

# OWNERSHIP IS THE ANSWER

*No. 1 of 6 — The Big Idea*

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**John Grady** | Republican Candidate | Missouri House District 61 | [votejohngrady.com](http://votejohngrady.com)

There is a word for budgets that double while communities hollow out, for tax plans that shuffle burdens and call it reform, for promises that grow government while the people it serves fall further behind. Saint Paul used it in Philippians 3:8 — skybalon, in Greek meaning literally BS. The standard I intend to bring to Jefferson City is a simple one: is this real — or is it BS?

I am John Grady — United States Marine, who evolved into what I jokingly call a higher form of Marine life: a Navy Seabee. The Seabee motto has never left me: With compassion for others, we build, we fight, for peace with freedom. Disaster recovery missions around the world, two deployments to Iraq — and Hurricane Katrina came right on the heels of the second, my last mission before coming home. Those experiences taught me what people fight to protect. Not abstractions. Land. Homes. Businesses. Rights come from God. The power to defend them comes from the people willing to stand up.

*“The problem with capitalism is not that there are too many capitalists. It is that there are too few.”*

*— G.K. Chesterton, *The Outline of Sanity**

Missouri’s state budget grew 77 percent in six years — from \$29.6 billion in 2020 to \$53.8 billion in 2026. In those same six years, rural Missouri counties lost population, elderly homeowners were taxed off land they earned, and working families fell further behind. A government that grows that fast while its rural communities shrink has confused its own appetite for their prosperity.

That is the BS of modern economic policy. And the people of District 61 deserve better than it.

## **The real answer is ownership.**

G.K. Chesterton called this distributism — the wide distribution of productive property among ordinary families rather than concentrating it in the hands of the government or the corporation. Archbishop Fulton Sheen grounded the same truth in natural law: without ownership — land, a business, a trade, a home — a man cannot be fully free, fully responsible, or fully himself. Pope Leo XIII said it plainly in *Rerum Novarum*: the law should favor ownership and policy should work to make as many people as possible into owners. It is the most powerful economic development strategy available to Missouri right now.

I came home from service, spent years in construction and corporate roles, then built my own ventures alongside Kara — a manufacturing company, a farm, a hemp general store, an initiative providing free cannabinoid therapies to veterans and cancer patients. Every step taught the same lesson: people who own something build it differently than people who do not.

## **What This Series Is**

This is the first of six papers. Each one takes a single idea, argues it plainly, and names the specific Missouri laws that need to change to make it real — tax reform, property rights, small business, the farm, employee ownership, and procurement. Read them. Argue with them. Share them. That is how a republic is supposed to work.

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## *No. 2 of 6 — The Tax Shell Game: What's Wrong and What's Real*

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A tax code is a moral document. It does not merely raise revenue — it reveals what a society believes about fairness, about who matters, and about who the government actually serves. Read Missouri's current tax code carefully and the answer is not flattering.

The current proposal before the legislature — HJR 173 and 174 — promises to eliminate the income tax by 2032. The mechanism is this: expand the sales tax to services, suspend the Hancock Amendment voter protections for three years, and trust that economic growth will do the rest. There is no spending reform attached. Not one line addressing a budget that has grown 77 percent in six years. A promise without a plan is not reform. It is a postponement dressed in the language of reform.

*A system that redeemed \$907 million in tax credits in a single year — nearly double what it redeemed a decade ago, with no cap, no sunset, and no independent review — is not a tax system. It is a reward system for those who know which door to knock on in Jefferson City.*

The indictment has three counts. First: the Hancock Amendment exists because Missouri voters put it there to stop the legislature from raising taxes without their approval. Suspending it for three years to make this proposal work is not limited government — it is a government that suspends its own constitutional constraints when they become inconvenient. Second: \$907 million in tax credits redeemed in FY2024 under RSMo Chapter 135, nearly double the 2015 figure, with no caps and no review. That money did not repair a road or ease a property tax bill. It flowed to those with the right lobbyist while the farmer and the small business owner paid the full rate. Third: a consumption tax asks the same percentage of the man who earns little as of the man who earns much. Shifting the burden from income to consumption is not tax elimination. It is a tax transfer — and it moves the weight toward those least able to build toward ownership.

The complexity woven into RSMo Chapter 143 is not an accident of poor drafting. Complexity is the product. It makes the code valuable to those who can afford to navigate it and burdensome to those who cannot. That is not a free market. That is a rigged one — and a rigged market never produces more owners.

### **The Real Alternative**

Amend RSMo §143.011 to a 2.5 percent flat rate on a broadly defined base with deductions and special credits eliminated, and a meaningful personal exemption that protects lower-income households and keeps the path to ownership open for those still climbing toward it. One rate. One standard. The same rules for every Missourian regardless of whether they can afford an accountant. Money left in the hands of working families and small business owners does not sit idle — it is invested in the community, saved toward a deed, or put back into a business. A man who keeps more of what he earns is a man closer to owning something. And a state full of owners is a state that grows from the ground up.

Paired with a statutory budget growth cap under RSMo Chapter 33, this is an honest path to zero income tax by 2032 — no constitutional shortcuts, no new taxes, just equal standing for every Missourian and a real chance to build something worth keeping.

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No. 3 of 6 — *The McCarthy Proof: An Ethos That Can Grow Missouri*

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*This is a tribute to one of the finest places I have ever worked — not because it defined my career, but because of what it planted in me that has never stopped growing.*

In 2007 I joined McCarthy Building Companies as a cost estimator. Founded in 1864 by Irish immigrant Timothy McCarthy, the company moved to Missouri in 1907 and by 2002 was 100 percent employee-owned through an ESOP. During my time there I grew from cost estimating into Building Information Modeling — integrating design, construction, and technology into how things get built. McCarthy invested in that because owners think long-term. They build people, not just buildings.

*When our son Charles was diagnosed with brain tumors in 2008, we discovered we were not just working for a company. We were working for a family — and that family was built from ownership.*

Ownership culture is not a management style. It is a moral reality. When the people around you own what you own and built what you built, they do not see your family's hardship as your problem. They see it as theirs.

I went on from McCarthy to a corporate position, then Kara and I chose ownership. Slaphappy Beverage Company. The farm. The Hemporium. Each step was the McCarthy lesson: build with people who have a stake, invest long-term, never sacrifice the mission. Now that path leads here.

**That ethos can grow Missouri. There are more McCarthys out there.**

McCarthy is now one of the nation's largest construction firms — grown not by government subsidy but by giving ownership to the people doing the work. Across Missouri today, solid businesses face ownership transitions with no clear path forward. The "silver tsunami" of retiring baby boomer owners will put trillions in business wealth in motion this decade. Most will flow to outside buyers. It does not have to.

## **The Missouri Policy Response**

Missouri has a foundation in RSMo §143.114 providing a state income tax deduction for ESOP contributions, reauthorized by Senate Bill 20 in 2023. Next: expand that deduction for small and mid-size businesses, create a Missouri Small Business Ownership Transition Fund, and prioritize employee-owned firms in state procurement under RSMo Chapter 34. The McCarthy ethos is not a St. Louis story. It is a Missouri story — waiting to be written again in every county in this state.

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*No. 4 of 6 — Your Home Is Your Castle*

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I wore a uniform and took an oath to defend this country — and I understood that oath to mean something specific. Not an abstraction. Not a flag alone. The right of the American family to own land, to build a home, to hold a deed that no government and no creditor can casually take away. That is what free people fight for. That is what free people have always fought for.

Kara and I farm. We know what it means to hold a piece of ground and be responsible for it — to tend it, invest in it, and lie awake some nights wondering if you made the right call. That relationship between a family and its land is not merely economic. It is moral. It is civilizational. And across this district there are families under pressure to surrender it — not to a bank, not to a drought, but to a tax bill that climbs every reassessment year while their income does not.

*A government that allows a family to be taxed off land they paid for, worked for, and sacrificed for has forgotten what it exists to protect. It has become the very threat the Constitution was written to restrain.*

Missouri has two property tax problems and they are the same injustice from two directions. First: assessment creep — values rise with the market while fixed incomes do not. The widow in a home she paid off thirty years ago should not be forced out because the county decided her neighborhood is worth more now. Second: the Missouri Homestead Preservation Act provides relief for qualifying seniors and disabled homeowners — but only if the legislature funds it. No appropriation, no credits. A protection that disappears when the budget gets tight is not a protection. It is a promise with an asterisk.

This session HB 1800 took a step in the right direction — capping the inflation adjustment on existing property tax revenue at the lower of inflation or three percent beginning in 2027. It is not the final solution, but it is honest progress. I would have voted yes.

Missouri's own Constitution — Article X, Section 6(a) — expressly authorizes the General Assembly to exempt a portion of owner-occupied homestead value from taxation. The authority is already there. Jefferson City has simply chosen not to use it.

## **The Fix**

Restore the Homestead Preservation Act with guaranteed funding. Cap annual assessment increases on owner-occupied residences at two and a half percent regardless of market movement. Expand eligibility thresholds to reflect what Missouri families actually earn today. And establish the Mortgage Payoff Homestead Exemption — so that when a Missouri family pays off their home, the real estate tax on that primary residence ends. Ownership should have a finish line.

A man who owns his home free and clear has a floor beneath him that no recession, no layoff, and no medical crisis can remove. A state that protects that floor is a state that produces owners. And a state full of owners — families rooted in their land, invested in their communities, with something real to pass to the next generation — is a state that endures.

# OWNERSHIP IS THE ANSWER

*No. 5 of 6 — Missouri First: Procurement, Small Business, and the Farm*

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Just outside Linn you will find Haviland Corporation — a family-owned Missouri manufacturer that has been making floor and window squeegees since 1946, deliberately sourcing American raw materials to keep jobs here, and shipping products across the world from a small town in District 61. That is exactly the kind of company Missouri's procurement dollars should be finding first. Kara and I farm and run small businesses in this district. We know what it means to compete on a field that is not always level. The laws that are supposed to favor Missouri businesses exist. They are simply not enforced with the seriousness they deserve.

*Every dollar spent with a Missouri business recirculates in Missouri — it pays a Missouri wage, funds a Missouri family, fills a Missouri county's tax base. Every dollar sent to an out-of-state corporation does not come back. That is not a complicated equation. It is a choice.*

Missouri already has the preference framework it needs. RSMo §34.070 establishes preference for Missouri products and firms in state procurement. RSMo §34.073 provides preference for Missouri businesses in jobs and services. RSMo §34.363 requires state agencies to make a good faith search for Missouri companies before going elsewhere. These laws are treated as suggestions rather than commitments — and the difference between a suggestion and a commitment is the difference between a policy and a principle.

When a national chain displaces a local business, the profit leaves. When a corporate operation absorbs a family farm, the decisions leave. The community becomes a place people work rather than a place they own. And when Missouri taxpayer dollars flow to an out-of-state vendor over a qualified Missouri bidder, that is not a neutral outcome — it is a transfer of wealth away from the people who paid the taxes in the first place. A government serious about ownership would not allow it.

## **The Fix**

Strengthen enforcement under RSMo Chapter 34. Require public reporting when state contracts go to out-of-state vendors over Missouri bidders. Give Missouri businesses the presumption — make the agency justify going elsewhere, not the Missouri firm justify competing. Protect agricultural use assessment under RSMo §137.021 so family farms are assessed on what they produce, not what a developer might pay for the land.

Every Missouri dollar that builds a Missouri business builds a Missouri owner. Every Missouri owner is a citizen with a stake, a vote, and a reason to stay. Missouri's government should buy Missouri first — not as a courtesy, but as a commitment to the people who built this state and intend to keep building it.

# OWNERSHIP IS THE ANSWER

No. 6 of 6 — *A Thousand More McCarthys: What Ownership Does for a State*

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*“If you do not live what you believe, you will end up believing what you live.”*

— *Archbishop Fulton J. Sheen*

That is the test. Not what a man says about ownership, or the Constitution, or honest government — but whether he has lived those things. Whether the belief has been forged in something real: a deed held, a business built, a team led under pressure, ground tended through drought and frost. Sheen understood that conviction without consequence is decoration. The same is true of policy. A government that speaks of fiscal discipline while doubling its budget, that speaks of constitutional rights while suspending the protections voters placed in the Constitution, that speaks of transparency while writing law for special interests — does not believe what it says. It believes what it does.

These five papers have made one argument from five directions. A flat tax that lets working Missourians keep enough of what they earn to build toward something. A homestead protection that keeps the floor solid beneath families who earned it — including the Mortgage Payoff Homestead Exemption that gives ownership a real finish line. Procurement that keeps Missouri dollars building Missouri owners. Farms assessed on what they produce. Workers who hold a stake in what they build. One principle applied consistently: more owners, more citizens with something real to protect, invest in, and pass on. That is not an economic program. It is a governing philosophy.

*Ownership is true wealth. Not the accumulation of things — but the stake, the responsibility, the ground beneath your feet and the name above the door. It is the condition under which a person stops being a passenger in their own life and becomes the driver of it.*

## **What Ownership Does to a State**

A man who owns something tends it differently, defends it differently, and builds it differently than a man who does not. Multiply that difference across a state — across every farm, every business, every home, every company whose workforce holds a genuine stake in its success — and you have described the difference between a civilization that endures and one that is merely administered. That is what a thousand more McCarthys looks like. Not one company. A culture. A state that produces owners as deliberately as it collects taxes.

Sheen, Chesterton, and Pope Leo XIII — separated by decades but united by the same conviction — each understood that the health of a free society is measured not by its GDP but by how broadly its productive property is held. A society of owners is harder to deceive, harder to make dependent, and harder to govern badly. That is not a coincidence. It is the design of a republic that takes human dignity seriously.

## **What This Campaign Is Built On**

I am running on a simple belief: rights come from God and power comes from the people. Government exists to serve citizens, not manage them, and elected officials owe the public clear facts, straight answers, and accountability for every decision made in their name. The Constitution is not a suggestion. It is the foundation of the republic, and I will defend it without exception — even when that means voting against a law I personally agree with, because the Constitution must remain the highest authority in the room.

Fiscal discipline is not a slogan. It is a moral obligation. A government that doubles its budget while the people it serves fall further behind has confused its appetite for their prosperity. Government should live within its means the same way every family and every business in District 61 is required to do. Not as a preference. As a principle.

Public service was never meant to become a permanent career. Healthy government requires rotation, accountability, and people who arrive with real experience rather than political ambition. I have built things with my hands and with my mind. I have served under commanders and led teams. I have lived the consequences of government decisions the same way the people of this district live them every day. I am not running to become part of the system. I am running to restore it.

### **A Steward, Not a Manager**

Our founders wrote it plainly into Article I of our Constitution: all persons have a natural right to the enjoyment of the gains of their own industry. And then they wrote the verdict that every legislator should carry into every vote: to give security to these things is the principal office of government, and when government does not confer this security, it fails in its chief design. Not a budget shortfall. Not a policy disagreement. A failure of chief design. That is the standard. That is what this series has argued for.

Rights from God. Power from the People. That is the operating principle of a free republic — one that only functions when the people have genuine power, and genuine power only exists when the people own something real.

A representative is a steward — not just of those who agree with him, but of all he represents. The farmer and the skeptic. The business that is thriving and the one that is struggling. The veteran who came home carrying more than he left with. The family navigating a system that was not built with them in mind — including families raising children with special needs, who deserve a representative who understands that fight from the inside. The land itself, which was here before any of us and will outlast every policy written in Jefferson City. That stewardship is a sacred responsibility and it should be entrusted to someone who sees it that way. I do. And I am asking District 61 to let me carry it.