All glory to God.

THE CHICAGO DEAL · CHICAGO PROOF LANE 03

The Father Augustus Tolton Home Ownership Initiative

A Righteous Path to Dignity, Stability, and Legacy

Renters into owners. Built to outlast City Hall.

October 2026 Living Edition · Chicago Proof Lane 03

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The third Chicago Proof Lane beneath The Chicago Deal — The People's Freedom and Quality of Life Covenant. Companion to the Tolton Restoration Path of the Cannabis Equity & Unity Covenant, and to MusicTown 2030.

Vision Statement

In honor of a man whose life bore witness to faith in the face of impossible odds, the Father Augustus Tolton Home Ownership Initiative was born. Launched in Chicago and aligned with a national movement for unity and truth, the Initiative is built to provide long-term home ownership opportunities for families who have been historically locked out of access, equity, and dignity.

This is not merely a housing program — it is a spiritual and economic declaration. It affirms that every family deserves not only shelter but the right to build wealth, peace, and stability in the very communities they helped to form. Named after Father Augustus Tolton — the first publicly recognized Black Catholic priest in the United States — this Initiative carries a divine mandate rooted in sacrifice, justice, and redemption.

Where This Lane Stands

The Tolton Home Ownership Initiative is the third Chicago Proof Lane beneath The Chicago Deal — The People's Freedom and Quality of Life Covenant. Lead Pipe 2050 proves the Covenant on clean water. The Chicago Unity Memorial proves it on remembrance. This lane proves it at the front door.

The Covenant is governed by three sentences: benefits follow the person; ownership follows the work; community wealth follows the value created. This lane applies all three. A family's housing support follows it into ownership instead of ending at the lease. Years of faithful payments become a deed. And the value that returns to a block when a vacant house becomes a home stays with the family and the neighbors who held on.

Ownership that depends on the goodwill of a mayor is not ownership at all. That is why this lane is built to stand on private, philanthropic, and community capital — welcoming City Hall, but never waiting on it.

The Tolton name runs through the Covenant. The Cannabis Equity & Unity Covenant carries the Tolton Restoration Path, a ladder of work, credentials, and benefits for people coming home. This Initiative is where that ladder can reach a front door. A past record will not close this door by itself; every family is weighed as a whole, under the same standards.

This lane answers to the Seven, the standard of the People's Freedom and Quality of Life Covenant: Health, Stability, Peace and Safety, Family, Opportunity, Ownership, and Truth and Respect.

Health: a repaired, healthy home — working heat and cooling, lead-safe, dry, and well ventilated.

Stability: a home a family can stay in, with no churn and no surprise eviction.

Peace and Safety: occupied, cared-for homes on blocks that were left vacant.

Family: children who finish school where they started it.

Opportunity: a written path from renter to owner, with counseling at every step.

Ownership: clear title, recorded in the family's name.

Truth and Respect: every term in plain language, and every result reported in public.

The lane is judged by deeds in families' hands, not by dollars announced.

Why Father Augustus Tolton?

A Life of Faith Against Impossible Odds

Born into slavery in Ralls County, Missouri, on April 1, 1854, Augustus Tolton escaped with his mother and siblings across the Mississippi River to freedom in Quincy, Illinois, during the Civil War. Despite his academic brilliance and profound spiritual calling, no seminary in the United States would accept him because of the color of his skin.

Recognizing his worthiness, the priests of Quincy and the Franciscan friars who had taught him opened a path to Rome, where he studied at the College of the Propagation of the Faith. He was ordained a priest at the Basilica of St. John Lateran on April 24, 1886, during the pontificate of Pope Leo XIII.

Many assumed he would be sent as a missionary to Africa. Instead, Cardinal Giovanni Simeoni, who led the Vatican's mission office, sent him home. Tolton later recorded the cardinal's words: "America has been called the most enlightened nation; we'll see if it deserves that honor. If America has never seen a Black priest, it has to see one now."

In the plain words of this Initiative: America claims to be ready. Let it prove it.

Ministry of Radical Inclusion

Father Tolton returned to Quincy, where both Black and white Catholics came to hear him — uncommon and controversial for the era, and resented by some of his fellow clergy. In 1889 he came to Chicago, where he led the building of St. Monica's Church at 36th and Dearborn on the South Side, the city's first Black Catholic parish. He ministered tirelessly to the poor, the outcast, and the forgotten — preaching unity, healing, and unwavering faith across racial lines.

Despite his immense spiritual contributions and the respect he commanded within his community, Father Tolton was denied basic dignity throughout his life by the broader society.

The Final Sacrifice

On July 9, 1897, in a deadly Chicago heat wave, Father Tolton was returning by train from the annual retreat for the city's priests when he collapsed on a South Side street. He was carried to Mercy Hospital, where the Sisters of Mercy and his own mother kept watch, and he died that night at age 43.

His people had seen it coming — the fatigue in his hands at Communion, the need to sit while saying Mass. He had spent himself for a parish kept poor by a city that denied Black families opportunity at every turn. That is the injustice his death reveals: not one closed door, but a whole system of them. It is the same system this Initiative exists to open.

Canonization and Legacy

Cardinal Francis George opened Father Tolton's cause for sainthood in Chicago in 2010. In June 2019, Pope Francis declared him Venerable, the Church's formal recognition of a life of heroic virtue. Beatification, the next step, requires a miracle the Church verifies through his intercession; as of August 2026, the cause is still waiting for one. In April

2026, the Diocese of Springfield announced that the former St. Boniface Church in Quincy, where he celebrated his first Mass in Illinois, will become a shrine in his name.

No African American has yet been beatified or canonized. Father Tolton may be the first. His life stands as testimony that faith, dignity, and service transcend the barriers erected by injustice.

Why Now? Why Chicago?

Divine Alignment

This Initiative launches at a moment of profound alignment. Chicago is not only the city where Father Tolton died — it is the birthplace of Pope Leo XIV, elected in May 2025, who took his name from Pope Leo XIII: the pope in whose reign Tolton was ordained, and the author of Rerum Novarum (1891), the founding letter of the Church's social teaching.

In that letter, Leo XIII wrote: "The law, therefore, should favor ownership, and its policy should be to induce as many as possible of the people to become owners." This Initiative takes that sentence at its word.

This is not coincidence. It is providence.

Historical Parallel

Just as Father Tolton was rejected by every seminary in America, the communities we now serve have been systematically rejected by financial institutions, development agencies, and municipal governments. Redlining, predatory lending, discriminatory appraisal practices, and disinvestment have locked generations out of homeownership — the primary vehicle for wealth building in America.

Chicago has also seen the counterfeit of this path. In the 1950s and 1960s, most Black families who bought homes here had to buy on contract: inflated prices, no equity until the final payment, and eviction for a single missed one. A 2019 study by Duke University's Samuel DuBois Cook Center and the University of Illinois Chicago estimated that contract selling took $3 billion to $4 billion from Black families in Chicago. Families on the West Side organized the Contract Buyers League and fought back.

A lease-to-own path in this city must be the opposite of that system, and it must say so in writing. Protections for Families, below, is that writing.

The time has come to reverse the pattern. This Initiative is a living tribute — a spiritual and economic resurrection built on truth, dignity, and love. It proves that rejection is not destiny and exclusion is not permanent.

Program Structure and Mechanics

Core Model: Lease-to-Own Pathway

The Father Augustus Tolton Home Ownership Initiative uses a lease-to-own structure designed to restore stability, equity, and generational wealth in underserved communities — beginning on Chicago's West Side and South Side, within the larger MusicTown Development framework.

Target Participants

Housing Choice Voucher holders (Section 8)

- Families currently using vouchers for rent
- A written path from a voucher-assisted lease to purchase, without displacement
- Purchase credits set up under HUD's lease-purchase rule (24 CFR 982.317): the voucher continues to pay rent, and any credit toward the price is written into the contract and kept outside the rent the housing authority approves
- When the family is ready to buy, the voucher can follow it into ownership: the Chicago Housing Authority's Choose to Own program applies voucher assistance to a monthly mortgage, and more than 800 families have bought homes through it
- The goal: rent that builds toward ownership instead of dead-end rent — built to HUD's rules, not around them

Non-voucher participants

- Working families with stable income but credit barriers
- Individuals locked out by a lack of generational wealth or co-signers
- Families recovering from medical debt, student loans, or past financial hardship
- Self-employed workers whose income doesn't fit traditional mortgage underwriting

Program Components

Flexible financing

- Lease-to-own agreements with a transparent path to title transfer
- Down payment assistance through grants and forgivable loans

- Credit repair support and financial literacy education
- Alternative underwriting that considers rental payment history, not just credit scores

Property improvements

- Upgraded HVAC systems ensuring year-round comfort and health
- Energy-efficient appliances reducing utility costs
- Structural repairs addressing deferred maintenance
- Lead-safe renovation and, where a lead service line is present, replacement coordinated with Lead Pipe 2050
- Wellness-centered design incorporating natural light, ventilation, and safety features

Tax advantages

- Property tax abatements during the lease period where applicable
- Historic tax credits for eligible properties
- Opportunity Zone benefits for investor-supported units, where eligible
- Tax freeze mechanisms protecting residents from displacement through rising assessments

Supportive services

- Financial counseling and homeownership education
- Legal assistance through the closing process
- Home maintenance training ensuring long-term sustainability
- Connection to community resources (employment, childcare, healthcare)

Protections for Families

Chicago remembers contract selling. Every family agreement under this Initiative will carry these protections in writing:

- **Plain terms up front.** Price, term, monthly payment, credits, and the date title transfers — all stated before signing, with time to review.

- **Illinois law, and more.** The Initiative follows the Illinois Installment Sales Contract Act (765 ILCS 67) wherever it applies: a written contract and required disclosures, the contract recorded within ten business days, a 90-day right to cure a missed payment, no prepayment penalties, and the foreclosure protections Illinois gives contract buyers who have paid in (735 ILCS 5/15-1106). Where an agreement is a lease with an option to buy, the Initiative extends the same protections by contract.
- **Repairs before move-in.** Each home is inspected and brought to standard first. A condition that existed before the family moved in is never grounds for default.
- **No family loses everything.** Credits are tracked and reported to the family every year. The contract says in advance what happens to a family's credits if it cannot finish, and the hardship options in Risk Mitigation come first.
- **Independent counsel.** Each family may have a housing counselor and a lawyer of its own — not the Initiative's — before signing and before closing.
- **Clear title.** Title search, title insurance, and a deed recorded in the family's name at transfer.
- **No sale out from under a family.** A home is never sold or refinanced in a way that puts a family's path at risk during its term.
- **Fair housing.** The Initiative follows federal and Illinois fair housing law, including Illinois' protection against discrimination based on source of income, such as a housing voucher.

This is the line between a path to ownership and the contract selling Chicago remembers.

Financial Sustainability

Revenue model

- Acquisition of distressed properties through auction, donation, or purchase
- Rehabilitation using private investment, tax credits, and foundation grants
- Lease payments covering operating costs and building an equity reserve
- Title transfer at a predetermined price after the lease term (typically 7–10 years)
- No profit extraction during the lease period — all revenue reinvested in program expansion

Capital alignment

- Private and Opportunity Zone capital supports property acquisition
- Tax benefits and mission alignment drive participation
- Returns come from portfolio growth, never from extraction from individual families
- Community impact tracked alongside financial performance

National Replication Model

Scalable Framework

While launching in Chicago, the Father Augustus Tolton Home Ownership Initiative is designed for national replication. The model does not rely on unique local circumstances — it depends on:

Universal barriers

- Credit-score barriers exist nationwide
- Housing Choice Voucher programs operate in every state
- The wealth gap affects communities across America
- Financial institutions systematically exclude the same communities everywhere

Portable solutions

- The lease-to-own structure works in any real estate market
- Tax incentive stacks are available in Opportunity Zones nationwide
- Federal housing policy applies across jurisdictions
- Faith-based institutional support transcends geography

Target Cities for Expansion

- **Phase 1 (Years 1–3):** Chicago — pilot and proof of concept
- **Phase 2 (Years 4–6):** Baltimore, Detroit, Memphis, Milwaukee — cities with similar disinvestment patterns and strong faith-community infrastructure
- **Phase 3 (Years 7–10):** Los Angeles, Philadelphia, Cleveland, St. Louis, New Orleans — larger markets with established advocacy networks

Long-term vision: every American city with significant homeownership gaps adopts the principles of the Father Augustus Tolton Initiative, creating a national network of dignity-centered housing.

Institutional Partnerships

Catholic Church Engagement

Moral authority. The Catholic Church has both a theological and a historical reason to support this Initiative. Father Augustus Tolton represents not just Black history but Church history — his cause for canonization acknowledges the institution's past failures while creating opportunity for redemptive action.

Potential Church support

- Diocesan endorsement lending credibility and access to congregations
- Parish partnerships identifying families in need
- Catholic Charities operational collaboration
- Philanthropic foundations (the Catholic Campaign for Human Development and others)
- Property donations from parishes with vacant rectories or school buildings

Not dependent, but aligned. The Initiative does not require Church participation to succeed, but Church involvement amplifies reach, credibility, and moral weight.

Federal Government Alignment

HUD partnership opportunities

- The Housing Choice Voucher homeownership option (24 CFR 982.625 and following) and the lease-purchase rule
- Family Self-Sufficiency (FSS) program integration
- Federal loan guarantees reducing investor risk
- Pilot project designation providing regulatory flexibility

Treasury and IRS coordination

- Opportunity Zone fund certification and compliance
- Historic tax credit allocation for eligible properties

- Community Development Financial Institution (CDFI) partnership
- New Markets Tax Credit utilization where applicable

Not reliant on federal action. While federal support accelerates impact, the program functions independently through private capital, foundation grants, and community investment.

Local Government Stance

Pragmatic independence. The Initiative does not count on — nor exclude — city or state participation. If municipal leaders recognize the program's value and choose to support it through land banks, tax abatements, or expedited permitting, we welcome collaboration.

However, the program stands independent of local political will. Our covenant is with the people, not politicians. This ensures:

- The program survives mayoral transitions and political shifts
- No dependency on unreliable municipal funding
- Freedom to hold government accountable without fear of retaliation
- Proof that community transformation doesn't require permission

Implementation Timeline

Years are counted from the launch of the Chicago pilot.

Year 1: Foundation and Pilot

- Acquire 25–50 properties on Chicago's West Side and South Side
- Complete rehabilitation of the initial units
- Enroll the first 25 families in the lease-to-own program
- Establish operations (staff, systems, legal framework)
- Secure institutional partnerships (faith community, foundations, HUD)

Years 2–3: Stabilization and Proof

- Scale to 100–150 families enrolled
- First families reach the midpoint of their lease terms

- Document outcomes: payment consistency, credit improvement, community stability
- Independent evaluation by a university or research institution
- National media coverage positioning the program as a model

Years 4–5: Expansion Preparation

- The first cohort completes its lease terms and receives title
- Homeownership transfer celebrations generating visibility
- A replication toolkit developed for other cities
- Capital raised for multi-city expansion
- Partnership recruitment in Phase 2 target cities

Years 6–10: National Scale

- Active programs in 5–10 cities
- 1,000 or more families transitioned to homeownership
- Federal policy advocacy grounded in demonstrated success
- Economic research quantifying wealth-gap reduction
- Father Tolton's beatification or canonization, if it comes, catalyzing further support

Success Metrics

Quantitative Measures

Homeownership conversion

- Target: 80 percent or more of enrolled families complete lease-to-own and receive title

Credit improvement

- Target: an average credit-score increase of 75–100 points over the lease period
- Reduction in debt-to-income ratio through financial counseling

Wealth building

- Average equity accumulated per family at title transfer

- Comparison to continued renting, showing the opportunity cost

Community stability

- Lower neighborhood mobility (families staying rather than churning)
- Rising property values benefiting all homeowners on the block
- School enrollment stability for children in program families

Qualitative Measures

Dignity restoration

- Family testimonials about security, pride, and future planning
- Children's sense of stability and opportunity
- Community perception of the neighborhood's direction

Systemic change

- Financial institutions adopting alternative underwriting after seeing the program's results
- Municipal policy changes inspired by the model
- National replication demonstrating scalability

Spiritual impact

- Faith-community engagement and moral authority applied to justice
- Public acknowledgment of Father Augustus Tolton's legacy
- A cultural shift recognizing homeownership as a right, not a privilege

Financing and Capitalization

The figures below are planning estimates for the Chicago pilot. They will be set property by property at underwriting and reported in public as the lane proceeds.

Phase 1 (Chicago Pilot): $16–25 Million

- Property acquisition: $8–12 million (25–50 units)
- Rehabilitation: $3–5 million
- Operating reserves: $2–3 million (three years of coverage)

- Program administration: $2–3 million (staff, systems, legal)
- Contingency: $1–2 million

Planned Capital Mix

Private and impact capital (40–50%)

- MusicTown-aligned private capital
- Opportunity Zone co-investment
- Impact investors seeking below-market returns with mission alignment
- Family offices with philanthropic mandates

Foundation grants (25–35%) — foundations to approach

- The Chicago Community Trust
- The MacArthur Foundation
- The Kresge Foundation
- The Catholic Campaign for Human Development
- Local and national housing-focused foundations

Public support (15–25%)

- HUD grant programs, if pursued
- New Markets Tax Credit equity
- Historic tax credit equity, for eligible properties
- Community Development Block Grant allocations, if the city participates

Earned revenue (5–10%)

- Lease payments from participants
- Housing Choice Voucher rent payments from the local housing authority
- Property management fees from non-Initiative properties (a cross-subsidy model)

Nothing in this document is an offer to sell, or a solicitation of an offer to buy, any security. Any investment will be offered only to eligible investors through proper offering documents.

Risk Mitigation

Participant Default Risk

Risk: families may be unable to complete their lease terms because of job loss, a health crisis, or a financial setback.

Mitigation

- An emergency assistance fund covering 3–6 months of payments
- Job placement partnerships helping families recover from unemployment
- Flexible payment restructuring during hardship
- Insurance products covering the disability or death of the primary earner
- Conservative underwriting ensuring affordability from the first month

Planning assumption: up to 15–20 percent of families may not complete. Protections for Families governs what happens for each of them, so that no family loses everything for one hard season.

Market Risk

Risk: property values may decline, affecting program economics and family equity.

Mitigation

- Geographic diversification across neighborhoods
- Focus on areas with infrastructure investment (MusicTown, transit, hospitals)
- Long lease terms (7–10 years) allowing market cycles to normalize
- Predetermined purchase prices that shield families from rising prices, with a price review at transfer if values have fallen

Political Risk

Risk: changes in housing voucher funding, Opportunity Zone rules, or local opposition.

Mitigation

- Multiple capital sources reducing dependency on any single policy
- A private capital base allowing operation independent of government
- Community support reducing political opposition

- A media strategy positioning the program as a success story, not a controversy

Reputational Risk

Risk: program failure or scandal could damage Father Augustus Tolton's legacy.

Mitigation

- Conservative financial management with strong oversight
- Third-party audits and transparent reporting
- A community advisory board ensuring accountability
- Church consultation, where appropriate, keeping the work aligned with Father Tolton's values

Call to Action

For Capital Partners

This is an opportunity to align capital with conscience. Capital placed in this Initiative:

- Builds generational wealth for families locked out of opportunity
- Honors a man on the path to sainthood whose life embodied faith and justice
- Creates a replicable model for American homeownership

Capital partners may reach the stewards through the contact page at thechicagodeal.us. Nothing here is an offer to sell or a solicitation of an offer to buy any security; any investment will be offered only to eligible investors through proper offering documents.

For Faith Communities

Father Tolton's cause awaits its miracle — but his legacy must be lived, not just remembered. Your participation:

- Demonstrates the Church's commitment to economic justice
- Connects theology to tangible community transformation
- Identifies families in your congregations who need support
- Provides moral authority that accelerates the program's adoption

Reach us through the contact page to explore a parish partnership.

For Policy Makers

If you truly believe in homeownership as a cornerstone of American prosperity, prove it. Your support:

- Aligns existing programs (Section 8, tax credits) with ownership pathways
- Removes regulatory barriers that hinder innovative models
- Provides political capital for replication nationwide
- Creates a legacy of action, not just rhetoric

We don't need permission, but partnership accelerates impact.

For Families

If you've been told homeownership isn't for people like you — that your credit, your income, your history disqualifies you — we reject that lie.

Father Augustus Tolton was told he wasn't worthy of the priesthood. America's institutions rejected him. But God saw otherwise. And so do we.

The Chicago pilot is being prepared now. Tell us you want in through the contact page at thechicagodeal.us, and you will hear from us when applications open. Build your legacy.

Conclusion: From Rejection to Resurrection

Father Augustus Tolton's life teaches a simple truth: worthiness is not determined by those who hold power — it is inherent in every human soul.

He was rejected by every American seminary. He was worn down by a city that kept his people poor, until he fell on a Chicago street in the heat of 1897 and died at 43. He was rejected by a society that could not see past the color of his skin.

Yet today, the Church that once excluded him now seeks to name him saint.

The families we serve have faced parallel rejection. Redlining. Contract selling. Predatory lending. Discriminatory appraisals. Systemic exclusion from wealth building.

But rejection is not destiny.

The Father Augustus Tolton Home Ownership Initiative declares that every family deserves dignity, stability, and the opportunity to build legacy. Not through charity, but through justice. Not through handouts, but through righteous systems that repair what was broken.

This is not a housing program. This is resurrection.

In Father Tolton's name, we rise.

Powers B. Miller · Founder & Principal, MusicTown Development Corp. · Steward, The Chicago Deal

Program inquiries, partnership discussions, and family interest: the contact page at thechicagodeal.us.

All glory to God. Let's build.

Sources

Checked against public records and reporting on October 31, 2026.

- Archdiocese of Chicago, the Cause for Canonization of Venerable Augustus Tolton (tolton.archchicago.org), including the Chicago Daily News and Chicago Tribune reports of July 9 and 10, 1897.
- Vatican News, June 2019: Pope Francis recognizes the heroic virtue of Augustus Tolton.
- Chicago Catholic, May 20, 2026 (the St. Boniface shrine in Quincy) and August 5, 2026 (the status of the cause).
- OSV News, July 2025, on the Tolton cause and the conditions of his ministry and death.
- Pope Leo XIII, Rerum Novarum (May 15, 1891), paragraph 46.
- Holy See Press Office, May 2025, on the choice of the name Leo XIV.
- Samuel DuBois Cook Center on Social Equity, Duke University, and the Nathalie P. Voorhees Center, University of Illinois Chicago, The Plunder of Black Wealth in Chicago (2019).
- Illinois Installment Sales Contract Act, 765 ILCS 67; Illinois Attorney General, Important Notice to Buyers; 735 ILCS 5/15-1106.
- Illinois Human Rights Act, source-of-income protection (Public Act 102-0896, effective January 1, 2023).
- 24 CFR 982.317 (lease-purchase agreements) and 24 CFR 982.625–982.643 (homeownership option).
- Chicago Housing Authority, Choose to Own Homeownership Program.

- The People's Freedom and Quality of Life Covenant, October 2026 Living Edition.

Edition Record

October 2026 Living Edition · October 31, 2026. The first public edition. It carries forward the October 2025 founding edition, with these changes:

— Father Tolton's history checked against the record: he died on July 9, 1897, not 1899; Cardinal Giovanni Simeoni, not Pope Leo XIII, sent him home to America, and his recorded words are now quoted; and his last day is told from the 1897 accounts, which show he was carried to Mercy Hospital and cared for there.

— His cause brought current: Venerable since June 2019, the 2026 shrine at St. Boniface in Quincy, and the miracle still awaited for beatification.

— Added: Where This Lane Stands, with the three sentences, the Seven, and the Tolton Restoration Path.

— Added: Rerum Novarum's call for the law to favor ownership, and Chicago's contract-selling history.

— Added: Protections for Families.

— The voucher pathway aligned with HUD's lease-purchase rule and the Choose to Own homeownership program.

— Success Metrics and Risk Mitigation: unsourced industry comparisons removed; targets marked as targets; the market-risk price terms clarified.

— Implementation Timeline: calendar years replaced with years from launch.

— Financing: the Phase 1 total now equals the sum of its lines; foundations listed as foundations to approach.

— Call to Action: investor language made non-soliciting; inquiries routed to the contact page.

— Sources added; edition and credits aligned with the leading documents.

One current Living Edition governs at a time. History remains visible; authority remains clear.