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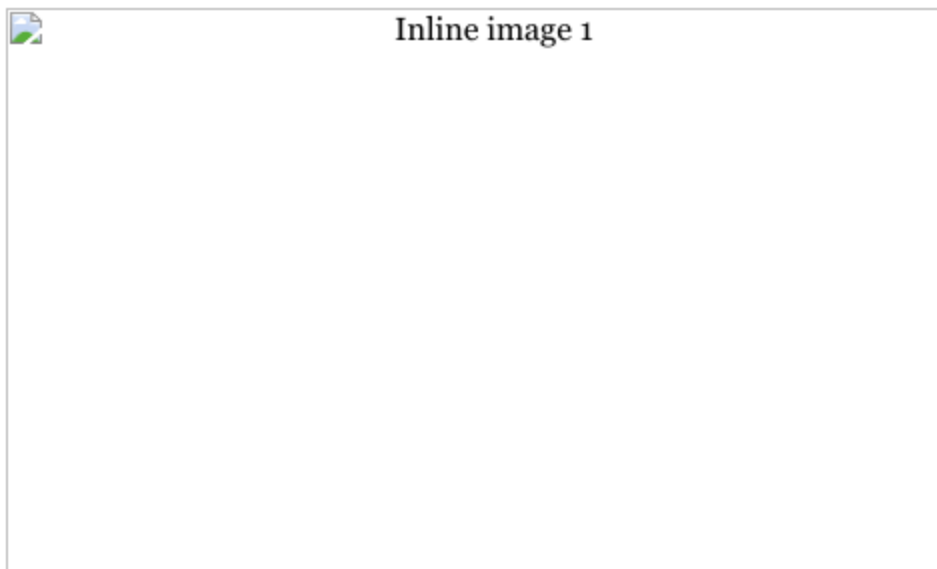
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DEAR FRIEND.....

Nobody Is Truly Ready For Rise Of Seas



Several weeks ago the Intergovernmental Panel on Climate Change (IPCC) released the Fifth Assessment Report (AR5) and final report. The reports suggests that extreme weather and climate events, interacting with exposed and vulnerable human and natural systems is causing more and more severe disasters. The AR5 explores the challenge of understanding and managing the risks of climate extremes to advance climate change adaptation. Weather- and climate-related disasters have social as well as physical dimensions.

Some types of extreme weather and climate events have increased in frequency and/or magnitude causing populations and assets at risk to increased, with consequences for disastrous outcomes. The AR5 says that opportunities for managing risks of weather- and climate-related disasters exist or can be developed at any scale, local to international as long there is transformation and fundamental change on local, regional, national and international basis. Most troubling is that the reports says that these changes are moving far too slow and in a number of areas not at all.

One of the looming disasters is the rise of the oceans/seas which nobody seems to truly be ready for even though there have been decades of flood warning in a wash of more general global warming coverage. And the sea level figures in the report, while not new to experts (and, by many expert accounts, dangerously lowballed), were nonetheless remarkable — and worthy of urgent reflection.

The report warns that coastal property and infrastructure could be a foot lower in just a few decades than is the case today, portending an unprecedented crisis for which the nation appears to be frightfully ill-prepared. U.S. coastal cities, established in centuries past when seas were 8 inches lower than they are today, are now flooding regularly during high tides. Despite decades of research and warnings, little has been done to defend against the slow-motion marine invasion of landlubbers' territory.

“The statistics make clear that people keep moving to the coast, indeed, that people keep moving to Miami, even as the flooding there becomes more regular,” Bill McKibben, a prominent writer who has dedicated himself to raising the profile of climate change, told Climate Central. *“I think people imagine that this problem will happen slowly, but it's already well underway.”*

And although preparedness is improving, the pace seems to rival the gradual rise of the oceans. A hodgepodge of local, state and national initiatives, while so far woefully insufficient to protect infrastructure and neighborhoods from swelling flood risks, are starting to attempt to adapt to meet the challenges they present. Strategies include efforts to restore marshlands to buffer floods, to raise seawalls to keep pace with sea level, and to retreat from coastlines.

The last time the IPCC published a climate assessment, in 2007, climate adaptation was little more than an abstract idea. Today, it's an emerging reality, oftentimes framed as *“resilience.”* Resilience is a concept that describes the boosting of defenses against storms surges, heat waves and other weather disasters, be they amped by greenhouse gases or entirely natural.

“I would say that nobody is truly ready for projected levels of future rise,” said Laura Tam, a climate adaptation expert at the San Francisco-based urban planning think tank SPUR. *“But cities are light-*

years more aware of the threats and challenges of sea level rise than they were just five years ago. You're seeing many of the densely populated, coastal urban areas taking on major community-wide planning efforts to understand vulnerability and address risks."

Even if the world virtually stopped burning fossil fuels, and rapidly switched over to non-polluting forms of energy, the IPCC's new assessment of climate science warns that, between 2046 and 2065, seas would "likely" be between 6 and 13 inches higher than they were between 1986 and 2005. And that's the best-case scenario envisioned in the report. Under the heaviest of four pollution scenarios evaluated, the likely heights of the seas during the same two-decade period would be between 8 inches and 15 inches higher than they were a couple of decades ago. Projections for century's end are higher still. That could more than double the amount of sea level rise since the 1800s, which will lead to what the Union of Concerned Scientists has described as "incessant" flooding in scores of coastal U.S. cities in the coming decades — unless protective measures are put in place.

So far, coastal planning efforts to better cope with rising seas remain just that — planning efforts. Construction of new coastal defenses and implementation of managed retreats from vulnerable shorelines will, for the most part, come later. The communities that are planning ahead for sea level rise, however, are often relying on low or short-term projections, said Jessica Grannis, the adaptation program manager at Georgetown Climate Center. The center maintains a database of Florida's climate adaptation efforts on its website. "Politically, I think a lot of people are purposefully not using the high-range scenarios, because they're so catastrophic," Grannis said.

Despite their high profile, Grannis cautions against relying on the IPCC's projections, which she described as "pretty low" compared with some other forecasts. "A lot of folks rely on the IPCC, but they tend to take this very conservative consensus-based approach, and they don't include some of the more up-to-date science," she said. With sea level rise planning so new in America, even just starting to brace for understated projections would seem to be an important, if inadequate, step up from when the IPCC's last assessment was published. How many Sandys and Katrinas do we have to endure before change their ways, build stringent flood defences or move?

The earth has warmed nearly 0.8 degrees Celsius over the last century and climate scientists are confident that the biggest factor in this increase is the release of carbon dioxide from fossil fuel burning. It is almost certain that we will see a rise of two degrees Celsius (3.6 degrees Fahrenheit) before 2100, and a three-degree rise (5.4 degrees Fahrenheit) or higher is a possibility. The impacts over such a short period would be huge. The longer we put off corrective action, the more disruptive the outcome is likely to be. It is my pleasure and duty as a scientist and civil servant to discuss the challenge of climate change with elected officials. My colleagues and I do our best to transmit what we know and what we think is likely to happen. The facts and accepted theories are fundamental to understanding climate change, and they are too important to get wrong or trivialize. Some difficult decisions lie ahead for us humans. We should debate our options armed with the best information and ideas that science can provide. And if we don't act our children's children will suffer unimaginable consequences.

Holy Cow!!!



Right before Christmas I was talking with our handyman who told me that he had two young children – one is three years old and the other is an eleven month old infant and because both were girls he and his wife were considering having another – hopefully a boy. Immediately, I asked if he had thought this out, because from experience I know that children are expensive – and today more expensive than ever. So a couple of days later while watching the **Today Show** on **NBC**, I was drawn to the segment on how expensive day-care has become – thinking back to Jeremy, realizing that this could be one of the reasons why he is working a second-job as a handyman – and if this is not the reason today, it most likely will be soon.

Forget college -- the new sticker shock for parents today is day care. The cost of day care now rivals the price tag for college tuition in some parts of the U.S. and can be a “*crippling burden*” for parents of young children, a new report by **Child Care Aware of America** warns. If that’s not daunting enough, the report released Thursday also notes that infant center-based child care costs twice as much as the average amount families across the country spend on food, and exceeds transportation costs in almost every region in the United States. And for those with two kids, child care costs in 23 states and D.C. exceed the average housing costs for homeowners with a mortgage.

The report notes that the average cost for child care varies widely according to state. But if you live in the Northeast (\$22,513), Midwest (\$17,258) or South (\$15,409), expect childcare to be the highest single household expense on your budget. Though still expensive in the West (\$17,941), childcare there comes in second behind housing. When the costs were compared to median income for a married couple, New York topped the list for least affordable center-based care across three different age groups: infant care (16% of income), four year olds (13%) and before/after school care for school-aged kids (12%).

In fact, the average annual cost for infant day care was higher than a year’s tuition at a four-year public college in 30 states and the District of Columbia. For parents of two children, full time day care is the

highest single household expense in the Northeast, Midwest and South. And those hefty prices don't even "guarantee a quality environment," the report found, noting that child care providers work in one of the most poorly-paid professions in the country. New parents may live in fear of what they'll pay for their child to attend college — but the report shows that a nearer-term expense may have an even bigger impact on their wallets. In 30 states plus Washington, D.C., the report states that the average annual cost of enrolling an infant in a center-based daycare program is more than a year's worth of tuition and fees at a public college in that state.

Least affordable states for child care

State	Avg. cost of center-based infant care	Median income for married couple	Percent of Income
Oregon	\$13,452	\$72,226	18.60%
New York	\$14,939	\$90,725	16.50%
Minnesota	\$13,876	\$89,608	15.50%
Massachusetts	\$16,430	\$109,090	15.10%
Colorado	\$12,736	\$85,137	15.00%
California	\$12,068	\$81,484	14.80%
Illinois	\$12,697	\$85,715	14.80%
Hawaii	\$12,473	\$86,699	14.40%
Washington	\$12,108	\$84,464	14.30%
Kansas	\$10,518	\$77,034	13.70%

Source: Child Care Aware of America

The rankings are based on the cost of child care as a percentage of the state median income for a two-parent family.

Almost 11 million kids under 5 go to day care in the U.S. each week, Child Care Aware of America said. Most parents aren't prepared for these costs, a separate study from Care.com released this April found. Three quarters of families surveyed in that poll were surprised or overwhelmed by the costs of childcare, and 42% don't budget for it. So what can a parent or parent-to-be do to get ready for this overwhelming expense? We reached out to Donna Levin, co-founder of Care.com, and Carmen Rita Wong, financial contributor for Babycenter.com, for tips.

Start Budgeting Early

The moment you know you're expecting is the time to start saving and budgeting, Levin said. But before you can do that, you'll need to determine the type of care that best suits your family's needs and resources. Options range from family-based daycare in someone's home on the cheapest end (\$127 a week on average, according to Care.com) to nannies (\$472 a week). Online resources can help you navigate the pros and cons.

Another option that parents-to-be often consider is having one person cut back his or her work hours or take time off. That may save on childcare expenses in the short term, but you need to consider the ramifications in the long-term, warns Wong. Working parents have to weigh the opportunity cost of leaving the workforce—e.g. how much knowledge will you lose? How much potential income growth will you lose? How tough will it be to break back in?

Take Advantage of Tax Breaks

Depending on your circumstances, you might qualify for the Child and Dependent Care Tax Credit. The total credit can be up to 35% of up to \$3,000 in qualifying expenses paid to care for a child under 13 while you're working (or \$6,000 for two children), but the exact amount is based on adjusted gross income. "Many folks land on the cusp of qualifying year after year," Wong says. "It's important to realize just how close you are as you may be able to find deductions that can get you under the limit and save you more."

Also check in with your HR department to see if your company offers a dependent-care flexible spending account. This allows you to set aside up to \$5,000 pretax toward qualifying expenses like daycare, preschool and some summer day camps. (While you're at it, see if they offer any other child care help, says Levin. "A lot of great employers are providing child care subsidies or discounts to childcare centers.")

Share in Care

They say it takes a village to raise a child — and as a mom, Wong can attest to the money-saving benefits of establishing a strong social network in your local area.

"Though you may save \$1,000 a year with all the tax credits, you can save another \$1,000 by utilizing neighborhood networks," she says.

You might be able to find a parenting group in your area on platforms like **The Big Tent Network** and **Meetup**. Such sites allow moms and dads to find play dates or learning opportunities, and also let parents establish relationships that can become helpful when looking for child care resources.

Nanny shares are one good example. With this kind of arrangement, multiple families pay for one nanny, therefore reducing the cost of care. Often, nannies will watch the kids at the same time, but families can also establish schedules that are based around each family's individual need.

Additionally, establishing a connection with parent group is a great resource if the nanny gets sick or is unavailable. When parents can say, *"If you watch my kids while I do errands, I'll watch yours after school,"* it can be really beneficial for all parties involved, Levin says. Kids also love it, because in the long run *"they're just one big play date."*



Last month Mark Oppenheimer wrote a searing piece in **The Atlantic** – **The Predator on the Upper of East Side** – with a sub-heading – *Nearly 50 years ago, a penniless monk arrived in Manhattan, where he began to build an unrivaled community of followers—and a reputation for sexual abuse. The ongoing accusations against him expose a dark corner of the Buddhist tradition.* It is the story of the rise and spectacular fall of Eido Shimano Roshi, founder of the first Buddhist monasteries and one of the most influential leaders in the American Zen community.

One of the Achilles heel of gurus, abbots, and pastors everywhere -- sleeping with their parishioners, worshippers and/or students. And this is no difference in Buddhism as the "*Shimano Problem*" which came to light when Shimano, the founder and abbot of the New York Zen Studies Society, one of the oldest Buddhist institutions in the West, and its 1,400-acre Dai Bosatsu retreat in the Catskills until he resigned from both in September 2010. Nearly 50 years ago, a penniless monk arrived in Manhattan, where he began to build an unrivaled community of followers – and a reputation for sexual abuse. Even though he's headed the former since 1965 and was 77 years old at the time, he didn't retire or go quietly and the ongoing accusations against him expose a dark corner of the Buddhist tradition.

Before we explore its prevalence in Buddhist America, let's take a moment to examine "*how the swans came to the lake,*" to borrow the title of a history of the Zen Buddhism diaspora, if you will, to the United States by Rick Fields (Shambhala, 1992). Since Buddhism originated in India and moved east to China and then Japan, Korea, and Southeast Asia, it was probably as inevitable a migration across the Pacific as *Homo erectus* following the game out of Africa and populating Asia and Europe. Also since Eastern teachers were often stuck with students sent to them by their families, they were happy to find students in the West who, stoked in part by American traditions such as Ralph Waldo Emerson's Transcendentalism, sought out the teachers on their own and were eager to initiate practice.

As such the extent to which Buddhism needed to be Westernized became a central issue. American Buddhist centers may appear to have integrated East and West seamlessly, but many obstacles were surmounted during their formative years. Looking back, rituals, practice, and teachings may have been the least of it. Instead, due to mixed signals between the two cultures and, however much a cliché, culture shock on the part of the Easterners, many American students wound up emotionally and

spiritually wounded by Buddhist teachers -- Eastern and American. Besides, of course, the good names of the most highly regarded forms of Buddhism in America, Tibetan and Zen, were sullied.

Possibly the most notorious perpetrator of spiritual abuses was Trungpa Rinpoche, who, while still a teenager, headed several large Tibetan monasteries until, like the Dalai Lama, he was forced out by the 1959 Chinese invasion. Once in the West, his gift for teaching facilitated the founding of what has become known as the Vajradhatu (*his U.S. meditation centers*), Shambhala Meditation Centers around the world, and the Naropa Institute (*now University*). But his hedonistic lifestyle and provocative "*crazy wisdom*" both mystified and alienated.

Trungpa died a grisly alcoholic's death, but his successor was arguably even more dissolute. The claim to fame of Osel Tendzin, an American from New Jersey, was not only seducing students, but becoming infected with HIV and failing to tell those with whom he engaged in sexual behavior. This scenario was paralleled by two American Zen teachers: the womanizing Richard Baker, the abbot of the San Francisco Zen Center, and his successor, Reb Anderson, who gained fame by appropriating the gun from a suicide victim and later wielding it in public. As for Shimano, his serial philandering was a source of concern for decades.

The "*Shimano Problem*" came to light four years ago a number of Buddhist scholars used the opportunity to explore the subject of Buddhism's integration into the West. As well as publicly discussing the hedonistic behavior of some of the leading figures in the Zen community. "*As for Shimano, his serial philandering was a source of concern for decades,*" said Robert Aitken, a long-time colleague Roshi. Aitken excuses this lack of interest by Shimano's Zen masters in Japan to cultural differences between America and Japan, writing "*it is important to understand that mental illness and character pathology are viewed tolerantly in Japan.*" Aitken infers that he believes that Shimano may be suffering some form of mental illness or pathology, calling him "*someone in a different dimension altogether.*" Nevertheless, Shimano's Japanese teachers "*felt responsible for him, and were not prepared to disgrace him by recalling him to Japan.*"

Well Mark Oppenheimer doesn't do that. His article is an abridged version of his eBook. He chronicles Shimano's arrival at New York's John F. Kennedy International Airport on December 31, 1964, New Year's Eve when he was 32 years old where he stayed with a couple on Central Park West in Manhattan. And how he walked the streets of New York building a following, his sangha, his Zen community, adding one or two people a day. These followers began bringing in money. Within the first several years, an anonymous donor gave enough to purchase a carriage house on East 67th Street; in 1968 the renovated building became the home of what Shimano named the New York Zendo (*a zendo is a hall for meditation*). And another devoted student, Dorris Carlson, the widow of the founder of Xerox, gave him \$1 million, later doubling the donation to \$2 million. With Carlson's money, Shimano purchased a 1,400-acre property, in the Catskills town of Livingston Manor, that had once belonged to Harriet Beecher Stowe's brother James. *There, Shimano led the construction of Dai Bosatsu Zendo that opened on July 4, 1976. "This is for you to establish your monastery in the country,"* Shimano said she told him, "*where regardless of the racial background, national background, man or woman, everybody could come, and could practice meditation.*"

On the night of June 21, 2010, a Monday night, about 20 members of the sangha were eating in the dining hall at Dai Bosatsu, a student Daphna, who was then in her late 20s, angrily confessed that she was having a secret prolonged sexual relationship with Shimano. Shimano's response was that sex

with students is not a violation of Buddhist precepts. And by sleeping with a student, he might have been doing her a favor. Daphna's allegations, it turned out, were not the first hints that Shimano wasn't the man his followers hoped he was, and that the world he had built was not what it seemed. One week earlier, the Zen Studies Society board had met to discuss allegations of several decades of sexual impropriety, allegations that had surfaced on the Internet. The charges were damning, and well sourced, and Shimano had not denied them. And after an Oppenheimer on August 20, 2010 Shimano was forced to step down.

Oppenheimer says that today, one could reasonably assert that of the 30 or 40 important Zen centers in the country, at least 10 have employed head teachers who have been accused of groping, propositioning, seducing, or otherwise exploiting students. Nobody is saying that Eido Shimano is a sexual criminal. He is not alleged to have had sex with underage women, or to have physically forced any woman to perform a sexual act (*it's been alleged he may have kissed or groped women after they tried to pull away from him*). In our conversations, Shimano admitted to having sex with some students, "far fewer" than 12 as he put it. He would not answer questions about specific women, and he never replied to specific questions submitted to his lawyer. But his critics say that regardless of the numbers, or one's definition of consent, Shimano is guilty of a kind of spiritual malpractice. They say that he took advantage of his spiritual power — his authority, his charisma — to persuade women to do things that they did not want to do, and that when he eventually ignored or left them, they sometimes lost their faith, even their minds.

Right now, Shimano is not permitted on any Zen Studies Society property, and his artifacts have not been returned to him. Membership at the Zen Studies Society is down; Chayat will not confirm or deny the rumor that she has had the East 67th Street building appraised for a possible sale. Shimano continues to live with his wife in the apartment that they may or may not own; he occasionally sits, at various sites in Manhattan, with a small, loyal group of followers. In a statement he released this past July 4, he said that he is beginning work on a translation of the correspondence between two of his late teachers, Soen Nakagawa and Nyogen Senzaki. I invite you to read the attached article by Mark Oppenheimer in The Atlantic — ***The Predator on the Upper of East Side*** — as it is truly interesting and a great read....

Nothing Is Secret Anymore



My father use to have a saying that you should never say something about someone that you wouldn't say to their face, write anything that you would be embarrassed if it was posted on the front page of the newspaper, do anything that you can't tell your Mother and take a picture that you can't show your father. But that was before the digital age and as a result of the digital age of cell phones and the Internet I would like to add that today you should always understand that every digital photo, recording and transmission via cellphone and or the Internet is no longer sacrosanct/secret. Because German researchers have discovered security flaws that could let hackers, spies and criminals listen to private phone calls and intercept text messages on a potentially massive scale – even when cellular networks are using the most advanced encryption now available.

The flaws, to be reported at a hacker conference in Hamburg this month, are the latest evidence of widespread insecurity on SS7, the global network that allows the world's cellular carriers to route calls, texts and other services to each other. Experts say it's increasingly clear that SS7, first designed in the 1980s, is riddled with serious vulnerabilities that undermine the privacy of the world's billions of cellular customers. The flaws discovered by the German researchers are actually functions built into SS7 for other purposes – such as keeping calls connected as users speed down highways, switching from cell tower to cell tower – that hackers can repurpose for surveillance because of the lax security on the network. Those skilled at the myriad functions built into SS7 can locate callers anywhere in the world, listen to calls as they happen or record hundreds of encrypted calls and texts at a time for later decryption. There also is potential to defraud users and cellular carriers by using SS7 functions, the researchers say.

These vulnerabilities continue to exist even as cellular carriers invest billions of dollars to upgrade to advanced 3G technology aimed, in part, at securing communications against unauthorized eavesdropping. But even as individual carriers harden their systems, they still must communicate with each other over SS7, leaving them open to any of thousands of companies worldwide with access to the network. That means that a single carrier in Congo or Kazakhstan, for example, could be used to hack into cellular networks in the United States, Europe or anywhere else. *"It's like you secure the front door of the house, but the back door is wide open,"* said Tobias Engel, one of the German researchers.

Engel, founder of Sternraute, and Karsten Nohl, chief scientist for Security Research Labs, separately discovered these security weaknesses as they studied SS7 networks in recent months, after The Washington Post reported the widespread marketing of surveillance systems that use SS7 networks to locate callers anywhere in the world. The Post reported that dozens of nations had bought such systems to track surveillance targets and that skilled hackers or criminals could do the same using functions built into SS7. (The term is short for Signaling System 7 and replaced previous networks called SS6, SS5, etc.)

The researchers did not find evidence that their latest discoveries, which allow for the interception of calls and texts, have been marketed to governments on a widespread basis. But vulnerabilities publicly reported by security researchers often turn out to be tools long used by secretive intelligence services, such as the National Security Agency or Britain's GCHQ, but not revealed to the public. *"Many of the big intelligence agencies probably have teams that do nothing but SS7 research and exploitation,"* said Christopher Soghoian, principal technologist for the ACLU and an expert on surveillance technology. *"They've likely sat on these things and quietly exploited them."*

The German researchers found two distinct ways to eavesdrop on calls using SS7 technology. In the first, commands sent over SS7 could be used to hijack a cell phone's "forwarding" function -- a service offered by many carriers. Hackers would redirect calls to themselves, for listening or recording, and then onward to the intended recipient of a call. Once that system was in place, the hackers could eavesdrop on all incoming and outgoing calls indefinitely, from anywhere in the world. The second technique requires physical proximity but could be deployed on a much wider scale. Hackers would use radio antennas to collect all the calls and texts passing through the airwaves in an area. For calls or texts transmitted using strong encryption, such as is commonly used for advanced 3G connections, hackers could request through SS7 that each caller's carrier release a temporary encryption key to unlock the communication after it has been recorded. Nohl demonstrated the ability to collect and decrypt a text message using the phone of a German senator, who cooperated in the experiment. But Nohl said the process could be automated to allow massive decryption of calls and texts collected across an entire city or a large section of a country, using multiple antennas.

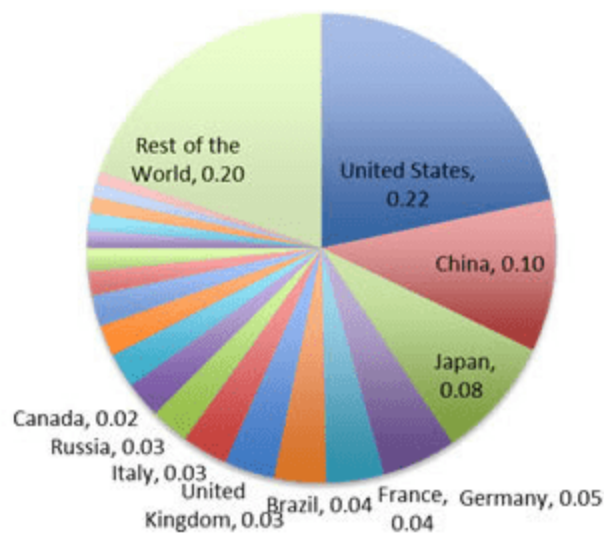
The issue of cell phone interception is particularly sensitive in Germany because of news reports last year, based on documents provided by former NSA contractor Edward Snowden, that a phone belonging to Chancellor Angela Merkel was the subject of NSA surveillance. The techniques of that surveillance have not become public, though Nohl said that the SS7 hacking method that he and Engel discovered is one of several possibilities. U.S. embassies and consulates in dozens of foreign cities, including Berlin, are outfitted with antennas for collecting cellular signals, according to reports by German magazine Der Spiegel, based on documents released by Snowden. Many cell phone conversations worldwide happen with either no encryption or weak encryption.

The move to 3G networks offers far better encryption and the prospect of private communications, but the hacking techniques revealed by Nohl and Engel undermine that possibility. Carriers can potentially guard their networks against efforts by hackers to collect encryption keys, but it's unclear how many have done so. One network that operates in Germany, Vodafone, recently began blocking such requests after Nohl reported the problem to the company two weeks ago. Nohl and Engel also have discovered new ways to track the locations of cell phone users through SS7. The Post story, in August, reported that several companies were offering governments worldwide the ability to find virtually any cell phone user, virtually anywhere in the world, by learning the location of their cell phones through an SS7 function called an *"Any Time Interrogation"* query.

Most of us accept the fact that the NSA, CIA, Israeli, Chinese and Soviet surveillance organizations routinely monitor and intercept Internet and cellular traffic around the world. But it appears that even lowly North Korea has the ability to do the same like the big boys – i.e. Sony. We also know that major store chains employ sophisticated technologies to monitor/track our activities in their stores and shopping centers. And no matter how many times I scrub my computer's registry pop-up ads re-occur based on my digital profile. Therefore I urge everyone to remember my father's edict of not saying or doing things that you may later regret when repeated and know that everything you say or do on your cellphone and Internet can be stolen because the older I get the more I realize how smart my Dad was. For more information please take the time to read Craig Timberg's **Washington Post** article – **German researchers discover a flaw that could let anyone listen to your cell calls.**

The Next Economic Disaster

Ten countries comprise 65 percent of Global GDP -
if you expand it to the top twenty, they comprise
80 percent of Global GDP



While recently trolling for interesting subjects to write about I ran across the new book by Richard Vague, ***The Next Economic Disaster: Why It's Coming and How to Avoid It*** – who argues that it is in fact the rapid expansion of private rather than public debt that constrains growth and sparks economic calamities like the financial crisis of 2008. Relying on the findings of a team of economists, ***The Next Economic Disaster*** pinpoints that the Great Depression of the 1930s, the economic collapse of the past decade, and many other sharp downturns around the world were all preceded by a spike in privately held debt. But what was really interesting was a video discussion hosted by Managing Editor of **The Atlantic** Steve Clemons and the **New America Foundation's Economic Growth** Program Director, Sherle R. Schwenninger on the current state of the US economy, assessments of the global debt and growth picture and responses to the threat of yet another financial disaster.

Although the discussion focused on the role that public debt and debt-fueled public spending play in economic growth and that financial crisis can be predicted and prevented, but what sparked my interest was how that from 1997 to 2007 more than \$14 trillion was pumped into the U.S. economy through public and private debt with the overwhelming lion share going to the later. Vague argues and most people agree that the financial crisis of 2008 was caused by the rapid buildup of private debt (consumer debt and business debt). And today we are still highly leveraged. He argues that whenever you see buildup of (20% or more) private debt to GDP you see a road to crisis. Because you have built too much of something and consequently created too many bad loans. And that growth is going to have to slow down until you absorbed the overcapacity. Finally the triggering events such as market crashes and bank failures are not the problem they are the result of the problem. The problem starts usually five or so years before with runaway lending until the party ends...

In 1950 private debt to GDP was 55%. Today it is 156%. Yet this is not unique to the United States because in 1970 the 22 largest economies were in the range of 50% to 100% range of private debt to GDP and today these same countries are between 100% to 125 and even more than 200% of private debt to GDP. The whole world is over-leveraged. Portugal currently is 255% while Spain is 216% in private debt to GDP, and in both countries government debt is not a problem. The final consequence of over-leveraged private debt is that instead of buying new cars, clothes or going to dinners or vacations, people are diverting these monies to service a too high level of debt. Vague's conclusion is that this is the reason why we are experiencing a lackluster recovery we and Europe both with the situation more acute in Europe and Japan. To repair or prevent these types of crisis a broad scale program to restructure these loans would be the quickest although the hardest politically to do. And to prevent runaway loans, all we have to do is to make sure that banks maintain sufficient equity/cover as that will force them to not make risky loans that they will forced to cover.

Scalia on Retirees Losing Their Health Insurance: 'I Can't Feel Bad About It'



When I read this headline on **Huffington Post** I truly couldn't believe it – **Scalia on Retirees Losing Their Health Insurance: 'I Can't Feel Bad About It'.....** I was absolutely sure that this liberal media outlet had overblown or miss-interpreted this Justice on the Supreme Court. So like you do are doing now, I read the article, did some more research and spoke with friends because this is not about the law it is about how we treat our fellow citizens. And the lack of empathy that our ruling class and how they openly feel comfortable to express their condescension for those Americans are falling through the safety net.

The underlying issue centers around a group of retirees at a chemical plant In Apple Grove, West Virginia, there are some retirees from a chemical plant who were trying to keep the health insurance they were promised based on a union negotiated series of collective bargaining agreements stipulating that retired employees "will receive a full company contribution towards the cost of [health] benefits." The union believed the benefits were guaranteed for life. The company contends it could take away these benefits whenever it chose--which it did in 2007. The retirees challenged that action. The retirees won in the lower courts, and now their case is pending before the Supreme Court.

As USW President Leo Gerard points out in a column for the union's blog:

The agreement never says the retiree loses the benefit after so many years or must pay a portion of the costs. It also doesn't say benefits earned by retirees over their work lives end with the expiration of any given collective bargaining agreement. In that same blog post, Gerard quotes

Tackett, the lead plaintiff in the suit and one of those who helped negotiate the agreements, as follows:

"We have several people who passed away," as they awaited the outcome. "We just don't know how many of them died as a result of not going to the doctor when needed or not getting medication they needed" because they couldn't afford the insurance. Is there anyone who simply wouldn't care what happens to these retirees? Apparently, yes. During oral arguments, Supreme Court Justice Antonin Scalia offered up the functional equivalent of "Bah, Humbug!"

Said Scalia:

You know, the nice thing about a contract case of this sort is you can't feel bad about it. Whoever loses deserves to lose. I mean, this thing [the duration of the health benefits] is obviously an important feature. Both sides knew it was left unaddressed, so, you know, whoever loses deserves to lose for casting this upon us when it could have been said very clearly in the contract. Such an important feature. So I hope we'll get it right, but, you know, I can't feel bad about it.

Justice Stephen Breyer was quick to disagree:

Well, you know, the workers who discover they've been retired for five years and don't have any health benefits might feel a little bad about it.

Listen to the comments of Justice Scalia and Justice Breyer:

Web Link: <https://soundcloud.com/allianceforjustice/scalia-says-he-cant-feel-bad-about-it>

This is nothing new for Justice Scalia. Last year, he referred to the Voting Rights Acts as a "*perpetuation of racial entitlement.*" And tilting the scales of justice to favor corporate wrongdoers is nothing new for this Supreme Court. The court has upheld forced arbitration clauses that keep those harmed by big businesses out of court, prevented women from banding together to stop employment discrimination, and allowed employers to impose their religious views on employees.

I don't actually expect Scalia to ever care but I hope that this time the other justices will take him to task for his insensitivity and lack of understanding and compassion for millions of Americans who have played by the rules and now see their promised pensions taken away. Like our President our Supreme Justices represent every Americans and Justice Scalia you should feel bad when your fellow citizens who you serve lose anything that will make it harder to live **and this is my first rant of the the New Year.....**

WEEK'S READINGS

ISIS, Ebola, Putin and Ferguson: Old News?

What stories will make headlines in 2015? The truth is nobody knows.

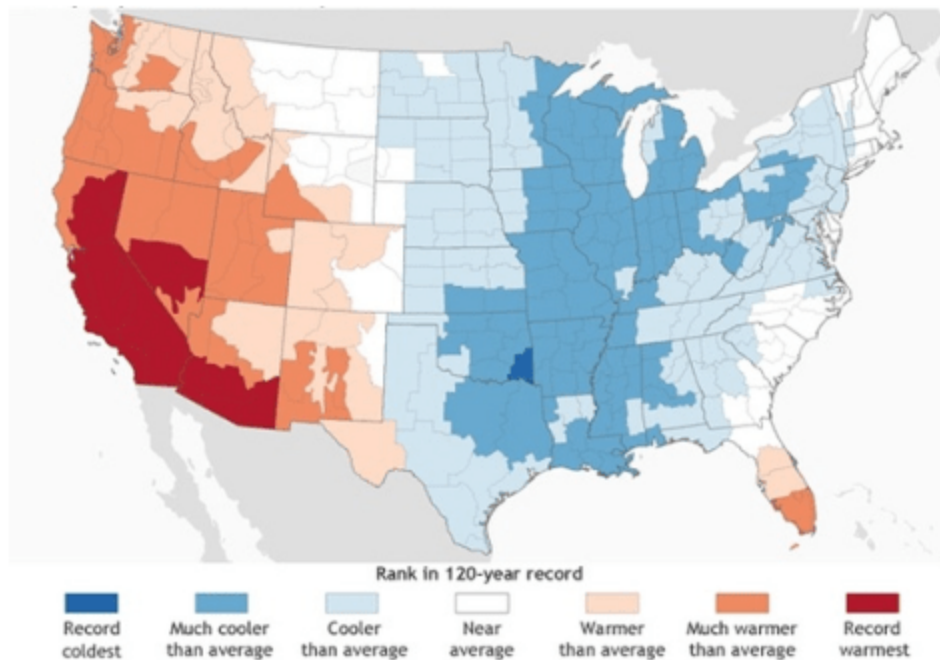


Syria, Ukraine, Gaza, Iraq, ISIS, Ebola, Ferguson — the list of some of last year's disasters is long. But buried among the tragic headlines and breaking news are other events that attracted less attention but could be just as consequential for global affairs. Here are five to watch.

1) The fall of oil prices. Over the summer oil prices dropped to the lowest level in a year. The fluctuation alone is nothing special. What is remarkable, however, is that this drop occurred amid severe sanctions against Russia and wars in the Middle East and Ukraine—in other words, at a time when crude-oil prices should be soaring. What's going on? The energy revolution taking place in the United States has reached sufficient scale where it is beginning to alter international dynamics. The U.S. has overtaken Saudi Arabia and Russia to become the world's main oil-producing nation. In August, U.S. monthly oil production was at its highest level since 1986. Meanwhile, the anemic global economy is not generating as much demand for energy as it did during the booming years that preceded the Great Recession that started in 2008. The combination of greater supply and weaker demand is pulling prices down and having a much larger effect than the upward push created by the current geopolitical instability. This summer we witnessed a clear manifestation of an incipient and potentially transformative energy order.

2) The worst American drought in more than a century. The western United States, Mexico, and Central America have gone three years with very little rainfall, and the situation grew dire this summer. Sixty percent of California is now experiencing "*exceptional drought*," the most extreme category according to the U.S. Drought Monitor. The volume of water lost by lack of rain and snow could cover the entire area stretching from the Rocky Mountains to the Pacific Coast with four inches of water. California's three largest reservoirs are at roughly 30-percent capacity and a new study from the University of California, Davis estimates that the current drought will cost the state \$2.2 billion in damages and 17,000 jobs. The west's severe drought wasn't this summer's only climatic surprise. "*2014 has not been typical*," reports the National Oceanic and Atmospheric Administration. "Never before have such large areas of the country experienced such radically different temperature extremes as they have so far this year. (The map below shows just how divergent temperature patterns were across the contiguous United States between January and July 2014.)"

January - July 2014 Minimum Temperature Rankings



The summer brought extreme climatic events in other countries as well: India and Pakistan, for instance, were ravaged by the heaviest torrential rains in half a century, which left at least 420 people dead and forced 47,000 to evacuate their homes.

3) The slowdown of Europe's economy. This summer confirmed that the sluggish recovery of Europe's economies has stalled. During the first half of the year, we learned that economic activity had stagnated in France and declined in Germany and Italy. There have been some bright spots: The Spanish economy is growing and the European Central Bank is adopting a policy that its chief, Mario Draghi, has dubbed "*Whatever It Takes*" – meaning that he is willing to use all the monetary tools at his disposal to stimulate eurozone economies. But he cannot accomplish this goal by himself, and monetary policy alone won't revive Europe's faltering economies. Structural reforms and fiscal policies that energize consumers and investors are needed, much talked about, and, so far, not adopted. Meanwhile, the all-important German economy is sputtering and analysts are divided about which large European economy—France or Italy—is more likely to implode first. This summer, the specter of deflation also arose in Europe, as a chronic fall in prices mixed dangerously with high levels of debt. Deflation is a difficult trap to escape: Japan has been struggling to break free from it for more than two decades. The summer of 2014 could be remembered as the time when deflation first gripped Europe.

4) The rise of Federica Mogherini. In November, Mogherini will replace Catherine Ashton as the European Union's high representative for foreign affairs and security policy, the continent's top foreign-policy job. In that position, the 41-year old Mogherini, who was appointed in August, will negotiate the perilous situations in Russia, Ukraine, Iran, North Africa, the Middle East, and China. She will also preside over the Foreign Affairs Council, which is comprised of Europe's 27 foreign ministers, and direct the European External Action Service, a fiendishly complicated bureaucracy of 3,500 diplomats scattered throughout the world. And what is Mogherini's main qualification? Six months as Italy's foreign minister. Most experts agree that she is woefully unprepared for such an important post. For example, Paola Subacchi of London's Chatham House writes:

No one doubts that Mogherini will try her best to learn the nitty-gritty of her new job, but it will be like learning to fly by piloting a jumbo jet. Most of the time, an inexperienced pilot can avoid serious problems by relying on her more experienced crew and various technologies. But in the event of severe turbulence, only a pilot with sufficient skill and practice will be able to maintain control of the aircraft and keep the passengers calm.

So it is disturbing, to say the least, that with Ukraine at war with Russia, and the Middle East in a spiraling crisis of fanaticism, Europe's leaders did not seek a candidate with a proven ability to forge an effective foreign policy from different—and often opposite—positions. EU foreign policy is now being piloted by an apprentice.

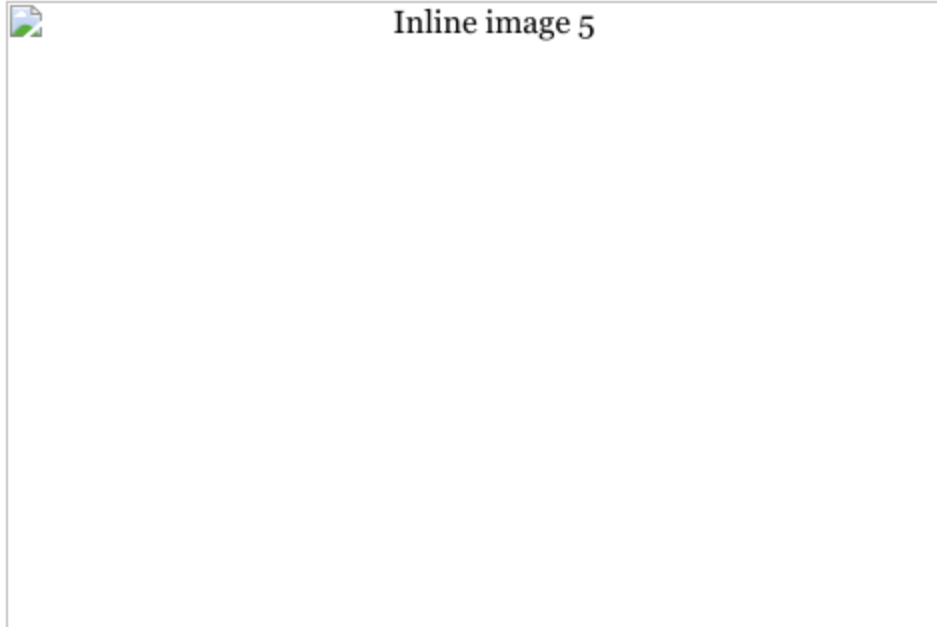
Most observers also agree that by tapping Mogherini for this role, Europe has sent a clear message that it's not really interested in having a common foreign policy and instead prefers a weak official who will let each foreign minister pursue his or her country's own agenda. European leaders, it seems, do not take seriously the idea that their continent's weight in the world depends on the ability of its member nations to act together.

5) The other airplane accident. Malaysia Airlines Flight MH17 wasn't this summer's only geopolitically significant aviation tragedy. On August 13, the Brazilian presidential candidate Eduardo Campos was flying in a private jet when it crashed in poor weather conditions as it was landing at an airport near São Paulo. Up until then, the reelection of President Dilma Rousseff in October elections seemed a near certainty that would guarantee four more years in office for the political elite that has governed Brazil since 2003. But the polls have tightened since Marina Silva, who had been Campos's vice-presidential candidate, replaced him in the race. She now has a real chance of beating Dilma. If that happens, it could bring about many changes in Brazil, including the reflexive solidarity that its leaders have offered Latin American governments with awful human-rights records. Democracy may have a better chance in countries like Bolivia, Ecuador, Nicaragua, and Venezuela, where for the past decade human rights, freedom of expression, and political liberties have been severely and systematically curtailed with the silent acquiescence of the region's largest country.

There will be additional fallout from the murders of Michael Brown and Eric Garner and the corresponding grand jury decisions that left people around the world speechless. And although going through the worst drought in recorded history the State of California finally received badly need rain storms weather is still going to be an issue, especially in drought stricken San Paulo which has all but run out of water. Paying heed to Democratic strategist James Carville who famously said, "*It's the economy, stupid*", the recession in the European Union and Japan will continue to generate media attention, as well as the partisan bickering in Washington as well as the run-up to 2016 Presidential election.

These are, at least, the trend lines of these stories heading into 2015. But it is useful to remember — ahead of what will surely be a torrent of year-end predictions—that we ultimately don't know what will transform the world in the coming year. All we can do is look for clues to the surprises in store — whether they come in the form of a cyber-attack, a climate disaster, instability in oil-exporting countries struggling with falling crude prices, or none of the above. After all, by December 2013, the seeds of 2014's biggest stories were already planted: the newly named Islamic State of Iraq and Syria was challenging the Nusra Front for territory in Syria, Ebola had broken out in Guinea, and major protests were building in Kiev.

The Unforgiven



[Conrad Goetzinger and Cassandra Rose](#)

The way lenders and collectors pursue consumer debt has undergone an aggressive transformation in America. Collectors today don't give up easy, often pursuing debts for years. For many people, these changes have profoundly affected their lives. Last fall Paul Kiel wrote a searing article in **ProPublica** – ***Old Debts, Fresh Pain: Weak Laws Offer Debtors Little Protection*** – about the untold burden that millions of Americans carry – DEBT. Americans are carrying student loans, credit card debt, automobile loans and mortgages in unsustainable amounts. Addicted to easy credit many Americans have lived far beyond their means. And in the perfect storm of 2009 when housing market burst, financial market collapsed and millions of Americans losing their jobs millions of people are finding that they are unable to repay their debts.

Like any American family living paycheck to paycheck, Conrad Goetzinger and Cassandra Rose hope that if they make the right choices, their \$13-an-hour jobs will keep the lights on, put food in the fridge and gas in the car. But every two weeks, the Omaha, Neb. couple is reminded of a choice they didn't make and can't change: A chunk of both of their paychecks disappears before they see it, seized to pay off old debts.

The seizures are the latest tactic of debt collectors who have tracked the couple for years, twice scooping every penny out of Goetzinger's bank account and even attempting to seize his personal property. For Goetzinger, 29, they're the bewildering consequences of a laptop loan he didn't pay off after high school; for Rose, 33, a painful reminder of more than \$20,000 in medical bills racked up while uninsured. The garnishments, totaling about \$760 each month, comprise the single largest expense in the budget. *"I honestly dread payday,"* said Goetzinger. *"Because I know it's gone by Saturday afternoon, by the time we go grocery shopping."*

Across the country, millions of other workers face a similar struggle: how to live when a large fraction of their paycheck is diverted for a consumer debt, as ProPublica and NPR reported Monday. The highest rates of garnishment are among workers who, like Rose and Goetzinger, earn between \$25,000 and \$40,000, but the numbers are nearly as high for those who earn even less, according to a new study by ADP, the nation's largest payroll services provider. Those who fall into this system find their futures determined by laws that consumer advocates say are outdated, overly punitive and out of touch with the financial reality faced by many Americans. *"Most low income people are struggling to keep up with basic fixed costs,"* said Michael Collins, faculty director of the Center for Financial Security at the University of Wisconsin-Madison. *"That tends to absorb most of the budget. There isn't much left."*

ADP's study, requested by ProPublica, offered the first large-scale look at how many employees had their wages garnished and why. In the Midwest, one in 16 workers earning between \$25,000 and \$40,000 had wages seized for a consumer debt in 2013. These numbers reveal a hidden population, advocates say, and should spur lawmakers to offer more protection.

The federal law regulating garnishment harkens back to 1968, when the financial life of Americans was much simpler. Time has eroded what even then were modest protections. The law barred creditors from taking any wages from the very poorest of workers, but used a calculation based on the minimum wage to identify them. Since the federal minimum wage hasn't kept pace with inflation, today, only workers earning about \$11,000 annually or less — a wage below the poverty line — are protected. The law also allows collectors to garnish a quarter of a debtor's after-tax pay, an amount that government surveys show is plainly unaffordable for many families.

And the law is silent on perhaps the most punishing tactic of collectors: It doesn't prohibit them from cleaning out debtors' bank accounts. As a result, a collector can't take more than 25 percent of a debtor's paycheck, but if that paycheck is deposited in a bank, all of the money in the account can be grabbed to pay down the debt. State laws, while often more comprehensive than the federal rules, vary widely. Only a handful, for instance, automatically protect a minimum amount of funds in a debtor's account. When garnishment protections do exist, the burden is usually on debtors to figure out if and how the laws protect their assets. *"In an awful lot of states, the information that the employee gets is going to be very, very confusing,"* said William Henning, a law professor at the University of Alabama and chair of a committee drafting a model state law on wage garnishment.

Shortly before Thanksgiving in 2008, as the country was in the throes of the great recession, Goetzinger faced an unexpected financial crisis of his own. Every penny in his bank account, \$688.43, went missing. In a panic, he called his bank for an explanation, and discovered that a company he'd never heard of had garnished the account. There was nothing he could do. The company, Midland Funding LLC, struck again five months later. Just \$179.14 was in the account, but Midland took it all anyway. This time the damage extended beyond the lost cash, Goetzinger said. Not knowing the account was now at zero, he overdrew it. That triggered an overdraft fee, he said, and then another. Soon, the fees had him in a several-hundred-dollar hole. That's when Goetzinger and Rose decided they'd had enough of banks. Goetzinger closed his account.

"It makes you feel hopeless, that you're working for no reason and that you're never going to be able to succeed." *"What if they decided to, on payday, pull out every single bit of money we had in there?"* said Rose. *"That would completely devastate us. I don't know what we would do, where we would go, how we would eat."* Collins, who studies consumer decision-making, said this well-founded fear of

banks is a common, and worrisome, consequence for low-income workers with outstanding debts. "We certainly hear that from consumers," he said.

Back in 1968, when lawmakers passed the landmark Consumer Credit Protection Act, it specifically limited how much of a debtor's pay could be seized. But it made no mention of bank account garnishments. Carolyn Carter, director of advocacy at the National Consumer Law Center, said the lawmakers didn't address bank seizures because they simply weren't common at the time. As a result, she said, *"the wages that are deposited in a bank account become suddenly much more vulnerable than anyone realized."* Since the late '60s, debt collection has changed in other ways that lawmakers couldn't have anticipated. Today, buying old debt is an industry in itself.

Goetzinger's bank account, for instance, was garnished by Midland Funding. Midland is a subsidiary of the publicly-traded Encore Capital Group, one of the country's largest debt buyers. Last year, the San Diego-based company collected more than \$1 billion on old debts. At the time, the name Midland Funding meant nothing to Goetzinger. Uninsured and epileptic, he assumed the raids on his bank account stemmed from unpaid medical bills. But that wasn't the source of the underlying debt — as Goetzinger learned this August when a reporter shared a copy of his court file with him. Even still, it was clear that the involvement of Midland, and its rights to pursue him, remained hazy.

About 10 years ago, shortly after graduating from high school, Goetzinger said, he bought a laptop. At some point, he fell behind on the payments to Dell, although he does not remember the circumstances. In 2008, court records show, Midland filed suit, saying it bought the debt from Dell's lending arm. At the time of the suit, Midland claimed Goetzinger's debt, including interest and fees, stood at \$2,400. The court file shows that a summons for the lawsuit was left at Goetzinger's current address in 2008. However, Goetzinger said the house, which is owned by his step-father's parents, was undergoing renovations and uninhabited at the time. Nebraska state law doesn't require that defendants be served personally with lawsuits.

Encore Capital spokeswoman Lisa Margolin-Feher said the company only files suit against consumers when other attempts to collect are unsuccessful. *"Our preference, by far, is to work directly with a consumer to tailor a repayment plan, rather than having to resort to state garnishment laws."* Altogether, Midland has tried three different methods of collecting against Goetzinger. After multiple further attempts on his bank account proved unsuccessful, the court record shows, the company twice tried seizing his personal property in 2010 and 2012, but a sheriff deputy determined each time after visiting Goetzinger's home that he owned nothing eligible for seizure. Finally, early this year, almost six years after the lawsuit was filed, Midland served Goetzinger's employer with a garnishment order.

The onus on debtors to navigate the system is similar in other states with laws that, on paper at least, seek to lessen the burden of garnishment on families. In Oklahoma, for example, the legal aid office in Tulsa receives applications every week from debtors "who are being garnished and who just can't make ends meet as a result," said Laura Frossard, an attorney with Legal Aid Services of Oklahoma. Oklahoma law has a *"hardship"* provision to help such people. But the debtor not only has to know the law exists, but how to properly make a claim. *"The chances of somebody knowing about this without legal aid telling them about it are kind of rare,"* Frossard said.

In Nebraska, there can be only one head of household. So while Rose's garnishment has been reduced to 15 percent, Goetzinger's is still at 25 percent. In reality, the family's income has been reduced by over 20 percent. They take each day as it comes. *"It makes you feel hopeless, that you're working for no reason and that you're never going to be able to succeed,"* said Rose. *"How am I ever going to think about buying a house or putting my kids through college?"*

Immigration isn't killing the middle class

Imagine the United States is an island with seven people on it, including you and me. Along comes a sailboat with an immigrant who joins the economy and, according to a popular myth, steals a job from one of us. The notion that the 13 percent of the U.S. population who were born on foreign soil – the majority of them migrating here legally – hurt the rest of us is, indeed, popular. **But it's wrong because like most things when you are growing you are usually doing better.**

The belief that immigrants steal jobs is rooted in the same fallacies that support mandatory retirement ages, limit work hours and justify trade barriers. The fallacy is this: There is only so much work to go around – a finite amount of demand for labor and the goods it produces.

Free exchange between two people is mutually beneficial, which is intuitive. Arguments that foreign-made Toyotas are harmful to the United States because they are bought instead of American-made Chryslers is also intuitive, but it is trumped by the preferences and savings of millions of American consumers. Trade is a positive sum game. The same is true with labor.

The U.S. population grew from 227 million in 1980 to 319 million today, but the economy grew even more. GDP per capita has risen each decade and remains the highest in the world. Some people believe that median incomes have stagnated because of immigration, but there are factual problems with that idea.

If immigrants were undercutting American workers, then the data would show that immigrants receive lower wages. Anecdotes aside, that's not happening. Research by Neil Ruiz and Jonathan Rockwell at the Brookings Institution mirrored a 2011 paper by Magnus Lofstrom and Joseph Hayes of the Public Policy Institute of California, which found high-skill immigrants earning higher, not lower, pay than native-born workers, even within industries and specific occupations. This is the antithesis of displacement.

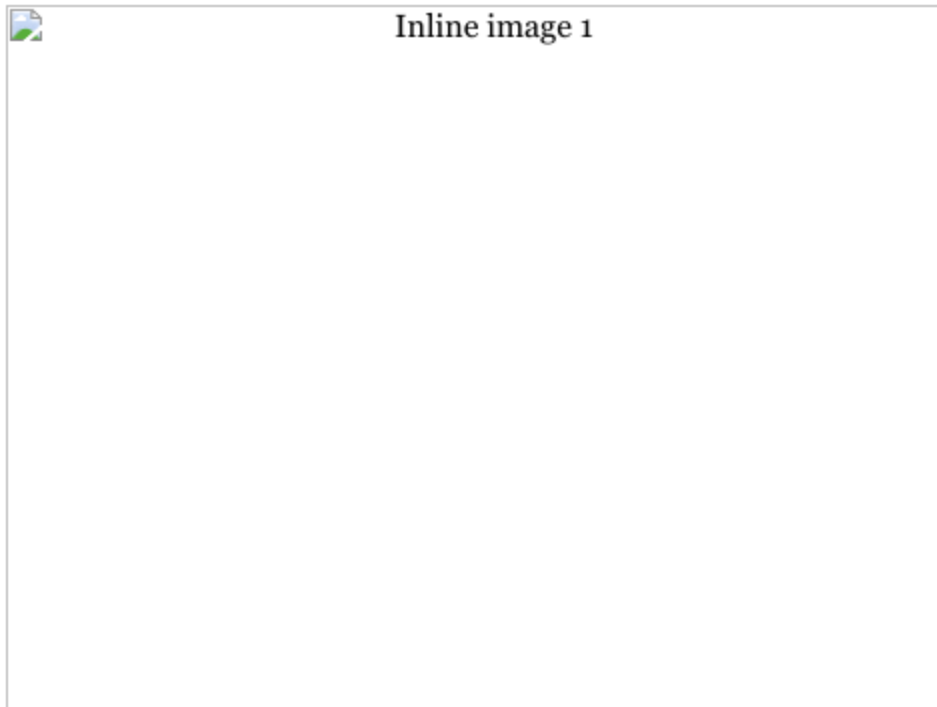
Even if American workers needed protection from *"foreign labor,"* blocking migration won't help. Trade has become globalized over the past century, so American workers are in competition with foreigners whether the latter are inside or outside the border. Realize that the United States had a head start on this process. Americans have pioneered cross-border free markets ever since 1789, when the Constitution forbade trade and migration barriers between the founding states.

To be sure, the way President Obama has handled immigration reform is divisive, but efforts to fix our system should not be sidetracked.

In the final analysis, immigrants enhance the economic dynamism of the United States, creating more jobs than they take, certainly more than if they stayed abroad. Our island benefits from the bulk of their incomes circulating back into demand at our restaurants, renting our apartments, shopping at our stores.

Tim Kane – December 15, 2014 – The Washington Post

These are the best run states in America.



Last week's offering focused on the worse run states and I would like to start the year with the best run states in America based on the analysis and ranking by **24/7 Wall St.** It was determined that North Dakota is the best-run state in the country for the third consecutive year, while Illinois replaced California (now #30) as the worst-run state. This year, a number of the best-run states again benefit from an abundance of natural resources. North Dakota, Wyoming, Alaska, and Texas are among the top 10 best-run states, and in all four, the mining industry – which includes fossil fuel extraction – is a major contributor to state GDP. Due in large part to the mining sector, North Dakota and Wyoming led the nation in real GDP growth in 2013. And Alaska has utilized its oil wealth to build massive state reserves and to pay its residents an annual dividend, which I cautioned might be severely impacted by the dramatic fall of the price of crude oil. In addition to California, Colorado, Florida, and Hawaii all

moved up by at least 10 positions in the ranking. Improvements in important factors, such as GDP growth and home value increases, contributed to improved rankings in a number of these states.

While each state is different, states at both ends of the list share certain characteristics. For example, people living in the worst-run states were apt to have lower standards of living. Violent crime rates were typically higher in these states, and the share of the population in poverty or with at least a high school diploma was lower than the national rate. The worst-run states also tended to have weak fiscal management, reflected by low pension funding, sparsely padded coffers, and poor credit ratings from Moody's Investors Service and Standard & Poor's (S&P). Illinois, the worst-run state in America, received lower ratings than any other state from both agencies. By contrast, the majority of the 10 best-run states had perfect ratings from both agencies. Unemployment rates were also relatively low in the nation's best-run states. North Dakota, the top-ranked state, had an unemployment rate of 2.9% last year, the best in the U.S. In all, eight of the 10 best-run states were among the 10 states with the lowest unemployment rates. Meanwhile, unemployment was much more prevalent in the worst-run states. Illinois and Rhode Island, both among the lowest-rated states, also had the nation's second- and third-worst unemployment rates in 2013, at 9.2% and 9.5%.

North Dakota

1. North Dakota

- > Debt per capita: \$2,880 (19th lowest)
- > Credit Rating (S&P/Moody's): AAA/Aa1
- > 2013 unemployment rate: 2.9% (the lowest)
- > Median household income: \$55,759 (19th highest)
- > Poverty rate: 11.8% (10th lowest)

North Dakota is 24/7 Wall St.'s best-run state for a third consecutive year. People have been flocking to North Dakota: more than 5% of the population in 2013 had migrated from another state or country since 2010. One reason for this is the surging economy. Last year, the state's GDP rose by 9.7%, the most in the nation. Much of this growth came from the mining industry, which includes oil and gas extraction. In recent years, oil extraction in North Dakota has grown exponentially, driven by drilling in the Bakken formation. This has made the state the second largest oil producer behind Texas. Job growth has also been rapid. North Dakota's 2.9% unemployment rate was the lowest in the nation last year.

Wyoming

2. Wyoming

- > Debt per capita: \$2,269 (12th lowest)
- > Credit Rating (S&P/Moody's): AAA/NGO
- > 2013 unemployment rate: 4.6% (6th lowest)
- > Median household income: \$58,752 (13th highest)
- > Poverty rate: 10.9% (6th lowest)

Wyoming's economy grew by 7.6% last year, the second fastest growth rate in the country behind only North Dakota, and several times the U.S. growth rate of just under 2%. Further, Wyoming is exceptionally productive, with a GDP per capita of \$67,857, trailing only Alaska and North Dakota. Wyoming also has extremely strong state finances, with reserves equal to more than 50% of its 2014 general fund expenditures, an AAA credit rating from S&P, and far less debt than most states. A huge reason for the state's strong economy and financial position is the energy industry. Wyoming accounted for 39% of all coal produced in the U.S. in 2012, far more than any other state. All eight of the largest U.S. coal mines are located in the state's Powder River Basin. Wyoming is also a major oil and natural gas producer.

Nebraska

3. Nebraska

- > Debt per capita: \$1,110 (2nd lowest)
- > Credit Rating (S&P/Moody's): AAA/NGO
- > 2013 unemployment rate: 3.9% (3rd lowest)
- > Median household income: \$51,440 (25th highest)
- > Poverty rate: 13.2% (17th lowest)

Nebraska has long had low unemployment rates, even during the Great Recession. Last year, just 3.9% of the state's workforce was unemployed, the third lowest rate in the nation. Further, the state's economy grew by 3% last year, tied for the 10th highest rate in the country. Contributing to this growth was a strong agriculture industry, which accounted for 6.3% of the state's output in 2013, more than in all but two other states. Nebraska also received high marks for its low debt — at just \$1,110 per capita in fiscal 2012, it was second lowest amount in the nation. Nebraska's constitution prohibits it from borrowing more than \$100,000 in bond debt.

Iowa

4. Iowa

- > Debt per capita: \$1,995 (10th lowest)
- > Credit Rating (S&P/Moody's): AAA/Aaa
- > 2013 unemployment rate: 4.6% (6th lowest)
- > Median household income: \$52,229 (21st highest)
- > Poverty rate: 12.7% (14th lowest)

Iowa's 2013 unemployment rate of just 4.6% was sixth lowest in the nation. This has likely contributed to the low percentage of residents without health insurance. Just 8.1% of Iowans did not have health care coverage in 2013, the fourth lowest rate in the nation. The state also had the 12th highest GDP growth rate in the nation last year, at 2.9%. Agriculture, in particular, contributed substantially to economic growth. As of last year, agriculture, forestry, fishing, and hunting accounted for 5.8% of GDP in Iowa, more than in all but three other states. Iowa was is the nation's top producer of corn and soybeans, as well as the top producer of hogs, according to the U.S. Department of Agriculture's 2012 Census of Agriculture.

Minnesota

5. Minnesota

- > Debt per capita: \$2,441 (16th lowest)
- > Credit Rating (S&P/Moody's): AA+/Aa1
- > 2013 unemployment rate: 5.1% (9th lowest)
- > Median household income: \$60,702 (9th highest)
- > Poverty rate: 11.2% (7th lowest)

Minnesota residents are among the nation's wealthiest. A typical household reported income of \$60,702 in 2013, among the highest nationwide. Similarly, the median home in Minnesota was valued at more than \$180,000 that year, among the higher home values in the nation. Valuable property partly explains the state's strong tax revenue — the state generated nearly \$3,800 per capita in fiscal 2012, more than all but a handful of states. Also, Minnesota's unemployment rate of just 5.1% in 2013 was among the nation's lowest. Minnesota also boasts a highly educated workforce. More than 92% of adults 25 and older had attained at least a high school diploma, while 33.5% had at least a bachelor's degree, both among the highest rates nationwide.

Utah

6. Utah

- > Debt per capita: \$2,436 (15th lowest)
- > Credit Rating (S&P/Moody's): AAA/Aaa
- > 2013 unemployment rate: 4.4% (4th lowest)
- > Median household income: \$59,770 (11th highest)
- > Poverty rate: 12.7% (14th lowest)

Utah is a well-rounded state. In fiscal management, the state received top credit ratings of AAA and Aaa from S&P and Moody's, respectively, both the highest ratings. The state's economy is also doing quite well. GDP grew by 3.8% last year, double the U.S. economic growth rate of 1.9% and sixth fastest in the nation. Also, Utah's unemployment rate of 4.4% last year was tied for fourth lowest. Residents appear to have been benefitting from the state's business friendly environment and considerable economic growth. Median household income was \$59,770 last year, above the U.S. median of \$52,250. Utah also offers a very safe environment in which to live and work. There were 224 violent crimes per 100,000 people in the state last year, eighth lowest in the U.S.

Alaska

7. Alaska

- > Debt per capita: \$8,039 (4th highest)
- > Credit Rating (S&P/Moody's): AAA/Aaa
- > 2013 unemployment rate: 6.5% (18th lowest)
- > Median household income: \$72,237 (2nd highest)
- > Poverty rate: 9.3% (2nd lowest)

Alaska's GDP per capita of \$70,113 last year was the highest in the nation. Just 9.3% of Alaskans lived in poverty last year, versus nearly 16% of all Americans. Alaska weathered the Great Recession better than a majority of states. While home values fell more than 6% between 2009 and last year across the nation, home values in Alaska increased by more than 9% during that time, one of the highest growth rates in the country. Due to the historically large oil industry, Alaskans receive annual payouts from a permanent fund set up by the state. This year, each resident will receive \$1,884. The mining industry accounted for more than one quarter of the state's GDP in 2013, higher than in every state except for Wyoming. However, the sector's output has slowed. Mining is estimated to have lowered GDP growth by 2.6 percentage points in 2013. As a result, the state's GDP fell by 2.5% last year, more than any other state.

Texas

8. Texas

- > Debt per capita: \$1,725 (6th lowest)
- > Credit Rating (S&P/Moody's): AAA/Aaa
- > 2013 unemployment rate: 6.3% (17th lowest)
- > Median household income: \$51,704 (23rd highest)
- > Poverty rate: 17.5% (13th highest)

As the leading producer of both crude oil and natural gas, Texas is the nation's largest energy-producing state. A relatively large portion of the state's economic output — 11.1% — came from the mining industry, versus mining's national contribution to GDP of 2.3% in 2013. Mining was also a major contributor to the state's 2013 GDP growth of 3.7%, which was almost double that of the nation. Texas led the nation with total exports valued at nearly \$280 billion last year. Despite the state's strong economy, it had among the worst educational attainment rates, with just 82% of adults having a high school diploma as of 2013. Similarly, it had among the worst rates of health insurance coverage, with more than 22% of the population uninsured.

Vermont

9. Vermont

- > Debt per capita: \$5,411 (10th highest)
- > Credit Rating (S&P/Moody's): AA+/Aaa
- > 2013 unemployment rate: 4.4% (4th lowest)
- > Median household income: \$52,578 (20th highest)
- > Poverty rate: 12.3% (12th lowest)

At 35.7%, Vermont had among the largest percentages of adults with at least a bachelor's degree as of 2013. Not only that, but this was a 2.6 percentage point increase from 2009, the third highest increase nationwide. Vermont also had the lowest crime rate in the country, with just 121 violent crimes reported per 100,000 people in 2013. Further, only 7.2% of residents did not have health insurance, half the

national rate, and lower than in all but two other states. Comprehensive health coverage is just one example of Vermont's generous welfare programs. With \$4,400 in tax revenue per capita in 2012 — third highest nationwide — Vermont's social programs are relatively well funded. Despite the state's strengths, Vermont was one of only a few states to report negative net migration from mid-2010 through mid-2013.

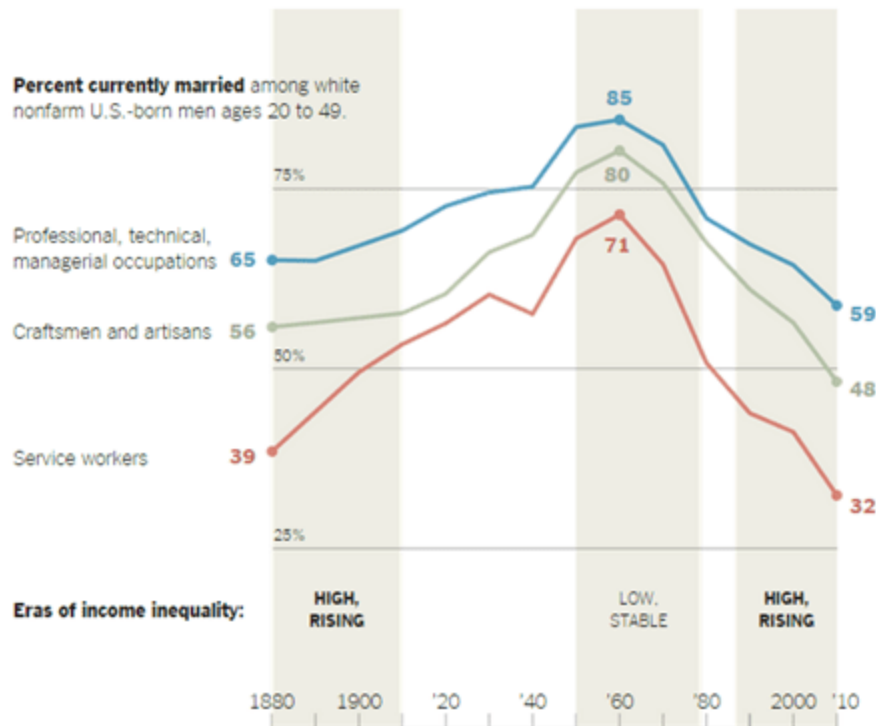
South Dakota

10. South Dakota

- > Debt per capita: \$4,270 (13th highest)
- > Credit Rating (S&P/Moody's): AA+/NGO
- > 2013 unemployment rate: 3.8% (2nd lowest)
- > Median household income: \$48,947 (22nd lowest)
- > Poverty rate: 14.2% (23rd lowest)

South Dakota's unemployment rate of 3.8% last year was lower than that of every state except for North Dakota. The state's thriving agricultural industry is a major contributor to growth. Much of the state's 3.1% GDP growth between 2012 and last year came from the sector, which accounted for 8.4% of total state output. By contrast, agriculture accounted for just 1% of the nation's GDP. South Dakota is a relatively popular destination for Americans looking to move. Nearly 1.8% of all South Dakotans moved to the state between April 2010 and July 2013. Other than a robust economy, the state's relatively low crime rate of 317 violent crimes per 100,000 people may have also helped attract newcomers.

The Real Reason Richer People Marry



Source: Integrated Public Use Microdata Series, University of Minnesota

BY now it is common knowledge that professionals are more likely to marry and less likely to divorce than are less educated workers. Among 20- to 49-year-old men in 2013, 56 percent of professional, managerial and technical workers were married, compared with 31 percent of service workers, according to the American Community Survey of the Census Bureau. Some people argue that the gap is largely a result of a decline in traditional values among working-class men, particularly whites who constitute the majority of them. Supposedly they are not as industrious in seeking employment as were their fathers and grandfathers and so fail to secure the steady jobs needed for marriage.

But some digging into historical census records shows that social class differences in marriage have been tied to the extent of income inequality among white Americans for at least 130 years. They also suggest that commentators who insist that the marriage gap is wholly a matter of values are almost surely wrong. Census records, which have been compiled into the Integrated Public Use Microdata Series by demographers at the University of Minnesota, tell us that the current era is not the first time that the nation has experienced a large marriage gap; it is at least the second. Another instance occurred in the late 19th century. What these two eras have in common, according to the economists Claudia Goldin, Lawrence F. Katz and Robert A. Margo, is that economic inequality was high and rising during both of them.

The first marriage gap occurred between 1880 and 1910, during a period that Mark Twain labeled the Gilded Age. The growing industrial economy increased the number of managers and executives. The extension of schooling increased the demand for teachers. And the quadrupling of newspaper circulation between 1880 and 1900 increased the demand for editors and reporters. A white-collar professional class solidified its gains in the labor market and married in large numbers. At the same time, the fortunes of independent craftsmen and artisans declined as their small shops were replaced by large factories. Younger men who would have found positions as skilled apprentices and journeymen instead became low-paid industrial or service workers, and their marriage rates were modest.

In the past few decades, a period that some are calling the New Gilded Age, inequality has been high and rising again. Workers with bachelor's degrees have seen their earnings far outpace those with less education. The middle of the labor market has hollowed out because of technological change. The offshoring of production has closed factory after factory. At the bottom, low-skilled service work has expanded, while at the top, an elite has captured an increasing share of income gains. Not coincidentally, we see high levels of marriage among young professionals today, although they may delay weddings until they have started a career.

College-educated men and women are the privileged players in our transformed economy: They can pool two incomes and provide a solid financial foundation for a marriage. In contrast, we have seen declines in marriage among high school graduates who are stuck in the middle of the labor market, where they can no longer find the kind of steady, decently paying employment that supported their grandparents' marriages. What the census data demonstrate, then, is a strong association between the level of economic inequality and the level of marriage inequality. Since 1880, the marriage gap and the earnings gap have been correlated. In periods when wages were more unequal, so were marriage rates. When inequality was low and stable during the prosperous post-World War II years, marriage rates were more similar and the proportions of married people reached historic high points for all groups.

To be sure, the parallel movements of economic inequality and marriage inequality do not prove that the former causes the latter. But it is hard to look at the census figures and conclude that the state of

the labor market has had nothing to do with the marriage gap among the middle class, the working class and the poor. Certainly, no one would argue that the large marriage gap during the first Gilded Age was caused by the reluctance of men to work hard. On the contrary, they labored long hours for wages so low that families were often able to subsist only by sending sons out to sell newspapers or having their daughters work as servants in other families' homes.

Moreover, the government social welfare programs that are often blamed for creating dependency among the poor, such as cash assistance for single parents, unemployment benefits and food stamps, did not start until the 1930s and therefore cannot be blamed for a marriage gap that existed a half-century earlier. Yet, even if it has not been the major determinant of class differences in who marries, cultural change has been a factor in what unmarried people are doing. Single men and women in the late 19th and early 20th centuries rarely lived together without marrying, and very few had children. The social norms against cohabitation and childbearing outside of marriage were strong.

During the past few generations, these norms have weakened. It is now commonplace for unmarried young adults to cohabit and broadly acceptable for them to have children. Unlike their ancestors in the late 1800s, many of today's working-class young adults have responded to the difficulty of marrying by living with a partner and having children outside of marriage. We would not be seeing these trends if social norms about family formation had remained unchanged — even given the recent rise in income inequality. Certainly, then, cultural change is part of the story of the marriage gap we see today. But the idea that young men without college degrees aren't marrying because they've turned into couch potatoes is simplistic. What's happened is that the kinds of jobs that would get them off the couch have become scarce in our unequal economy.

By Andrew J. Cherlin — December 6, 2014 — New York Times

Weather stats & more

" you should find these interesting!!"

Sorry bout the layout....

Top 10 cities with Least weather variety
<small>Based on temperature variation, precipitation, wind, severe weather</small>
1. San Francisco, California
2. San Diego, California
3. Los Angeles, California
4. Santa Barbara, California

5. Eureka, California
6. Long Beach, California
7. Honolulu, Hawaii
8. Santa Maria, California
9. San Luis Obispo, California
10. Kahului, Hawaii

Top 10 hail prone cities	
<small>Based on frequency and severity of hail</small>	
1. Tulsa, Oklahoma	
2. Amarillo, Texas	
3. Oklahoma City, Oklahoma	
4. Wichita, Kansas	
5. Dallas/Fort Worth, Texas	
6. Arlington, Texas	
7. Denver, Colorado	
8. Colorado Springs, Colorado	
9. Shreveport, Louisiana	
10. Kansas City, Missouri/Kansas	

▪

Top 10 Tropical storm / Hurricane prone cities	
<small>Average # of years with no storm. Totals based on data from 1871- 2007, hitting within 60 miles of the city</small>	
1. Cape Hatteras, North Carolina	2.49
2. Delray Beach, Florida	2.54
3. Hollywood, Florida	2.58
4. Deerfield Beach, Florida	2.58
5. Boca Raton, Florida	2.58
6. Florida City, Florida	2.63
7. Grand Isle, Louisiana	2.63
8. Ft. Pierce, Florida	2.69
9. Miami, Florida	2.69
10. Ft. Lauderdale, Florida	2.69

Top 10 Tornado states

Avg number of tornadoes per 10,000 square Miles, occurring from 1953-2004

1. Florida	9.4
2. Oklahoma	8.2
3. Kansas	6.7
4. Iowa	6.6
5. Illinois	6.2
6. Indiana	6.1
7. Mississippi	5.7
8. Maryland	5.7
9. Louisiana	5.6
10. Texas	5.2

Top 10 Thunderstorm Cities

Avg annual number of thunderstorms

1. Fort Myers, Florida	89
2. Tampa, Florida	87
3. Tallahassee, Florida	83
4. Gainesville, Florida	81
5. Orlando, Florida	80
6. Mobile, Alabama	79
7. W. Palm Beach, Florida	79
8. Lake Charles, Louisiana	76
9. Daytona Beach, Florida	75
10. Vero Beach, Florida	75

Top 10 Tornado prone cities

Ranked by tornadoes per 1,000 miles

1. Oklahoma City, Oklahoma
2. Tulsa, Oklahoma
3. Dallas - Ft. Worth, Texas
4. Wichita, Kansas
5. Springfield, Missouri

6. Kansas City, Kansas/Missouri
7. Ft. Smith, Arkansas
8. Little Rock, Arkansas
9. Jackson, Mississippi
10. Birmingham, Alabama

Top 10 Earthquake prone states	
<small># of earthquakes in the last 30 years Centered in the state</small>	
1. Alaska	
2. California	
3. Hawaii	
4. Nevada	
5. Washington	
6. Idaho	
7. Wyoming	
8. Montana	
9. Utah	
10. Oregon	

10 all-time hottest Temperatures	
<small>Obtained from state temperature Records, NCDC</small>	
1. Death Valley, California	134
2. Lake Havasu, Arizona	128
3. Laughlin, Nevada	125
4. Lakewood, New Mexico	122
5. Alton, Kansas	121
6. Steele, North Dakota	121
7. Ozark, Arkansas	120

8. Tipton, Oklahoma	120
9. Seymour, Texas	120
10. Usta, South Dakota	120

10 all-time coldest Temperatures	
Obtained from state temperature Records, NCDC	
1. Prospect Creek, Alaska	-80
2. Rogers Pass, Montana	-70
3. Peters Sink, Utah	-69
4. Riverside, Wyoming	-66
5. Maybell, Colorado	-61
6. Tower, Minnesota	-60
7. Parshall, North Dakota	-60
8. Island Park Dam, Idaho	-60
9. McIntosh, South Dakota	-58
10. Couderay, Wisconsin	-55

10 hottest cities		
Average annual temperature, F		
1. Key West, Florida		77.7
2. Miami, Florida	75.6	
3. W Palm Beach, Florida	74.6	
4. Ft. Myers, Florida	73.9	
5. Yuma, Florida	73.9	
6. Brownsville, Texas	73.6	
7. Orlando, Florida	72.4	
8. Vero Beach, Florida	72.4	
9. Corpus Christi, Texas	72.1	
10. Tampa, Florida	72.0	

10 coldest cities	
Average annual temperature, °F	
1. International Falls, Minnesota	36.4
2. Duluth, Minnesota	38.2
3. Caribou, Maine	38.9
4. Marquette, Michigan	39.2
5. Sault Ste Marie, Michigan	39.7
6. Fargo, North Dakota	40.5
7. Williston, North Dakota	40.8
8. Alamosa, Colorado	41.2
9. Bismarck, North Dakota	41.3
10. St. Cloud, Minnesota	41.4

10 driest cities	
Avg annual precipitation in inches	
1. Yuma, Arizona	2.65
2. Las Vegas, Nevada	4.19
3. Bishop, California	5.61
4. Bakersfield, California	5.72
5. Phoenix, Arizona	7.11
6. Alamosa, Colorado	7.13
7. Reno, California	7.49
8. Winslow, Arizona	7.64
9. El Paso, Texas	7.82
10. Winnemucca, Nevada	7.82

10 wettest cities	
Avg annual precipitation in inches	
1. Hilo, Hawaii	128.00
2. Quillayute, Washington	104.50
3. Astoria, Oregon	69.60
4. Blue Canyon, California	67.87
5. Mobile, Alabama	64.64
6. Tallahassee, Florida	64.59

7. Pensacola, Florida	61.16
8. New Orleans, Louisiana	59.74
9. W Palm Beach, Florida	59.72
10. Miami, Florida	59.55

10 snowiest cities	
Avg annual precipitation in inches	
1. Blue Canyon, California	240.8
2. Marquette, Michigan	128.6
3. Sault Ste Marie, Michigan	116.7
4. Syracuse, New York	111.6
5. Caribou, Maine	110.4
6. Mount Shasta, California	104.9
7. Lander, Wyoming	102.5
8. Flagstaff, Arizona	99.9
9. Sexton Summit, Oregon	97.8
10. Muskegon, Michigan	97.0

10 windiest cities	
Avg annual wind speed in mph	
1. Blue Hill Observatory, Massachusetts	15.4
2. Dodge City, Kansas	14.0
3. Amarillo, Texas	13.5
4. Rochester, Minnesota	13.1
5. Casper, Wyoming	12.9
6. Cheyenne, Wyoming	12.9
7. Great Falls, Montana	12.7
8. Goodland, Kansas	12.6
9. Boston, Massachusetts	12.5
10. Lubbock, Texas	12.4

10 sunniest cities	
Annual percent of possible sunshine	
1. Yuma, Arizona	90%

2. Las Vegas, Nevada	85%
3. Phoenix, Arizona	85%
4. Tucson, Arizona	85%
5. El Paso, Texas	83%
6. Flagstaff, Arizona	79%
7. Fresno, California	79%
8. Reno, Nevada	79%
9. Sacramento, California	78%

NEW JERSEY Has the most shopping malls in one area in the world.

NEW MEXICO Smokey the Bear was rescued from a 1950 forest fire here.

NEW YORK Is home to the nation's oldest cattle ranch, started in 1747 in Montauk.

NORTH CAROLINA Home of the first Krispy Kreme doughnut.

NORTH DAKOTA Rigby , North Dakota , is the exact geographic center of North America ..

OHIO The hot dog was invented here in 1900.

OKLAHOMAThe grounds of the state capital are covered by operating oil wells.

OREGON Has the most ghost towns in the country.

PENNSYLVANIA The smiley :) was first used in 1980 by computer scientists at Carnegie Mellon University ..

RHODE ISLAND The nation's oldest bar, the White Horse Tavern, opened here in 1673.

SOUTH CAROLINA Sumter County is home to the world's largest gingko farm.

SOUTH DAKOTA Is the only state that's never had an earthquake.

TENNESSEE Nashville 's Grand Ole Opry is the longest running live radio show in the world.

TEXAS Dr. Pepper was invented in Waco in 1885. The hamburger was invented in Arlington in 1906.

UTAH The first Kentucky Fried Chicken restaurant opened here in 1952.

VERMONT Montpelier is the only state capital without a McDonald's.

VIRGINIA Home of the world's largest office building, The Pentagon.

WASHINGTON Seattle has twice as many college graduates as any other state.

WASHINGTON D.C. Is the first planned capital in the world.

WEST VIRGINIA Had the world's first brick paved street, Summers Street, laid in Charleston in 1870.

WISCONSIN The ice cream sundae was invented here in 1881 to get around Blue Laws prohibiting ice cream from being sold on Sundays.

WYOMING Was the first state to allow women to vote.

One more:

ILLINOIS Most corrupt politicians in the country

I hope you enjoyed this. I did and I found it interesting!!!

THIS WEEK'S QUOTE

"We are at a potentially historic moment where the world is starting to wake up to this issue, and to apply real solutions."

ROLF SKAR, a Greenpeace official, on restoring forests in the fight against climate change.

BEST VIDEO OF THE WEEK

GOOD MORNING MY FRIEND

Get on-up!

Dance with the Hardest Working Man in Show Business !!!!

HE IS THE MAN

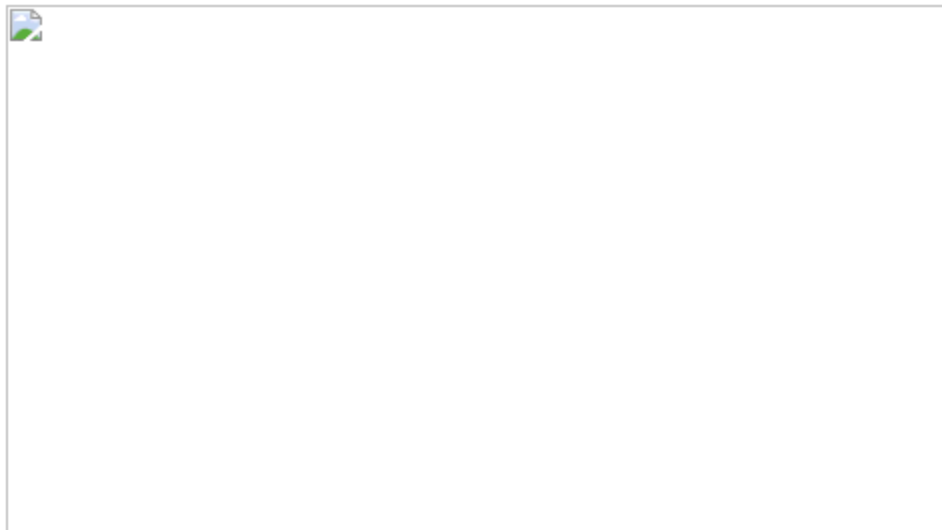
Mr. James Brown...

Web Link:



BEST MAGIC TRICK OF LAST YEAR

Darcy Oake's Jaw-Dropping Dove Illusions - Britain's Got Talent 2014



Web Link:

[utm_source=nl](#)

or <http://youtu.be/gOKyTtJg10>

Not only can illusionist Darcy make doves appear out of nowhere and as well as through fire, he also has an even bigger trick up his sleeve.

Enjoy... Enjoy.... Enjoy....

THIS WEEK'S MUSIC



Joe Cocker at Woodstock in August 1969

To end the year I would like to share the music of the legendary British born, Grammy award winning singer, renowned for his unique voice and passionate delivery, **Joe Cocker** who was born as **John Robert Cocker** OBE (*May 20th 1944*) and is known as an English rock and blues singer, who came to popularity in the 1960s for his gritty voice, his spasmodic body movement in performance and his cover versions of popular songs, particularly those of The Beatles and creating almost 40 albums/CDs.

His cover of The Beatles' "*With a Little Help from My Friends*" reached number one in the UK in 1968, and he performed the song live at Woodstock in 1969. His 1975 hit single, "*You Are So Beautiful*", reached number five in the US. Cocker is the recipient of several awards, including a 1983 Grammy Award for his US number one "*Up Where We Belong*", a duet with Jennifer Warnes. In 1993 he was nominated for the Brit Award for Best British Male, and in 2007 he received an OBE at Buckingham Palace for services to music. To celebrate receiving his award in mid-December 2007, Cocker played two concerts in London and in his home town of Sheffield. Cocker was **ranked #97** on **Rolling**

Stone's 100 greatest singers list. With this said I invite you to enjoy the wonderful music of **Mr. Joe Cocker** who died last December 22, 2014 at the age of 70 after a battling lung cancer.....

Joe Cocker – ***You Are So Beautiful*** -- <http://youtu.be/zSkK65hQIp8>

Joe Cocker – ***A Whiter Shade Of Pale*** -- http://youtu.be/hjBZlIDo_8E

Joe Cocker – ***With A Little Help From My Friends*** -- http://youtu.be/_wG6Cgmg5U

Joe Cocker – ***Ain't No Sunshine*** -- <http://youtu.be/ZN5RDJFwI3I>

Joe Cocker – ***Sorry Seems To Be The Hardest Word*** -- <http://youtu.be/axcXYkiO82Q>

Joe Cocker – ***Unchain My Heart*** -- <http://youtu.be/lahmEelgnLk>

Joe Cocker – ***Let's Go Get Stoned*** (Live at Woodstock) -- <http://youtu.be/gDhDUSmHvHQ>

Joe Cocker – ***Up Where We Belong*** -- <http://youtu.be/penGDi5NI80>

Joe Cocker – ***When The Night Comes*** -- <http://youtu.be/G6G1fIbulvo>

Joe Cocker – ***Every Time It Rains*** -- <http://youtu.be/9NoVfiTR8qE>

Joe Cocker – ***Come Together*** -- http://youtu.be/_Bt1eUirALU

Joe Cocker – ***When A Man Loves A Woman*** -- <http://youtu.be/Plte0HwnC3E>

Joe Cocker – ***Feelin' Alright*** -- <http://youtu.be/-RK9NpGr2-s>

Joe Cocker – ***Can't Find My Way Home*** -- <http://youtu.be/2YCJt6aTiAc>

Joe Cocker – ***You Can Leave Your Hat On*** -- <http://youtu.be/kDR2fXoHdQw>

Joe Cocker & Luciano Pavarotti – ***You Are So Beautiful*** -- <http://youtu.be/w5BNZAw5FMQ>

Welcome to 2015, I hope that you have enjoyed this week's offerings and wish you and yours a great week....

Sincerely,

Greg Brown

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