



Financial Crisis Report

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Advancing in a Time of Crisis

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Words of Wisdom: "All tyrannies rule through fraud and force, but once the fraud is exposed they must rely exclusively on force." George Orwell

War in Ukraine



A map of the points of attack by Russian troops

We all bore witness to the beginning of the most significant European war in almost 80 years.

Early in the morning of February 24 in Ukraine, Russian troops poured over the border, and Russian planes and missile launchers attacked Ukrainian cities and airports. The attacks spanned much of the country, far beyond the border provinces where there has been sporadic fighting between the nations for years.

Ukraine's government called it "a full-scale attack from multiple directions."

Blasts were heard in Kyiv, the capital, as well as more than a dozen other cities. At an airport outside Kyiv, rocket attacks targeted parked Ukrainian fighter jets. In the southern port city of Odessa, Russian troops arrived from the sea. In Lutsk — in the northwest corner of Ukraine, closer to Poland than Russia — explosions were also reported.

On Feb 23, Ukraine began drafting citizens between the ages of 18 and 60 for the then-pending war effort. On Feb 24, the day of the attack the Ukraine government announced that all Ukraine men ages 18 through 60 will be barred from leaving the country. In addition, anyone willing to fight would be supplied firearms to defend the country.

Ukraine has also called upon all international partners to assist in their defense against Russia. On the day of the attack, U.S. President Joe Biden announced a number of economic sanctions on Russia aimed at crippling their economy and ability to modernize their military.

How do the militaries compare?

Russia's invasion pits the Kremlin's large, recently modernized military against an adversary largely using older versions of the same or similar equipment, dating back to the Soviet era. Russia has significant numerical advantages on land and in particular in air and at sea, although the Ukrainians are defending their homeland.

We are experiencing the most economically unstable period and socially erratic period in the history of the modern world. This period will be marked with extreme fluctuations in the stock, commodity and currency markets accompanied by severe and sometimes violent and deadly social disruptions including historic pandemics, conflicts, wars, riots and even regime changing coups. As is typical of such times, many fortunes will be both made and lost during this period. After talking with many business owners, executives, professionals, scholars and government officials from around the world, the writer believes that for the financially astute investor, this is a time of unprecedented opportunity given the global trade unbalances and distortions in the commodity and currency markets that exists. The Financial Crisis Report is a free compilation of the opinions of David Miyoshi as well as of those advisors he himself subscribes to (with appropriate credits given) on how to benefit during this historic time of crisis. The reader receives no compensation of any kind from any advisors whose articles or ideas may appear in this report. The reader is welcomed to check on all sources of information mentioned herein. Because the opinions and observations of this writer and other advisors are provided herein without charge, the reader is asked to make his/her own judgment on the contents.



War in Ukraine



On Twitter:

Vladimir Putin, the Russian president, described the invasion as “a special military operation” rather than a war, and Russia said civilians would not be attacked. But Putin has lied repeatedly in the run-up to the invasion, and it was unclear whether those comments had any meaning. Already many civilians have been killed in the conflict.

Russia’s Defense Ministry claimed to have disabled all of Ukraine’s air defenses and airbases by about 8 a.m. local time Feb 24, according to Anton Troianovski, The Times’s Moscow bureau chief. (Ukraine is seven hours ahead of New York.)

Putin warned other countries that interfering with the invasion would bring about “such consequences as you have never before experienced in your history.” Some analysts wondered whether that line amounted to a threat to use nuclear weapons.

Shortly before 7 a.m. local time Feb 23, Ukraine’s president, Volodymyr Zelensky, declared martial law and asked people to remain at home and stay calm.

Ukrainian forces have shot down six Russian fighters and a helicopter during intense battles to maintain control over cities, a senior Ukrainian military official said. Ukrainian troops also claim to have repelled, for the time being, Russian advances on two major cities: Chernihiv, in the north near Belarus, and Kharkiv, in the northeast close to Russia’s border.

President Biden condemned the “unprovoked and unjustified” attack, calling it “a premeditated war that will bring a catastrophic loss of life and human suffering.” He said he would announce “severe sanctions” against Russia today.

Both Democrats and Republicans on Capitol Hill called for the U.S. to support Ukraine. “If Putin does not pay a devastating price for this transgression, then our own security will soon be at risk” Senator Chris Murphy, a Connecticut Democrat, said. Senator Ted Cruz, a Texas Republican, said, “The U.S. will stand with our Ukrainian allies,” with continued aid, and would hold Putin accountable.

NATO held an emergency session on Feb 23. “NATO will do all it takes to protect and defend all allies,” Jens Stoltenberg, NATO’s secretary general, said. Ukraine is not a member of NATO, but its growing closeness to the U.S. and western Europe has angered Putin.

While Putin was announcing the invasion, the United Nations Security Council was in the middle of an emergency meeting. It resulted in a remarkable scene, as diplomats reacted to the news. “There is no purgatory for war criminals,” Ukraine’s ambassador said to his Russian counterpart. “They go straight to hell, ambassador.”

World Leaders Condemn Russian Invasion

Leaders from around the world responded to Russia launching a full-scale invasion on Ukraine during the early morning hours on Feb 24 by promising there would be consequences for Russia’s aggression. The leaders included President Biden of the U.S., Chancellor Olaf Scholz of Germany, President Emmanuel Macron of France, Prime Minister Boris Johnson of Britain, Prime Minister Fumio Kishida of Japan, Foreign Minister (unnamed) of South Korea, Prime Minister Justin Trudeau of Canada, President Sauli Niinisto of Finland, Ambassador to the U.N. Zhang Jun of China, Prime Minister Mario Draghi of Italy, Prime Minister Scott Morrison of Australia, Secretary General of NATO Jens Stoltenberg and Foreign Minister Yair Lapid of Israel.

President Biden’s Problem

On Feb 23 former White House physician Ronny Jackson, who served in the role under the Obama and Trump administrations, said that President Joe Biden needs to undergo an immediate cognitive exam because he is “not fit to be our president right now.”

Jackson’s remarks came as Russian President Vladimir Putin launched a full-scale invasion into Ukraine during the early morning hours on Feb 24, threatening to upend the entire continent of Europe.

“The whole country is seeing his mental cognitive issues on display for over a year now, and there’s really no question in most people’s minds that there’s something going on with him, that he’s not cognitively the same as he used to be and, in my mind, not fit to be our president right now,” Jackson said during an interview. “Every time he gets up and talks to the American people, it’s not just the American people that are watching him speak, it’s the whole world, and that’s part of what the problem is here,” Jackson also said. “He looks tired, he looks weak, he looks confused, he’s incoherent, and it sends a message of weakness all over the world, and they’re seizing up on that.”

Jackson said that Biden’s mental fitness for office, or a lack thereof, “was on full display during the debacle in Afghanistan” and that it could “get more Americans killed” and “ultimately get us in a war



War in Ukraine

because of his lack of leadership.”

Ukraine Resistance

By Sunday Feb 27, the Russian invasion has been stalled by fierce resistance of Ukraine defenders.

Underfunded and underequipped, Russian forces continue to struggle to execute the swift takeover of Ukraine they were hoping for. Ukraine's defense ministry has claimed that until February 26, the Russian forces have lost 3,500 soldiers, 102 tanks, 536 armored vehicles, 15 artillery pieces, 14 fighter jets, 8 helicopters, one BUK-1 system. U.S. officials report that Russian President Putin is increasingly frustrated having yet to achieve air superiority in the war.

As of this writing early Feb 28, information has been received that Putin has activated his weapon systems including his ability to attack foreign computer networks. Citing “aggressive statements” by NATO and tough financial sanctions, Putin issued a directive placing his nuclear forces on “high alert.” Like a rabid dog who has lost control, this may indicate Putin’s frantic mental state resulting from the inability of his Russian military to swiftly overtake and control the Ukrainian resistance. Putin’s actions have put into play forces that, if there is a miscalculation, could make things very dangerous. In response to the developments, the U.S. shuttered and closed the Russian Embassy in Washington DC.

Much of the credit for the Ukrainian resistance can be assigned to a simple hand-held anti-tank weapon known as the Javelin which is currently the world's premier shoulder-fired anti-armor system.



Designed by Lockheed Martin in Orlando, Florida and Raytheon in Tucson Arizona, the Javelin weighs about 50 pounds. It can be fired from the shoulder and does not need any missile launcher. According to reports, Ukrainian defense is largely depending on the Javelin to counter the all-out attack of the Russian troops. Anti-aircraft Stinger missiles that helped turn the tide against the Russian forces in Afghanistan in the 70's are also being used by the Ukraine forces.

Once the Javelin missile is fired, it can fire up to 490ft into the air before it comes down on the target in a curveball shot. Javelin is a shoot and scoot weapon, which means the soldiers can run after firing the shot.

The Javelin automatically guides itself to the target after launch, allowing the operator to take cover and avoid counterfire. The operator can reposition immediately after firing, or reload to engage another threat.

Amid the ongoing conflict, a photo of a saint holding a Javelin in her arms, is doing the rounds on social media. Hailed as St Javelin, the photo has become a symbol of Ukraine's resistance in the ongoing war.



Economic Sanctions that could lead to a World War

On Feb 26 the U.S. and European nations agreed to impose the most potentially crippling financial penalties yet on Russia over its unremitting invasion of Ukraine, going after the central bank reserves that underpin the Russian economy and severing some Russian banks from the SWIFT international payments systems.

The SWIFT system, or Society for Worldwide Interbank Financial Telecommunication, facilitates financial transactions and money transfers for banks located around the world. The system is overseen by the National Bank of Belgium and enables transactions between more than 11,000 financial institutions in more than 200 countries around the world.

Without access to SWIFT, Russia and its financial institutions would be effectively cut off from most international business transactions. For example, Russia would be unable to secure profits from international sales of its oil and gas production — deals that comprise more than 40% of the country's revenue. That would make Russia desperate provoking them to retaliate using all means of force including nuclear arms, the consequences of which are obvious to the combatants.

These economic restrictions would target access to the more than \$600 billion in reserves that the Kremlin has at its disposal and are meant to block Russia's ability to support the ruble as it plunges in value amid tightening Western sanctions. The decline of the ruble would likely send inflation in Russia soaring which would hurt everyday Russians and not just the Russian elites who were the targets of the original sanctions. The resulting economic disruptions could leave Putin facing political unrest at home. It should be noted that on Feb 25, the day following the attack, the Russian stock market ended its worst week on record with the ruble plunging to its lowest level against the dollar ever.

But Putin is gambling that the democratic West does not have the stomach for a protracted standoff. He withstood the opprobrium

History, Cycles and Cryptocurrencies

after seizing Crimea. He built up several hundred billion dollars of foreign exchange reserves and benefited from a higher oil price. And he has drawn closer to Xi Jinping's China, figuring that the U.S. will think twice about all-out confrontation on two fronts.

Putin wants to go down as the 21st-century czar who restored "greatness" and a slice of territory from the old 19th-century empire. We hope that, like so many past aggressors, he has fatally overreached.

For Traders

We need to remember there are patterns everywhere and at all times.

A similar conflict with Russia occurred in 2014 - again just after the Winter Olympics (held in Sochi), and at that time the target was Crimea.

Markets got rocked then, but quickly quieted down. In these events, traders often "Buy the rumor, sell the news." On Feb 24, the U.S. Dow dropped over 800 points and yet finished up 100 points on the day.

Some say this immediate recovery was due to the Fed's "Plunge Protection Team" going to work manipulating the stock market. Whether this is true or not, it means we need to be patient.

For long term investors, they are turning to gold, government bonds and protective options.

For shorter term investors, the increased volatility in the market will lead to a multitude of opportunities for options traders to sell (not buy) option because the premiums are skyrocketing. But this should be done only by experienced option traders.

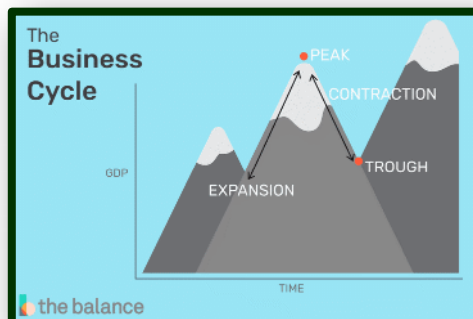
Other Looming Conflicts

On Feb 22 in a call in to an online talk show, former president Trump said that after the Winer Olympics, it is a certainty that China will attack Taiwan because President Xi has no fear of President Biden. On Feb 24, the day of the Russian Invasion, nine Chinese fighter aircraft entered into Taiwan's Air Defense Zone. However, the near future likelihood of China's invasion of Taiwan may largely depend on whether Russia's invasion of Ukraine succeeds or not.

We will see. I will follow up with further developments of the conflict (war) as they occur.

D. Miyoshi

History, Cycles and Cryptocurrencies



Is history a random walk or does it happen in identifiable and predictable rhythms?

If you assume that history runs in cyclical, identifiable and predictable rhythms that can be identified in a series of elegant circles and curved lines, then, as a practical matter you probably can really help improve your long range investment performance.

We can take the word of Shakespeare (not the original one) but Mr. Billy Shakespeare who said:

*There is a tide in the affairs of men,
Which, taken at the flood, leads on to fortune;
Omitted, all the voyage of their life
Is bound in shallows and in miseries.
On such a full sea are we now afloat;
And we must take the current when it serves,
Or lose our ventures.*

So, is the tide of affairs now changing of which we can take advantage of?

Well, there is an investment guru named Mark Moss that thinks it is.

Mr. Moss operates an investment company that I subscribe to. He majored in history and became a multi-millionaire and launched an investment consulting school and program to help other aspiring entrepreneurs and investors. Below is an interesting article Moss published on Feb 10, 2022 which outlines how he believes history operates in cycles and how one can use this knowledge to improve their future investment performance. I present this article for your serious reading consideration.

D. Miyoshi



History, Cycles and Cryptocurrencies

The Mathematical Cycles of History

By Mark Moss

People think that progress is linear, a step-by-step process. In reality, it's not linear. It's actually exponential and cyclical. We have cycles that keep repeating within the overall pattern of progress. So even though things are changing, in one important sense, they're actually staying the same.

There are also stages to the way these cycles work. They're like a pendulum that swings back and forth. The pendulum swings from centralization to decentralization, then the process repeats.

Cycles also have time periods. That's pretty interesting because if you're into technical analysis, you understand everything is mathematical, which is a bit weird. And so we have these cycles within cycles. Roughly speaking, you have 28-year cycles, 84-year cycles and 250-year cycles.

Look at the math. Three times 28 equals an 84-year cycle. Three times 84 equals a 250-year cycle. So the number three is important here. Not to get too technical (pun intended!), but it's like what you would see in technical analysis with things such as triple bottoms.

Let's start with the 84-year cycle. You might have heard of things like the Fourth Turning, which proposes an 80-year cycle. I like to call these cycles a regime change. I say about 84 years, but it could be 74, or it could be 90 years.

But let's just say regime change takes place about every 84 years. In the 1930s, we had regime change. What do I mean? In the United States, FDR's New Deal essentially took America from a capitalist to more of a centralized, socialist-type country.

Roughly 84 years before that Karl Marx wrote The Communist Manifesto, which inspired the 1848 European Spring or the Springtime of the Peoples, which was the largest revolution in European history. So every 84 years we're seeing a popular uprising, which of course we're seeing today.

Today you have people in the streets protesting mandates. But people around the world were protesting even before the pandemic. You could see it starting back with Brexit, which was a major blow to the globalist establishment. Trump's election in the United States was also a rejection of the establishment. We've also had BLM and Antifa become a force in 2020, with massive unrest in many cities.

And so you see a major swing about every 84 years (again, it could be more, it could be less). Right now, we're at the end of an 84-year cycle, which was a centralizing cycle. But that's only part of a larger cycle. As I said earlier, three times 84 equals 252.

And every 250 years, we have a revolution. This is where we are today. About 250 years ago we had the American and French revolutions. In the American case, they were rebelling against British rule. They set up a decentralized government afterward. In the French case they were rebelling against the Old Regime of the crown and the Church.

Two hundred fifty years before that was the Protestant Reformation. Leading up to the Protestant Reformation, the Church had amassed all the power. The Church was the only way to get to God. But once the printing press had decentralized information, the people could

read the Bible themselves and discovered they didn't need the Church after all. And the Church lost its power.

When the Church lost its monopoly, we had an explosion of development. We went into the Renaissance age.

And the Renaissance gave birth to science and technology, which then led to the Industrial Revolution. Then the Industrial Revolution, about 250 years later, brought us technology that started to centralize us again. People moved to the cities from the farms. We built giant factories. We built giant cities. Nation-states became heavily centralized.

Now we're at the end of that 250-year timeframe. We're entering the cycle where the pendulum is ready to swing away from centralization. We're at peak centralization, and we're moving toward decentralization. I don't believe any of this is random. These cycles of history tell us that the pendulum is beginning to swing back.

The key piece to understand is that these revolutions were pushing against centralized establishments and toward decentralization. And they happen every 250 years or so on average. And if you look back through history, every 84 years, we have a revolution or a populist uprising and every 250 years we have a revolution.

Incidentally, no empires really lasted more than 250 years. Some may have technically lasted longer, but their heydays were much less. No democracy has really lasted more than 250 years either. So there's something to the 250-year cycle.

Technology is a major component of change. But revolutionary technology is technology that's disruptive. Technological revolutions build entire new economies and change the way humanity works. Just like the printing press was the technological piece that changed the way the Church had monopoly power over people, today we're witnessing another technology that's changing things as well.

And just like the Church, no matter how many people they killed, no matter how hard they tried, they couldn't keep the change from happening. I believe we're in a situation today where no matter how hard establishments try, they can't stop decentralizing technology either.

The technology that will decentralize the world is cryptocurrencies. Just like in the Protestant Reformation, we have a new technology that's decentralizing. What's interesting is that, at a time when the entire world is at peak centralization and is ready to move toward decentralization, we have a technology that gives us exactly what we need for decentralization.

So now we have cryptocurrencies that are breaking that centralizing grip. And so no matter how much they want to try to maintain that power like the Church did in 1500, the mega politics have shifted. The world is going from a period of centralization, and now the world is decentralizing.

The decentralized revolution is the biggest technological revolution. And technological revolutions drive all financial cycles. So a big overarching investment theme for the years ahead is in the decentralized revolution. That means Bitcoin, cryptocurrencies, etc.

If you look at Bitcoin to measure this, Bitcoin had reached a 10% adoption within a few years, by about 2019. Based on how revolutionary technologies are adopted, we should be at about 90% adoption by 2029.

Now, new technologies typically have much faster adoption because



The End of America Explained

they build on top of existing technologies. So for example, the internet was adopted much faster than the telephone because it used telephone lines to gain adoption.

But decentralization is about more than cryptocurrencies. During the centralizing Industrial Revolution, if you wanted to make money, you had to be in the United States. And not just in the United States: You had to be in a city where the jobs were. And because of that centralizing nature, it made it very easy for the governments to squeeze everybody through taxes.

During the pandemic, people found out they could work from home. And so now, people are moving to places like Wyoming, Idaho and Montana where taxes are much lower.

They could never live there before because they couldn't work there before. They can also move to Mexico or Costa Rica and work from there. I have about 15 people that work for me. Everyone's decentralized all around the world.

So there's going to be this great migration. That opens up plays for cash flow and real estate investing, as well as technologies that cater to them. And as people start decentralizing, the government starts losing its ability to squeeze people.

This new cycle will be well underway by the end of this decade. It could potentially be the most profitable decade of your life if you position yourself accordingly.

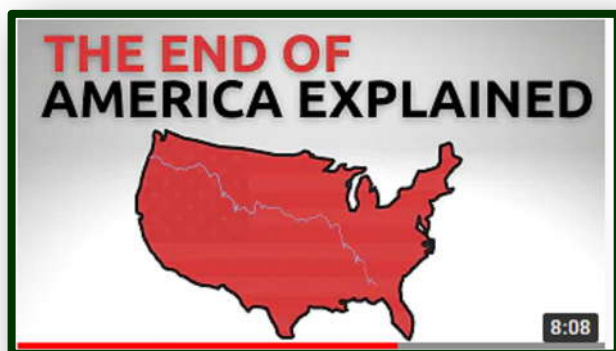
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The End of America Explained

A YouTube narrative that appeared on Nov 21, 2021

Narrated by MIHFIN

This is an interesting video on YouTube so I transcribed and present it here for your reading consideration. D. Miyoshi



How does an empire die? Often, it seems, there is a growing sense of decay, and then something happens, a single event that provides the tipping point. In today's video, we analyze this question through the prism of economics and look into the growing belief that the United States of America is crumbling. An opinion now shared by many prominent investors including Charlie Munger, Ray Dalio, and Peter Schiff. While most may not directly state it, as you will see throughout this video there is growing evidence that they all seem to support some sort of theory that assumes the peak of American society has already passed and that NOW we have begun our plummet down. A story of inflation and money printing.

In this YouTube video we analyze this question (How does an empire die?) through the prism of economics and look into the growing belief that the United States of America is crumbling, an opinion now shared by many prominent investors including Charlie Munger, Ray Dalio and Peter Schiff.

While most may not directly state it, as you will see throughout this video, there is growing evidence that they all seem to support some sort of theory that assumes that the peak of American society has already passed and now we have begun our plummet down. But before we begin going down that road you need to understand something incredibly important about all civilizations throughout history.

The currency is the blood of any empire. A failed currency almost certainly means a failed state and as we proceed, we need to remember the importance of this fact. Every empire from ancient Rome to Imperial Russia shared this reality. Once the currency has failed destruction followed soon after.

That brings us to the United States of America in 2021. Are we witnessing this fall take place right in front of our eyes or is this random YouTube merely pushing death and doom for views and likes. After all the inflation rate is at 6.2%, a number far from the record set in 1917 when the CPI read 17.3%.

The U.S. proved over and over again they can prevail through the worst of times and come out on top. Why would this be any different? Well, the answer is quite complicated but in summary it comes down to just three things. Government debts, interest rates and money printing.

Those three measures have proved to be excellent indicators revealing the health of any country throughout history and right now the U.S. looks like an overweight alcoholic holding onto the last breath.

In reality however, why should you care? You likely got a job, the stock market is booming and unrest is very limited. Life is good, the Empire lives on.

But as is the case with any moment in history, things can quickly take a turn for the worse. To many the phrase currency collapse is an outdated one that doesn't apply to the United States. According to

The End of America Explained

most analysts and financial media, people who suggest that our system is broken are quickly labeled as lunatics, conspiracy theorists and uneducated fools. But you cannot deny reality.

The inflation spiral has already begun and in my opinion is just getting started. Not only is today's high inflation rate not transitory but it's also just the tip of a massive iceberg. Not too long ago the Federal Reserve tried to cure a health crisis with a money printer. An action that resulted in nonproductive Americans spending income they did not earn. A perfect example of the cure being worse than the disease.

To make matters worse most in finance have this belief that the government will be a savior just as they were in the 80s when high inflation was shut down by Volker and Reagan. Powell promises to battle high inflation with "quote" tools but the sad reality is that the government will do nothing to stop it. Raise the rate and you'll start a recession. They would rather hold off kicking the can down the road. Take a listen to Peter Schiff explain exactly this in a recent interview with Anthony Popp.

How long do you think inflation's gonna last in this kind of environment with this 6 plus percent?

"Oh, it's here for the duration. I mean this decade is going to be a big inflationary decade. I mean it's getting worse. It's going to be much worse than the 70's. I just don't see a way out really you know we got out of it with Paul Volker and Ron Reagan in 1980. I don't see a Reagan on the horizon in the White House.

We are not going to get another Paul Volker and even if we had Paul Volker how can they raise rates? In 1980 when the Fed raised rates it only impacted the new budget deficits, it didn't impact the national debt because the national debt was financed with 30 year treasury bonds. Today the national debt is financed with T-bills.

We got almost a \$30 trillion national debt. If they had to jack interest rates up even at 10% we would pretty much have to refinance the whole national debt in three years at 10%.

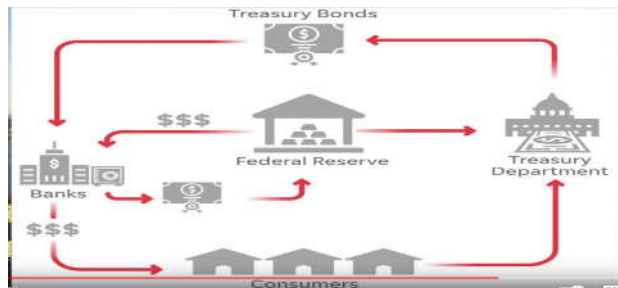
Right now we got it financed at 1% or 2%. I mean really low. Where would the government get trillions of additional dollars to pay the interest on the debt. Plus we already have three or four trillion dollar year deficits which would get much bigger if the Fed actually raise interest rates. At 10% what would happen to the economy? It would implode.

Think about the real estate market, the stock market, everything would collapse and the deficits will skyrocket. How would they pay the interest? So, we are in a position where we can't raise the rates."

So, if the government can't battle inflation and any future crisis will be met with more money printing then you have to begin to wonder about the future of our economy and monetary system. Despite what

academics will tell you, you simply cannot just keep printing money to finance an empire without it blowing up in your face.

If you have been paying attention to the news Congress recently passed the \$1.2 trillion infrastructure bill and there's an even bigger spending bill in the pipeline. Where will all this money to pay for all those government spending come from?



They're not getting it from higher taxes so they are going to have to get it all from the Fed and the Fed is going to have to expand its asset purchase program to buy up all these bonds that they are going to be selling to finance all the spending.

If you been paying attention governments around the world have been trying to reason and blame the public for inflation.

We are producing money not stuff and so the price of stuff is going up. So, are there any solutions to these problems?

The actual solution is to stop the printer and go cold turkey on quantitative easing. And then the central bank needs to legitimately tighten and shrink its balance sheet, withdraw money from the economy and allow interest rates to rise.

The government also needs to slash spending. That means that the stock market is going to have to come down, the real estate market is also going to have to come down. Those are politically unacceptable solutions so instead we will continue to push this Candyland narrative that all of this can be fixed by pretending it's not there.

We here in the United States would rather alleviate short-term pain than exchange for long-term suffering.

So, there is where we have our predicament. If the fix for high inflation is to destroy the economy, well, no politician will ever do it. That leaves only one option. Inflate the pain away. History is undefeated when similar events unfolded throughout many civilizations in the past. What do you think makes the United States immune from this?

How to Help Extend One's Life

I tend to take the Warren Buffett philosophy that you should never bet against America. Somehow, we always find a way. As always thank you guys for watching.

[End of YouTube narrative](#)

How to Help Extend One's Life



Presented in the *Health & Wealth Bulletin* of Stansberry Research on Jan 25, 2022

Written by Dr. David Eifrig, MD, MBA and former executive at Goldman Saks.

I think you will find this article by Dr. Eifrig quite beneficial.

D. Miyoshi

Doc's Secret Life Booster

Today's issue might stress you out...

It's a topic that made me nervous at first. But bear with me for a bit and it might just help you relieve some of that stress...

About a year ago, I revealed my secret to health and happiness – gratitude. Not long after we hit "publish," our feedback inbox was flooded with messages. More than we'd ever seen from a health article that wasn't about cancer.

My team and I were shocked at the response. For example, reader M.G. wrote:

I so loved that you shared this with us. I too start each morning with expressing gratitude and wishing happiness upon those around me and the world.

I sometimes feel that people in business think this is nonsense and silly, but I truly believe that expressing gratitude is what improves our life. It doesn't mean that we won't experience adversity, but it helps us react to it in a much healthier way.

But, until I read your messages, I wasn't sure how you all would react... Because, as M.G. points out, sometimes people hate the idea of practicing gratitude.

In fact, while some folks are happily challenged when expressing gratitude, research shows others are literally threatened by the idea...

A Polish experiment that measured this threat response to gratitude was published in the *Journal of Happiness Studies* last year. In the study, 196 college students were asked to text messages of gratitude to a person of their choosing. Afterward, the students were invited to do a gratitude training experience from home.

Researchers measured the students' personalities (like depression symptoms, dispositional gratitude, and motivation to express gratitude) with questionnaires. They also monitored the students' cardiovascular activity to establish their response to gratitude as either a perceived challenge or a perceived threat.

Those feeling "challenged" experienced blood vessel expansion, indicating a release of adrenaline (the "energy rush" hormone). And those feeling "threatened" experienced blood vessel contraction, indicating a release of cortisol (the "stress" hormone).

So, I know that writing to you about the benefits of gratitude might stress you out. Gratitude may not be a great fit for some of you right now... But if you're willing to take the time to practice gratitude in your everyday life, you'll be able to improve your mental and physical health.

Let me explain...

Our brains are wired to prevent the emotional confusion that would result from the simultaneous activation of opposite emotional states. So you can't experience positivity and negativity at the exact same time.

Practicing gratitude brings self-awareness and understanding – the key aspects of mindfulness – into reality, through action. Instead of giving your brain a chance to focus on anything negative, it points your awareness toward the positives in a particular memory or situation, connecting you with others who have helped address your needs.

One simple way to start teaching your brain to focus on positives is through objects. We often attach memories and experiences to objects. So the meaning behind an object is what makes that object important, not the object itself.

According to data from a from the University of California, Berkeley's Greater Good Science Center, those expressing thanks to other people, as opposed to things, were 150% more likely to say the activity made their "whole day glorious."

In my previous issue on gratitude, I mentioned that I'll thank things around me. (For example, "thank you for being such a beautiful towel," or "thank you for being such beautiful raspberries.")

By doing that, I'm not just thanking the towel... I'm acknowledging the comforting "hug" it offers me. I'm remembering my mother wrapping me up in a towel as a small child when I'd get out of the bath. I'm recalling the friend who told me to buy this particular towel because they loved theirs so much...

And while I'm gratefully reflecting and expressing, I'm consciously keeping my flow of thought in a positive direction. I'm choosing to highlight the good bits in my memories and associations. So when negative thoughts come up during this process, they aren't ignored.

Bitcoin Estate Planning

Instead, I actively reframe them into something that's beneficial to both myself and others.

For example, let's assume I haven't spoken to that friend I mentioned because we had a fight. Realizing that I miss them and want to reconnect, I call and try to repair our friendship. It turns out they aren't interested in staying friends. So, instead of feeling upset, I decide to respect their feelings, and remind myself that most friends naturally grow apart. And that's OK because I'm still glad for all the good times together that we did have.

It doesn't mean that I wouldn't be hurt by this, just that I choose not to focus on the negatives of the situation. It feels so much better to let go of that negative emotion, particularly because it was my choice to do so. And I still get to hang on to my good memories for as long as I want. After all, we can't control anyone's actions but our own.

But it's not just our minds that benefit from gratitude. Studies show that practicing gratitude improves our physical health as well...

A 2021 study used a cellphone application, called My BP Lab, to measure the effects of trait gratitude (the tendency to recognize gratitude-eliciting events and respond with grateful emotion) on the blood pressure and heart rates of more than 4,800 participants. The researchers found that characteristically being more grateful also meant having a lower blood pressure and a lower heart rate for participants.

So this year, I want you to do what I do and take the time to ask yourself what you're grateful for, and then put your gratitude into practice...

Two excellent ways to practice gratitude are through writing "thank you" letters to people (don't worry, you don't have to send them if you don't want to) and gratitude journaling.

And when it comes to journaling, finding your "just right" frequency is important... Writing once or twice a week tends to be more effective than implementing an everyday practice.

So do what I do and mark your gratitude days on your calendar. I like to spend one day a month reflecting on and expressing my thanks.

[End of Article](#)

Bitcoin Estate Planning



While there is still much controversy on the safety and security of Bitcoin (and other cryptocurrencies) as an investment, more and more indications are coming out indicating that Bitcoin (and other cryptocurrencies) will soon be become fully accepted and a highly profitable asset form. On that assumption, some people are now questioning if they had Bitcoin in their estate what would happen to it when they died.

To answer that, cryptocurrency financial analyst Grant Wasylik of the *Palm Beach Daily* recently wrote an article entitled "What Happens to Your Bitcoin After You Die?" For your edification I present this article here for your thoughtful consideration. D. Miyoshi

What Happens to Your Bitcoin After You Die?

Unlike cash, Bitcoin has a hard cap of 21 million coins. You don't need banks or third-party institutions to store it. It's "permissionless." So, you can trade it with anyone, anywhere, at any time.

And its decentralized blockchain is arguably the most secure network in the world. It's tamper-proof. No government, bank, or third party can control or manipulate it.

Since Palm Beach Daily editor Teeka Tiwari recommended it in 2016, bitcoin is up 9,683%. That's enough to turn every \$1,000 into \$97,834.

Those types of gains are why some industry experts voted Teeka the most-trusted crypto expert in the world. More importantly, they've turned some of our readers into millionaires.

But with crypto riches comes one uncomfortable question...

What happens to your bitcoin after you die?

I know it's a sensitive subject.

But estate planning is important. And because many people are new to crypto, they probably haven't considered the ramifications of their passing on their bitcoin holdings.

Read this carefully...

If you don't create a plan for distributing your assets post-death, the courts will do it for you. And the results may not turn out how you would've liked.

In today's issue, I'll share six simple steps you can take to create your crypto-estate plan.

After all, what happens to your fortune after you pass is almost as important as what you do with it while you're still here...

Crypto Estate Planning 101

Even though bitcoin is experiencing some volatility, we still believe it'll go to \$500,000 in the coming years. (Some experts project it will even reach \$1 million or higher.)

That's at least 11x upside from today. It also means that even a small



Bitcoin Estate Planning

amount of bitcoin can turn into a fortune.

So, if you own bitcoin (or any crypto), you need to start thinking about what will happen to it after you pass.

It's a big deal. Because as Teeka says... bitcoin is the type of asset that can create generational wealth:

Bitcoin will not only change the course of your financial life... It will change the course of your entire generational line. The way you live your life... The way your children live their lives... The way your grandchildren live their lives. Bitcoin will change it forever. That's what this asset can do for you... for me... and for millions of other people.

Given the stakes, I did some digging to see the best way to bequeath your bitcoin.

I talked to a top estate-planning attorney for crypto assets. I also spoke to one of the nation's most-recognized financial advisors specializing in crypto.

They told me that when it comes to estate planning, you should treat crypto like any other asset...

When someone passes away, there's a process of discovering what they own.

In the past, you might look through their mail for bank and brokerage statements. But since we usually hold crypto in private wallets, there's no paper trail.

This raises three important questions:

1. How do you discover the assets? Crypto is digital. And online assets are particularly difficult to discover. If you don't have the password to a computer, you won't be able to discover what's online, in a file, or elsewhere.

2. Who owns the assets? Is it an individual, a trust, or something else that owns the digital assets? Many people will use a trust to avoid probate (the often-lengthy process of proving a will is valid).

3. Who has access? You need the legal authority to start handling someone else's assets after their death. If you don't have it, you could be violating federal law.

If an heir can't answer these questions, they're out of luck. They can't access the bitcoin or crypto.

That's why you need a plan.

Six Steps to Estate Plan for Your Bitcoin

Here is a general guide to help make sure the discovery, ownership, and access process isn't a dead-end for your heir(s):

- Have a will. Clearly stating how to distribute your assets and property is the easiest way to ensure nothing is lost.
- Consider a trust or LLC. This can protect your crypto assets from estate taxes and other financial liabilities, leaving more to

your heirs. If you have cold wallets not listed in your will, trust, or LLC, have a document with instructions on finding and accessing them.

- Choose executors or trustees that understand crypto. Since we hold crypto differently than cash, choose someone who understands how it's traded and held. This may require having a separate crypto-executor or crypto-trustee.

- Record and secure your crypto wallet details. Although it's often best to avoid writing down seed phrases and passwords, having physical copies of your credentials is something to consider. You can hold the paper copy in a secure file cabinet, a safety deposit box, or some other offline location.

- Understand the limits on your crypto accounts. For instance, most crypto custodians only allow individual accounts without TOD (transfer on death). But as the crypto market grows, more options will become available.

- Keep your estate plan up to date. You need to account for any major life changes like weddings, divorces, births, adoptions... new accounts... new passwords, etc. Staying on top of these things will lessen the burden on your loved ones.

This guide is just a starting point. But these six steps should get you thinking about how to ensure your cryptos get in the hands of your intended heirs.

Securing Your Financial Legacy

Bitcoin is a great asset. With at least 11x upside from today's price, there's no better gift to leave your children and grandchildren.

It's a legacy that could fund their education, help open a business, or secure their financial future for generations.

As Teeka says:

As mass adoption of bitcoin continues to roll out, it will change the course of your financial life... which changes the course of your entire generational line through these assets.

Most of us probably won't think about estate planning until we're older. We just want to get it done before we die. The problem is that no one knows when that will happen.

So consider the six steps I mentioned above and start planning as soon as possible.

Finding an accountant or attorney familiar with crypto might take a little legwork... but that's a small price to pay for securing your family's financial future.

End of Article



Watergate II (?)



On Feb 14, 2022, *The Dailey Wire News* reported that over the Super Bowl weekend, Special Counsel Robert Durham filed a bombshell report in connection with his investigation into the FBI's Trump-Russia probe by saying that the Trump White House was spied upon. Can this report eventually result in a bigger scandal than Watergate?

In his court filing, Durham said that lawyers for the Clinton campaign paid a tech company to “infiltrate” servers belonging to Trump Tower and the Trump White House in an effort to establish a “narrative” linking President Donald Trump to Russia.

“In connection with these efforts, Tech Executive-1 exploited his access to non-public and/or proprietary Internet data,” the filing states. “Tech Executive-1 also enlisted the assistance of researchers at a U.S.-based university who were receiving and analyzing large amounts of Internet data in connection with a pending federal government cybersecurity research contract.”

“Tech Executive-1 tasked these researchers to mine Internet data to establish ‘an inference’ and ‘narrative’ tying then-candidate Trump to Russia,” Durham states. “In doing so, Tech Executive-1 indicated that he was seeking to please certain ‘VIPs,’ referring to individuals at Law Firm-1 and the Clinton campaign.”

Fox News reported:

Durham also writes that during [Clinton campaign lawyer Michael] Sussman’s trial, the government will establish that among the Internet data Tech Executive-1 and his associates exploited was domain name system (DNS) internet traffic pertaining to “(i) a particular healthcare provider, (ii) Trump Tower, (iii) Donald Trump’s Central Park West apartment building, and (iv) the Executive Office of the President of the United States (EOP).”

Here is a notable response to the report from a well-known liberal journalist:

Glenn Greenwald, left-wing journalist: “The Special Counsel inves-

tigating wrongdoing that led to Russiagate, John Durham, filed a document accusing the Clinton campaign of paying tech operatives to spy on Trump campaign, then Admin, servers. See if you can find liberal outlets covering this. ... The accusations shouldn’t be taken as truth yet. He says he will prove them at trial. But the way liberal outlets completely ignore this shows the bubble in which liberals live: they just have no idea about any of this.” He added, “This is part of the criminal case against Hillary’s lawyer, Michael Sussman. He fed FBI, then CIA, the fabricated Alfa Bank story, and is accused of lying when telling FBI he wasn’t representing any client. Question is whether this is leading to a broader conspiracy case... The NYT/CNN/NBC axis flooded the zone every time Robert Mueller scratched his nose. They spent hours and hours deciphering his every sneeze. Actual criminal indictments from Durham of Hillary’s lawyer or FBI operatives — crimes that created Russiagate — barely merit an article. ... The two journalists who primarily promoted the Alfa Bank/Trump fraud — @NatashaBertrand and @FranklinFoer — were promoted. Both were hired by supreme Iraq War liar @JeffreyGoldberg, now editor of @TheAtlantic. **This** — not FB, Rogan, QAnon — is the hive of disinformation.”

Think about it: A presidential candidate who was defeated in a legitimate election actually hired people to breach national security and create a false narrative in an effort to steal the election after the fact! Rep. Mike Turner, the ranking Republican on the House of Representatives Intelligence Committee, told Fox News that the Clinton campaign tried to “frame the president of the United States as having Russia ties” and that the Durham filing proves it. Donald Trump issued a statement asserting, “What Hillary Clinton and the radical left Democrats did with respect to spying on a president of the United States, even while in office, is a far bigger crime than Watergate.”

Watergate is the name of the 1972–1974 scandal that Democrats used to bring down a president. It is one of the best-known scandals of our lifetimes. News media corporations celebrate it as legendary.

This is bigger than that.

Those same corporate news media covered the Trump-Russia accusation nonstop, for years, including all the details of Special Counsel Robert Mueller’s investigation into it. Right up until—and even after—Mueller finally, dubiously, awkwardly closed his investigation by providing zero proof of Russian collusion.

Now we have an accusation that is obviously just as grave. The stakes are just as high. Special counsel, Durham, is investigating. But the silence is deafening. Main Stream news executives and reporters are taking great pains to avoid this crucial topic as much as possible. This is not promising for the claim the main stream news is factual and objective.

What will happen?

I will report more on this as it unfolds.

D. Miyoshi

Canada, Convoys and Cryptocurrencies



We have now all heard about the Canadian government and what they did to the Truck Convoy demonstrators who protested the lockdowns, face masks and vaccine mandates. In mid-February Canadian Prime Minister Justin Trudeau enacted the Emergencies Act for the first time. This allows the Canadian government to “take special temporary measures that may not be appropriate in normal times” in the name of saving lives and maintaining order.

For the Truck protestors — who call themselves the Freedom Convoy — that means the government is instructing banks to freeze their accounts AND those of people suspected of financially supporting them.

It also asks that crowdfunding platforms like GoFundMe report “suspicious activities” to the appropriate authorities.

- This is all happening without any sort of court order.

No matter what position you take on the truckers’ political views, we can see a centralized authority seizing assets of dissenters as it pleases. This is an extremely serious matter.

Rather than give in to the government, the truckers started accepting Bitcoin donations. And the currency reached its desired destination.

This reveals that government-issued money has significant counterparty risk.

- In other words, a whole lot of intermediaries stand between you and your hard-earned money.

In normal times, this is mostly OK as the system operates smoothly. But these are not normal times.

And what the truckers’ experience shows is that when push comes to shove, whoever is holding the money is the true owner.

- The same goes for gold.

A few years back, the Venezuelan government tried to repatriate the gold it held in a vault in London.

The British refused the request. They just said the current Venezuelan government was illegitimate. End of discussion.

Again, it should not matter where you stand on any given issue — in this case illegitimacy.

- Your assets should be yours and yours alone to control.

Whenever your assets sit with a third party not under your full control, that third party is ultimately free to use them however they want. Legally (and practically), it’s their money. Not yours.

Although there’s a piece of paper somewhere that says they owe it to you. If they’re nice, that is. If not, you are out of luck.

This is a big argument for the use of crypto currencies because they do away with this issue entirely. Bitcoin is a bearer asset that can be transferred to anyone anywhere in the world — with no third parties acting as custodians or intermediaries.

That makes it an ultimate safe haven. Of course, it still has valuation issues at this time. But it is something we should all seriously think about.

- This could mean Bitcoin is woefully mispriced — because it is still widely misunderstood.

However, the time is coming when this is will no longer be the case.

It is more than likely that the rest of the world will now come to finally realize what the Canadian truckers learned from bitter experience ... crypto valuations are going to be much, much higher than we see today.

So, if you’re holding crypto, continue to hold. And if you’re considering buying some crypto, here is another reason to support that decision to buy.

D. Miyoshi

Censorship, the Price of Admission to the China Market



The 2022 Beijing Winter Olympics is over. And one thing is certain, censorship is alive and well in China.

From diplomatic boycotts to doping to coverups and favoritism of teams and athletes, the 2022 Winter Olympics were alive in dramatic controversy but you wouldn't have heard much about it.

Even before the Olympics began, Chinese officials cautioned athletes against speaking out about topics that cast them in a bad light. Then, House Speaker Nancy Pelosi told American athletes not to anger the Chinese authorities.

It was the latest sign that China's campaign to stifle dissent is succeeding in an important way: U.S. institutions and businesses are increasingly silencing themselves to avoid angering the Chinese government.

The professional wrestler and actor John Cena apologized, in Mandarin, last year for calling Taiwan a country. In 2019, a Houston Rockets executive apologized for tweeting support for pro-democracy protests in Hong Kong after Chinese officials complained, and a top video game publisher suspended an e-sports competitor who voiced support for the protests. The 2013 movie "World War Z" was rewritten to clarify that its zombie-spawning virus didn't originate in China.

Erich Schwartzel, the author of "Red Carpet," which is about China's relationship with Hollywood, told me that one number drives these decisions: 1.4 billion, China's population.

American businesses and institutions want access to this enormous market. Given China's authoritarian leadership, that means playing by the Chinese Communist Party's rules — and, in particular, avoiding criticism of its human rights abuses. So cultural institutions that are influential bastions of American values like free expression are now frequently absent from public conversations about China.

Compromising values

U.S. sports and media have often showcased American values, even if clumsily or unfairly. These cultural exports helped spread demo-

cratic ideas internationally during the Cold War. Movies like "Mr. Smith Goes to Washington" or "Selma," which celebrate democracy, justice and equality, can change how people view the world and how it works. Celebrities can push people to vote or get vaccinated, or put a spotlight on neglected problems.

Censorship prevents these institutions from shining a light on China as its leaders oppress dissidents, crack down on democracy in Hong Kong, round up and detain ethnic Uyghurs and threaten war with Taiwan.

Asked about business in China in an interview with the Times Opinion writer Kara Swisher, the former Disney C.E.O. Bob Iger acknowledged the reality facing Hollywood: "You try in the process not to compromise what I'll call values. But there are compromises that companies have to make to be global."

A recent example of censorship appears in "Top Gun: Maverick," set to premiere in U.S. theaters this year. In the original 1986 movie, Tom Cruise's character, the U.S. Navy aviator Pete Mitchell, wore a jacket with patches of the Taiwanese and Japanese flags. In the coming sequel, those flags are gone.

As Schwartzel reported, Chinese investors told movie executives that the Taiwanese flag was a problem because China doesn't consider Taiwan independent. Playing it safe, the executives also removed the Japanese flag because of Japan's own historical tensions with China.

In the meantime, Chinese studios are getting better at making movies, and they're not afraid to take an anti-American stance. In 2017's popular "Wolf Warrior 2," the Chinese hero Leng Feng saves African villagers from an American mercenary called Big Daddy, who proclaims his people's supremacy moments before Leng triumphs and kills him.

The consequences are asymmetrical. Chinese movies proudly showcase their country's values while American movies remain silent about China — skewing the messages people hear not just in the U.S. and China but across the globe.

American movies can even give the impression that China is better. In the 2014 movie "Transformers: Age of Extinction," U.S. officials were portrayed "in unflattering tones," according to PEN America. The Chinese characters in the film, which was made with the Chinese government's support, were more often selfless and heroic. Variety called the movie "a splendidly patriotic film, if you happen to be Chinese."

"Transformers" made more than \$1 billion at the box office — \$300 million of it from China. From a business perspective, it was a success.

A growing problem

The pull of censorship stands to grow as China's economy, and therefore the potential market for U.S. businesses, also grows.

The Coming Bank Bail Ins

Some American lawmakers have tried to address the problem, but any change in U.S. policy would most likely have little effect. The same free-speech rights those politicians defend also make it hard for them to tell Hollywood, the N.B.A. or anyone else what to do.

Another issue: The most striking and obvious examples of censorship have involved blatant interventions by Chinese officials. But U.S. businesses are more frequently doing what Yaqui Wang at Human Rights Watch calls anticipatory self-censorship: "Before the idea of a movie is even conceived, the first thing they need to think is, 'How can I make sure that this movie can be shown in China?'"

That kind of self-censorship is harder to detect — or do anything about.

Ultimately, American institutions may have to make their own choice: Reject censorship or maintain access to China. Right now, desire for access is winning.

Is this modern U.S. capitalism at work?

D. Miyoshi

The Coming Bank Bail Ins



With the economy now beginning to teeter, an upcoming banking crisis with record amount of bank loan defaults could be on the horizon. With your money on the line, banks and financial institutions could use it for either:

Bail-in - where you pay for it right now as the bank takes some of your deposits

Bail-out - where you have to pay for it through future taxation

The national debt has skyrocketed beyond a recovery point and is still increasing post covid-19. The credit worthiness of the U.S. is at risk and the government can't afford to take on more debt unless it is willing to face imminent insolvency and ultimate bankruptcy. The

financial burden to stabilize this enormous debt is too great. Therefore, a bail-in could take place sooner than expected and without any prior warning.

What Is a Bail-In?

A bail-in provides relief to a financial institution on the brink of failure by requiring the cancellation of debts owed to creditors and depositors. A bail-in is the opposite of a bailout, which involves the rescue of a financial institution by external parties, typically governments, using taxpayers' money for funding.

Bailouts help to prevent creditors from taking on losses while bail-ins mandate creditors to take losses.

Understanding Bail-In

Bail-ins and bailouts arise out of necessity rather than choice. Both offer options for helping institutions in a crisis. Bailouts were a powerful tool in the 2008 Financial Crisis, but bail-ins have their place as well.

Investors and deposit-holders in a troubled financial institution would prefer to keep the organization solvent rather than face the alternative of losing the full value of their investments or deposits in a crisis. Governments also would prefer not to let a financial institution fail because large-scale bankruptcy could increase the likelihood of systemic problems for the market. These risks are why bailouts were used in the 2008 Financial Crisis, and the concept of "too big to fail" led to widespread reform.

Requirements for a Bail-In

While most investors are familiar with bailouts and their uses, bail-ins are also a stratagem of economists. Europe has incorporated them to solve many of its greatest challenges. The Bank of International Settlement (BIS) has also spoken openly about how bail-ins can be used with a focus on integrations in the European Union. In these scenarios, bail-ins can be used in cases wherein a full government bailout is unlikely.

Typically, bail-ins are instituted for one of three reasons:

A financial institution's collapse is not likely to create a systemic problem and lacks "too big to fail" consequences.

The government does not possess the financial resources necessary for a bailout.

The resolution framework requires that a bail-in be used to mitigate the number of taxpayers' funds allocated.



The Coming Bank Bail Ins

Depositors in the U.S. are protected by the Federal Deposit Insurance Corporation (FDIC), which insures each bank account for up to \$250,000. In a bail-in scenario, financial institutions would only use the amount of deposits that are in excess of a customer's 250,000 balance.

Real-World Examples of Bail-In

Cyprus and European Union resolutions provide two examples of bail-ins in action.

The Cyprus Experiment

While the public became familiar with the subject of bailouts in the aftermath of the Great Recession of 2008, bail-ins attracted attention in 2013 after government officials resorted to the strategy in Cyprus. As discussed in *The National Herald*, the consequences were that uninsured depositors (defined in the European Union as people with deposits larger than 100,000 euros) in the Bank of Cyprus lost a substantial portion of their deposits.

In return, the depositors received bank stock. However, the value of these stocks did not equate to most depositors' losses.

European Union

In 2018, the European Union began looking at more broadly incorporating bail-ins into its resolution framework. In a speech at the IADI-ERC International Conference, Fernando Restoy from the Bank for International Settlements discussed the bail-in plans. In the European Union, a new resolution framework is being considered that would potentially incorporate both bail-ins and bailouts. Bail-ins would be involved in the first phase of a resolution, requiring a specified amount of funds to be written off before bailout funds would become available.

What is the likeliness of a Bail-Ins to take place now in the U.S.?

A bail-ins was first introduced in 2010, via an executive bill signed by President Obama as a direct result of bailing-out the 2008 "Too Big To Fail" banks and financial institutions.

The bail-ins is another form where banks and financial institutions are rescued where the responsibility is transferred from taxpayers (in the case of bail-out) to depositors, which is us. In other words, bail-ins will not add to the government's deficit and it will allow banks and financial institutions at risk of failing to take some of our deposits to bail themselves out. A perfect scenario, where neither the government nor the too big to fail institutions bear any risk. It all falls on we "the depositors".

While Bail-outs erode our buying power and further devalue the

dollar, Bail-ins risk our immediate deposits and funds. Either form of bailing has a significant negative impact on our financial well-being. Now more than ever it's crucial to protect our hard-earned money and shield our wealth from government and bank interventions.

Since our investment products such as stocks, mutual funds, bonds, annuities, life insurance policies, U.S Treasury bills and notes, municipal securities and contents of safe deposits are not insured, the banks or financial institutions can use the money of its unsecured creditors, including depositors and bondholders, to restructure their capital so it can stay afloat, in case it is not acquired by a larger institution. In effect, banks will be allowed to convert their liabilities into equity for the purpose of increasing their capital requirements, while the government, will not use taxpayer money to inject capital into failing banks.

Are Bail-ins going to happen?

According to a report that was published back in November 2013 in *the Daily Reckoning*, bail-ins are inevitable. The report was written by Jeff Berwick.

Are You Prepared for a US Bank Bail-In?

The days of the federal government stealing money from taxpayers, or borrowing it from the Federal Reserve, to save troubled banks — as in they did in the 2008 crisis — may be over. Congress is considering imitating the theft in Cyprus and letting troubled banks "bail-in" depositor money in order to make themselves solvent.

Jim Sinclair, chairman and chief executive officer of Tanzania Royalty Exploration Corp., and whose family started Goldman Sachs, Salomon Brothers, Lehman Brothers, and others, has been warning of this for a while.

"Bail-ins are coming to North America without any doubt, and will be remembered as the 'Great Leveling,' of the 'great Flushing'. Not only can it happen here, but it will happen here...It stands on legal grounds by legal precedent both in the US, Canada and the UK."

Financial expert Michael Snyder adds, "When major banks fail, they are going to bail them out by grabbing the money that is in your bank accounts. This is going to absolutely shatter faith in the banking system and it is actually going to make it far more likely that we will see major bank failures all over the Western world."

This news isn't exactly new, but the story is still developing, the monetary system is much closer to collapse and the bail-in is imminent. In fact, U.S. banks presented the Federal Reserve with a bail-in plan to pay for large banks' restructuring in the event of a future crisis, *The Wall Street Journal* reports. The plan was presented to the US Federal Reserve in an attempt to preempt tougher rules from the



A Coming Food Shortage?

regulators.

The private meeting was reportedly attended by officials from Wells Fargo & Company, Bank of America Corp, Citigroup Inc. and several other banks. The bail-in mechanism would be designed to place a greater burden on creditors, as opposed to the taxpayers (theft victims), in the event of a bank's collapse. In addition to the fleecing of depositors in Cyprus, the burden keeping a bank afloat was put on bondholders already this year when the UK's Co-operative bank unveiled a rescue package that forced the bank's bondholders to take a £1.5 billion hit to plug the £1.5 billion hole in the bank's balance sheet.

The proposal presented to Federal Reserve officials would involve the largest financial-services holding companies would be willing to hold a certain amount of debt and equity which would be used to prop up any failed bank subsidiary seized by regulators, but the regulators will likely stick to their own plans which involves more aggressive measures including capping bank-size, breaking-up institutions or forcing banks to take on more long-term debt.

In the end, however, it's not just creditors who will be on the hook but depositors as well. Jim Sinclair pointed out that banks legally own depositors' funds as soon as the depositors hand those funds over to the banks. The money becomes the banks and the "depositors" actually become unsecured creditors holding promises to pay. Previously the banks were obligated to pay back this loan on demand with cash. Under the new Federal Deposit Insurance Company – Bank of England (FDIC-BOE) plan revealed this year, however, these promises to pay become equity in the bank, which won't be able to be used as payments for bills, which is why most people have money in the bank in the first place.

The point is that your money is not yours while it is "deposited" with a bank. And bail-ins are coming to shatter any illusion that they are for U.S. depositors. Notice that banks are already setting up deposits for seizure. Despite the excuses of the likes of JPMorgan, the banks are indeed clamping down on outgoing international wire transfers and now putting in limits for withdrawal that they are closing the doors. If you don't get your money out now, possibly by end of this year or sooner, you may not be able ever to get it out. Once doors are closed the federal government might do a bank holiday and bail in to make the banks "solvent" again. At best you may get some "bank equity" that is both illiquid and which will ultimately be worth a tiny fraction of the deposit it replaces.

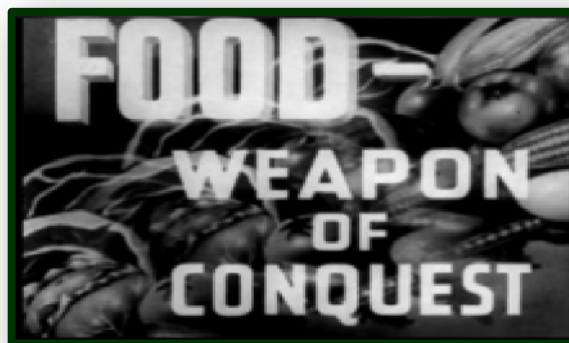
The bottom line is, at this time a bail in of banks is quite possible so one should minimize the amount of funds they keep in any one bank to no more than the FDIC guaranty limit of \$250,000. The more you are prepared, the less problems will likely occur.

D. Miyoshi

A Coming Food Shortage?

On February 6, 2022 an article was released on Newstarget publication entitled "Soaring fertilizer prices to spark global famines unseen in modern history." The article was written by Kevin Hughes. If the facts supporting the allegations in the article are true, the people of the world will experience a severe food shortage. I present this article for your reading consideration. D. Miyoshi

Soaring fertilizer prices to spark global famines unseen in modern history



A modern-era crisis is looming with global prices for fertilizer tripling and food production dwindling.

Articles about the twin issues have come out, but the corporate media in the United States are downplaying them despite their probable catastrophic impact worldwide.

Experts have already warned about the crisis, and a European CEO even told the media last November about a low crop harvest in the world this year. (Related: Higher fertilizer prices causing higher food prices around the globe)

"I want to say this loud and clear right now, that we risk a very low crop in the next harvest. I'm afraid we're going to have a food crisis," said Svein Tore Holsether, the CEO and president of Oslo-based company Yara International.

Holsether added that a food crisis is impending because the cost to manufacture a ton of ammonia has risen nearly 10 times. The natural-gas standard, on the other hand, hit an all-time high in September with the price more than tripling from June to October in Europe.

Yara is a main producer of ammonia, a key ingredient used in synthetic fertilizer, which boosts crop yields. The process of creating



How Debt Affects Your Mental and Physical Health

ammonia relies on either hydropower or natural gas.

“The price to produce a ton of ammonia last summer was \$110. And now it’s \$1,000. So it’s just incredible,” said Holsether.

Tripling fertilizer prices affecting African farmers

Many farmers in Africa are skipping buying fertilizers this year as prices tripled over the past 18 months. According to Sebastian Nduva, researcher group program manager at AfricaFertilizer.org, this leaves a market known for its growth potential to decrease by almost a third and this could lessen the output of cereals by 30 million tons, which is enough to feed 100 million people.

“We are likely to see a scenario where yields are depressed and this will mean that either the government will have to readjust their budgets and import food or there will be food shortages,” Nduva said.

And to make sure that their people won’t starve, African governments will need to import large amounts of food.

However, agricultural production is expected to go down worldwide and almost every nation is going to be looking to import food, although there won’t be a lot of exporters around.

The truth is, food scarcity is already reaching severe levels in some portions of Africa.

The World Food Program’s Madagascar Program Manager Frederica Andriamanantena, who appeared on a COP26 panel last year, detailed the severity of her country’s drought and resulting famine. She said the drought had decreased her country’s harvest to about one-third of the average over the past five years.

And this is just the beginning as the world situation will soon get to a point where there won’t be enough food for everyone.

The Russia/Ukraine war will bring this crisis to a distinct level with food prices soaring. Ukraine and Russia combined are big-leaguers in global wheat, corn and sunflower oil trade and they would leave buyers from Asia, Africa and the Middle East exposed to more expensive bread and meat if supplies are interrupted. This would also increase food-commodity expenses that are already the highest in a decade.

Record-high prices caused by various elements

Meanwhile, economists at the American Farm Bureau Federation (AFBF) found various elements responsible for the record-high prices. These include increased prices of raw nutrients, such as nitrogen, phosphorus and potassium; increased global fertilizer demand; increased energy costs; distribution and supply chain disruptions; and trade duties.

“Rising fertilizers prices are a great concern for farmers across the country. The rising cost of supplies is slowing down the momentum America’s farmers were starting to build through higher commodity prices and increased demand for their products. Hard-working families must be able to do more than just break even,” said AFBF President Zippy Duvall.

“We urge the Biden administration to look for ways to bring fertilizer prices down, which include resolving supply chain disruptions and removing import duties, so farmers can continue growing the food, fuel and fiber America relies on.”

The market intel also found that ammonia is up over 210 percent, liquid nitrogen has risen to over 159 percent, urea has increased 155 percent, monoammonium phosphate (MAP) has surged to 125 percent, diammonium phosphate (DAP) rose to over 100 percent and potash has increased above 134 percent.

We are forewarned.

End of Article

How Debt Affects Your Mental and Physical Health

This article appeared in National Debt relief website on Jan 25, 2022. It is written by Lisa Weinberger. It offers very good insights for those who have debts to pay (which is most of us). I hope you find it helpful and informative. D. Miyoshi



Of all the stresses we endure in modern life – including concerns over your physical health and the health of your loved ones, job security, paying your rent – almost every one of us is thinking about our finances pretty much, all the time. And if we have debt problems, even just carrying credit card debt, those stresses can grow tenfold.



How Debt Affects Your Mental and Physical Health

Then there are those of us, already experiencing a mental health issue, who find life so challenging on a daily basis and suffer financial difficulties. Your past-due bills just act as the icing on an already unappetizing cake.

It's no wonder debt affects our mental health and vice versa. According to a double-opt-in survey of 2,000 Americans commissioned by National Debt Relief and conducted by OnePoll, being in debt not only increased their anxiety but also affected their retirement plans and marital status.

What Are The Effects Of Debt On Mental Health?

From coming between your relationships to causing us to withdraw from life, debt affects your mental health in so many ways. Beyond the obvious damage it can have on your financial health, daily stresses over debt spread like tendrils across your mental stability, weaving their way into all that we are and do. Not to mention how outstanding debt can appear and affect your credit report and ruin future purchase plans for years.

The problem with being in massive debt is that once you start down the slippery slope of not making payments on time, or even at all, debt avoidance becomes a way of life. This can affect your overall well-being, as reported by a National Debt Relief survey that discovered people on average lose over 200 hours of sleep per year over their debts.



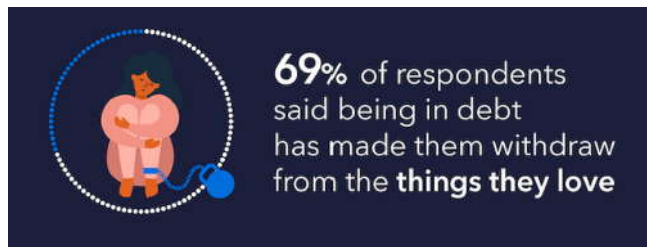
Have you experienced this?

Charging up the balance on one credit card to pay another
 Screening every phone call because of fear it might be a creditor
 But it's a way of life that not only keeps you drowning under debt but can also lead to divorce or even putting off marriage.

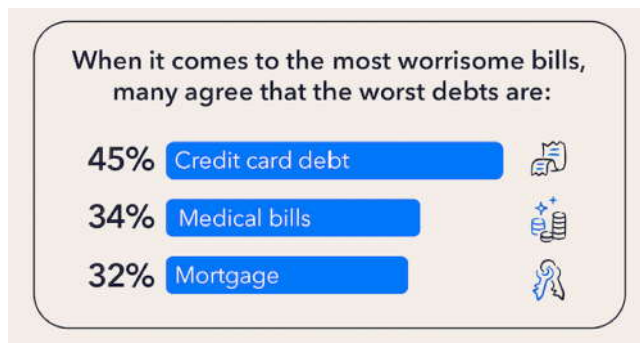


Even when you are not thinking about the money you owe, avoiding that pile of bills on the counter or trying to engage in any distraction to take you away from your money woes, debt worry continuously runs on low idle at the back of your brain.

According to the poll results, 69% of respondents said they withdraw from things they love due to long-term exposure to a negative stimulus like constant stress, anxiety, and moodiness that can all too easily lead to mental health problems.



The longer you carry any kind of debt, the worse your mental health can be. Some scenarios include you are in your 30's still working off a student loan, you and your family have just bought a new home and now have a 30-year mortgage payment, your oldest child just started college and tuition needs to be paid. All these situations add to your stress, too.



Or maybe you live with the inevitable fear of your personal debt

How Debt Affects Your Mental and Physical Health

growing way beyond your ability to pay it off. Reports say that all one person needs is to become sick for the amount of a medical bill to keep them in debt for a lifetime. This unexpected debt can quickly snowball and keep you from going on vacations, date nights or even attending the wedding of a loved one.



The debt you are in can create a cycle of hopelessness that could all too easily wreak havoc on your state of mind. And what if you already have some mental health issues? Incurring debt will only exacerbate your condition, which will make it all the more challenging for you to get out from under your past due bills. You could find yourself in a vicious cycle that's hard to break; trying to lift yourself from worry and a sense of hopelessness long enough to tackle the debt that's before you by finding a debt relief plan.

Can You Get Debt Written Off Due To Mental Issues?

Whether or not your lender/creditor or their collection agency will completely forgive your debt comes down to a few factors.

How much you owe

How long you have owed it

The severity of your mental health issue

How debilitating the situation is to you

Your current employment status

The lesser the amount you owe, the more likely it might be that a creditor will not want to spend so much time chasing you for the amount you owe or expend the effort to shoot your debt down the line to a collection agency. You might very well be able to call your creditor and plead your case. If the amount you owe is small enough (especially if you already made some payments towards it), you could get it expunged.

Waiting out the debt

The amount of time you have owed the money also factors into how possible it might be that your creditor, especially a collection agency, might forgive the debt. It's common knowledge in debt collection that the longer a debt goes unpaid, the harder it is to collect. "Waiting out the debt," as it is called, is a dangerous game to play.

Depending on how much you owe and the policy of a collection agency or your creditor, your debt could get reported to a credit bureau after some time.

Creditors and collection agencies are generally sympathetic to people with personal debt who have a debilitating mental illness. Again, the level of that sympathy is not guaranteed, and each creditor and collection agency are bound by their specific guidelines. Even if your debt is not entirely forgiven, you might find your creditor/collection agency willing to help by:

Putting your debt on hold for a prescribed period

Agreeing to only contact you in specific ways and at certain times

Allowing you extra time to gather more information related to the debt

In the case of your creditor, agreeing to hold off sending your account to a collection agency

Enlisting a specialist who works in the field of mental health to work with you directly

Some creditors will take you at your word when you alert them to your mental health issue and will help you plan for dealing with what you owe. For others, you might need to show medical evidence of your current mental health condition. Sometimes all you need is a copy of a recent prescription or a letter from a health care provider.

How Do You Mentally Deal With Debt?

As any debt collector, spouse, or best friend would advise, the best way to deal with debt is to pay it off. But debt management is not always so easy, especially when you are not up to the task. The best way to mentally deal with your debt is to make a list of all your debt and finances to put it in perspective. Creating a clear vision of what you are up against without becoming overwhelmed can help reduce the stress that you are feeling.

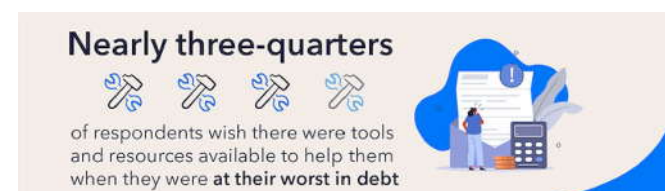


Figure out a budget

If you are capable or if you can enlist someone to help you, get a handle on what you spend weekly. This would be a good first step to addressing your debt and mental health. Consider the income coming in compared to the money going out. This will provide a clearer picture of where you might be spending frivolously and how you can start making payments towards the debt you owe. Budgeting is also a proactive step and will focus your mind on something other than just sitting around worrying, frozen in fear.

Drain the Swamp

Know your rights

Did you know a debt collector cannot contact you before 8 AM or after 9 PM your local time? That a collector can't call you at work unless you have told them they can do so? That your lender and a collection agency both need to provide you with an itemized statement of your bill when you ask for it? And did you know that unless you authorize someone else to speak for you and your debt (which we will cover in a moment), a collector cannot talk to anyone but you—not even your spouse or a parent.? In fact, if a creditor calls and gets your voicemail, they can't even leave a message that in any way hints what they are calling about. They can only leave their name and the name of their company.

These and many more guidelines protect you by law under the Fair Debt Collections Practices Act. You do indeed have some rights even though you rightly owe some money. There are plenty of debt relief options, you can explore them and choose the best path to help you become debt-free.

Learn that not all debt is the same

'Secured debts —car loans, your mortgage, etc. —are almost always connected to an asset. These debts need to be addressed and paid in full first, so you don't put those assets at risk.

Dealing with your 'unsecured debts' is where you have more wiggle room. For instance, did you know that medical debt takes the longest time to be flagged to a credit report? This is because medical bills are often incorrectly calculated, insurance companies fail to make full restitution on the percentage they owe, and medical procedures listed are often easily interposed with others with a mere keystroke. Especially if you are undergoing regular medical treatment for a mental health issue, you need to be vigilant about your medical debt.

All other debt, which may be considerable and mounting, is debt you can at least address with each of your creditors. You can discuss payment plans, negotiate down your debt or other options.

All of the above will undoubtedly help you to better mentally address your stressful situation.

What Are Some Ways To Cope With Debt?

Almost all debt advice starts with this #1 rule; pay off your debt as soon as you can. But for far too many of us, 'as soon as you can' is far down the road.

Individuals with mental health concerns are not the only people who could find themselves in debt. Far from ignoring what you owe to alleviate stress, facing your debt by even opening the last collection letter that you ignored, might be a first step towards getting you into the game of coping with your situation.

That call to a lender/creditor, or even a collection agency might sur-

prise you. Just be sure you know exactly what you are going to say, what kind of a payment plan you could adhere to, and what details of your mental health issue you are going to offer...if any at all.

Negotiating on your behalf

If you have a caretaker, you could also strategize to have them look through your paperwork with you and even call the creditor on your behalf. Of course, you would have to first identify yourself, then explain who will be speaking for you and why you are giving this person your proxy. But if you find the process of calling to deal with your debt too confusing because of your specific challenges, an intermediary could do well as your mouthpiece.

If you have endured a mental health issue for a long time, you might be assigned a caseworker or even an attorney. They, too, can contact a creditor on your behalf.

Awareness of mental health issues has grown leaps and bounds over the past few years. Better laws, newer programs, and advances in therapy and pharmaceuticals have made it easier for people suffering from mental illness and their care takers to advocate for them.

The specifics of debt management, debtor's rights, and the various options clients and collection agencies can offer have also seen positive strides. Quite simply, your creditor wants you to pay the bill you owe; they do not want to give it to a collection agency where they will have to surrender a percentage of the balance owed. Retail collection agencies do have restrictions around how they can approach a debtor, especially someone who can prove a mental health issue.

For those under the double stresses of debt and mental health concerns, there are ways to make your life more manageable.

End of Article

Drain the Swamp





Drain the Swamp

Drain the swamp is a phrase which has frequently been used by politicians since the 1980s. The phrase can allude to the physical draining of swamps which is conducted to keep mosquito populations low in order to combat malaria, prevalent during the time in Washington D.C. on supposed swampy grounds. This metaphor that alludes to the breeding grounds for creatures that foul and pollute the DC area that need to be cleaned out has been used by politicians such as:

Ronald Reagan, who called to "drain the swamp" of bureaucracy in the federal government in 1983 when commissioning The Grace Commission;

Nancy Pelosi in 2006 while announcing her 100-Hour Plan in response to more than a decade of Republican rule;

And most recently by Donald Trump when he described his plan to fix problems in the federal government. In the three weeks before the 2016 election, he tweeted "Drain the swamp" 79 times, usually as a hashtag, and he tweeted the word "swamp" another 75 times in the four years following that election.

Going a step further, has anybody put names to the supposed creatures that infest the swamp? Well, recently in late February a message entitled "You can't make this stuff up....." was distributed over the internet suggesting it was doing exactly that. The message's contents should be individually confirmed but if they check out, the nomenclature of swamp creature becomes readily apparent. In any case, I recreate this message here for your reading consideration. D. Miyoshi

You can't make this stuff up.....

HERE'S THE WHOLE LIST OF THE ANIMALS AND CREATURES AND BLOOD SUCKERS WHO LIVE IN THE SWAMP!!!! YOU'VE SEEN SOME OF THE NAMES BEFORE. BUT MANY ON THE LIST YOU HAVEN'T SEEN OR KNOWN ABOUT BEFORE -- AND IT'LL SURPRISE YOU (OR MAYBE IT WON'T).

IT'S A GREAT LIST TO KEEP AS A "REFERENCE GUIDE" WHEN YOU NEED TO KNOW WHICH OF THE CREATURES ARE AT IT IN THE FUTURE AND WHY!!!

BE SURE TO SEE THE BOTTOM OF THE LIST -- VERY REVEALING!!!!

"FACT CHECKED!!!" & THE DECK IS STACKED!!!

Things you must know to be informed: ‘

- *YES, THE GOVERNOR OF MICHIGAN USED TO WORK FOR GEORGE SOROS.*
- *YES, CALIF GOV. GAVIN NEWSOM IS NANCY PELOSI'S NEPHEW.
- * YES, ADAM SHIFF'S SISTER IS MARRIED TO ONE OF GEORGE SOROS' SONS.
- * YES, JOHN KERRY'S DAUGHTER IS MARRIED TO A MULLAH'S SON IN IRAN.
- * YES, HILLARY'S DAUGHTER CHELSEA IS MARRIED TO GEORGE SOROS' NEPHEW.
- * YES, ABC NEWS EXECUTIVE PRODUCER IAN CAMERON IS MARRIED TO SUSAN RICE, OBAMA'S FORMER NATIONAL SECURITY ADVISER.
- * YES, CBS PRESIDENT DAVID RHODES IS THE BROTHER OF BEN RHODES, OBAMA'S DEPUTY NATIONAL SECURITY ADVISER FOR STRATEGIC COMMUNICATIONS.
- * YES, ABC NEWS CORRESPONDENT CLAIRE SHIPMAN IS MARRIED TO JAY CARNEY, FORMER OBAMA WHITE HOUSE PRESS SECRETARY.
- * YES, ABC NEWS AND UNIVISION REPORTER MATTHEW JAFFE IS MARRIED TO KATIE HOGAN, OBAMA'S FORMER DEPUTY PRESS SECRETARY.
- * YES, ABC PRESIDENT BEN SHERWOOD IS THE BROTHER OF ELIZABETH SHERWOOD, OBAMA'S FORMER SPECIAL ADVISER.
- * YES, CNN VP VIRGINIA MOSELEY IS MARRIED TO TOM NIDES, FORMER HILLARY CLINTON'S DEPUTY SECRETARY.

THIS IS WHAT YOU CALL A "STACKED DECK". IF YOU HAD A HUNCH THE NEWS MEDIA WAS SOMEWHAT RIGGED AND YOU COULDN'T PUT YOUR FINGER ON IT, THIS MIGHT HELP YOU SOLVE THE PUZZLE.

Now you know why no one is investigated. They all have their hands in the cookie jar! You might remember James Comey who investigated the Clinton email scandal and the Clinton Foundation, and made the final decision to not recommend prosecution by the DOJ.

It turns out that the Clinton Foundation was audited by the law firm DLA Piper. One of the executives there was in charge of the Clinton Foundation audit.

Who was it? Peter Comey, James Comey's brother. Peter Comey held an executive position with the Washington law firm that did the audit of the Clinton foundation in 2015. Peter Comey was officially DLA Piper "Senior Director of



Absolute Power Corrupts Absolutely

Real Estate Operations for the Americas,” in 2015 when the Clinton Foundation scandals first broke and Hillary was preparing her Presidential campaign. Not only was DLA Piper, the firm where Comey’s brother worked involved in the audit of the Clinton Foundation, but according to the foundation’s donor records, DLA Piper has given between \$50 - 100k to the Foundation. It gets even cozier. DLA Piper executive Douglas Emhoff is taking an extended leave of absence from the firm. Who is Douglas Emhoff? He is the husband of KAMALA HARRIS! Just a coincidence? Amazing if it is. You can’t make this stuff up! Another example of the DC swamp.”

And it only gets worse. This "Family Tree" will make your head spin . . . THE SWAMP IS DEEP!!

Dominion (voting machine provider) serves 40% of the US market. It is in 30 states - - The state of Texas rejected the machines.

- Admiral Peter Neffenger is on Biden's transition team.
 - Neffenger was the President of the board of Smartmatic
- Smartmatic (another voting machine supplier) entered into an agreement with Dominion in 2009
- Smartmatic counted votes in Venezuela
 - Smartmatic is connected to Philippine voter fraud
 - Smartmatic is run by Lord Mark Malloch Brown who works for George Soros (-he and Brown are life-long friends)
 - Brown chairs the Boards of a number of non-profit boards including the Open Society Foundation.
 - Brown chairs the Centre for Global Development.
 - Open society of course is owned by George Soros.
 - Smartmatic partnered with DLA Piper Global
 - Douglas C. Emhoff works at DLA Piper Global
 - Douglass C. Emhoff is Kamala Harris's husband
 - Guess who owns Dominion? - - Blum Capital Partners, L.P.
 - Guess who is on the board for the company? -- Richard C. Blum.
 - Richard C. Blum is Dianne Feinstein's husband.
 - Nancy Pelosi's husband is also a major investor
 - An aide to Nancy Pelosi, Nadeam Elshami, was hired by Dominion Voting Systems

And it goes on & ON!!

- Dominion Voting Systems is listed on the Clinton Foundation website.
- Dominion Voting is listed as a \$25,000 -\$50,000 donor to the Clinton Foundation in 2014 by The Washington Post
- Georgia Governor Kemp used Dominion Voting after Texas

and Florida rejected them

- Dominion has a lobbyist named Jared Thomas
 - Jared Thomas was Governor Brian Kemp’s chief of staff and press secretary from 2012 to 2015
- You must remember the Feinstein-Kavanaugh-Soros connections to understand this next information
- Debra Katz (Christine Ford's lawyer) worked for George-Soros at the Open Society Foundation.
- Debra Katz (Christine Ford's lawyer) also worked at Project on Government Oversight (POGO).
- POGO is funded by Soros’s Open Society Foundation.
- POGO is the co-signer of the letter Diane Feinstein presented against Kavanaugh's nomination.
- Kamala Harris did not prosecute OneWest Bank for their fraud when she had the authority - Soros owned OneWest Bank.
- Now you know why a woman who placed 7th in her State when running for President is now VP.

End of Message

Absolute Power Corrupts Absolutely



We have all heard this famous quote by the 19th century British politician Lord Acton. For a stirring thesis on its truth in today’s world, one should read the new book titled *Red Handed: How American Elites Get Rich Helping China Win* by noted author Peter Schweizer. This book centers around the exposure of Hunter Biden’s corrupt business dealings in Communist China. Specifically, it reveals how the Biden family made \$31 million from five business deals with individuals directly tied to the Chinese spy apparatus. One of these tycoons is Che Feng, the son of a People’s Liberation

Absolute Power Corrupts Absolutely

Army soldier and the son-in-law of the governor of the People's Bank of China. Hunter and his partners refer to him as "The Super Chairman" because of his efforts to "fuse Chinese financial might to those with access to the highest levels of power in the Western world." This effort led to the creation of Bohai Harvest. This Hunter Biden firm helped China buy 44 percent of the world's cobalt from U.S. company Freeport-McMoRan.

Hunter's other business partners included the Communist Party secretary general at Harvest Fund Management, the daughter-in-law of a politburo member, and a titan who gave Hunter an \$800,000 diamond during an influence campaign to make the Czech Republic China's "gateway to the European Union."

"The Super Chairman" has been arrested for money laundering and bribery. You can be sure that the politburo of the Chinese Communist Party knows as much about Biden family corruption as Vladimir Putin does. So, is it any wonder Joe Biden is so soft on Russia and China? His family has made millions dealing with these powers, and he does not want Putin or Xi Jinping talking about Hunter's numerous crimes.

But this shocking corruption is not unique to the Biden family. "The central pillar of the corrupt new order is the American elite's relationship with China," Lee Smith wrote in his article "America's China Class Launches a New War Against Trump." "American political and corporate elites didn't choose decline. They chose to get rich. By shipping America's manufacturing base off to China, they seized a business opportunity the likes of which had never been seen before—an enormous captive labor force controlled by an authoritarian regime that guaranteed the steady production of goods at a fraction of what it would cost at home."

America's elites have declared independence from the U.S. and started putting their own financial interests above U.S. national security. To quote the ancient Roman statesman Marcus Tullius Cicero: "A nation can survive its fools and even the ambitious. But it cannot survive treason from within. An enemy at the gates is less formidable, for he is known and carries his banner openly. But the traitor moves amongst those within the gates freely, his sly whispers rustling through all the alleys, heard in the very halls of government itself."

President Trump was willing to start a trade war with China and sanction the Nord Stream 2 pipeline because he did not want the U.S. to be overly dependent on China or Germany to be overly dependent on Russia. But the Biden administration is willing to betray the interests of the American people

to powers like China and Russia because this treachery lines their pockets and advances their globalist ideology

The Prophet Amos condemned greedy leaders who put selfish interests above the interests of their people. "Woe to them that are at ease in Zion, and trust in the mountain of Samaria, which are named chief of the nations, to whom the house of Israel came! ... Ye that put far away the evil day, and cause the seat of violence to come near; That lie upon beds of ivory, and stretch themselves upon their couches, and eat the lambs out of the flock, and the calves out of the midst of the stall; That chant to the sound of the viol, and invent to themselves instruments of musick, like David; That drink wine in bowls, and anoint themselves with the chief ointments: but they are not grieved for the affliction of Joseph. Therefore, now shall they go captive with the first that go captive, and the banquet of them that stretched themselves shall be removed" (Amos 6:1-7).

Today, you see this same attitude in America—especially among the political class selling America's industrial might and natural resource wealth to foreign nations in return for profit. They put far away the evil day and refuse to mourn for the affliction of their country. Donald Trump built his political campaign on a promise to drain the swamp of establishment politicians and start fighting for the interests of the American people.

Donald Trump has his own foibles that he and his party need to deal with. But putting everything aside in the quest for personal riches and power does not seem to be one of them. Trump wanted to clean up the political and corporate swamp of those who want to put their personal wealth and power ahead of other concerns including their own country.

2022 may reveal just how far the swamp has come.

D. Miyoshi

Is America still Great?



It seems almost every day I am confronted with that question either by associates who wonder out loud or by my own doubts and suspicions. I ask my associates and am confronted with varying opinions much like what is expressed in the following article that recently appeared in the online publication *The Perspective*. The article is written by Chaya Benyamin and I present it here for your reading consideration. I hope you find it informative, if not illuminating and thought provoking. D. Miyoshi

Former President Donald Trump's 2016 campaign slogan, "Make American Great Again," stirred national controversy. It caused some citizens to nod in agreement and others to shriek, "It ain't broke, so don't fix it!" Though much has transpired since this slogan was first uttered, journalists, pundits and politicians have clocked thousands of hours attempting to answer the question it posed: Is America great, or in the midst of a great decline?

Below, we'll examine three arguments supporting America's greatness and three reasons signaling she's in decline (especially when the country is leading the world in daily confirmed cases of Covid-19).

So much winning.

The US was the world's business leader pre-coronavirus.

Before the world economy practically shut down due to the coronavirus, America was one of the world's most productive business centers, having produced a GDP per capita of over \$65,000 in 2019, up more than \$2500 from 2018. While its 2020 GDP declined to \$63,544, mostly due to the pandemic and its lockdowns, Americans have reason to be optimistic: Sources say that the unemployment rate has fallen "farther and faster" than expected. In fact, in November 2021, it was at its lowest (4.2%) since February 2020.

The IMD business school ranked the US number one in competitiveness for business, specifically for its efficiency in fostering an environment where enterprise can flourish. Indeed, American businesses have been thriving, as evidenced by their filing the most intellectual patent applications (3.3 million) in 2020. (In 2019, American businesses may have slipped to the #2 spot, behind China, but they previously and consecutively held the top position since 1978). America's prolific productivity positively impacts the entire global economy.

American democracy persists.

Over recent years, many Americans and non-Americans alike may have questioned whether the country's hallmarks of a functioning democracy – sturdy political institutions, political equality, rule of law, and just about every civil liberty under the sun, are still in place. But it's not just America; democracy all over the world seems to be in decline. However, within America, even attacks on the US Capital can't weaken the country's democratic and Constitutional principles. American democracy does not only speak to political realities but to cultural ones as well. America excels at incorporating disparate voices and interests into its varied fabric; the far left, far right, and everyone in between have equal protections for expression and assembly, protections which are by no means guaranteed in other countries. Plus, the state leadership that respective US governors have exhibited to survive and/or combat the current health crisis shows that in times of uncertainty, US democracy is not only functioning but thriving.

America is giving.

America has been consistently giving on both the domestic and international levels. Even despite former President Trump's threats to decrease funding to the UN, America is still the organization's largest financial donor, having contributed \$11 billion in 2019, making the US the underwriter of several laudable missions, including peacekeeping efforts and the care of refugees. And, before Trump declared a halt to funding of the World Health Organization, America was the organization's top donor, contributing 20% of the WHO's total budget. (President Biden has since renewed US support for the WHO)

It's not just the American government who's committed to social responsibility – in 2017, American individuals, estates, corporations and foundations gave a total of \$410 billion to non-profits and charities, an increase of \$20 billion from 2016. Plus, a study conducted by the Charities Aid Foundation ranked the US as number one in charitable donations by percentage of GDP. Through its generous philanthropy efforts, the United States sets a high bar for paying it forward.

Is America still Great?



Advancing in a Time of Crisis



Financial Crisis Report



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He is Managing Attorney of Miyoshi Law, an International Law Firm where he approaches legal issues through a commercial lens and is a trusted legal and business advisor to his corporate and estate clients. In military service in Vietnam, he led a Combined Action Platoon as an officer in the U.S. Marine Corps and received the Naval Commendation Medal with "Combat V".

He appears in 14 Who's Who publications throughout the world and is listed as a specialist in international business, real estate and estate planning.

America, Sad!

Even before the coronavirus, America was in bad need of upkeep.

One of the tell-tale signs of a struggling nation is lack of investment. America's infrastructure is crumbling. A recent infrastructure report card issued by the American Society of Civil Engineers gave 11 out of 17 of America's infrastructure categories an overall grade of "D". Poor infrastructure has real consequences – lack of maintenance leads to increased accidents and inefficiency that cost billions of dollars. Before the coronavirus pandemic, America also decreased its investments in areas most likely to increase long-term salience, like education and science research. In an economy that is increasingly dependent on foreign investment, one wonders who will be tempted to invest in a country that hasn't the confidence to invest in itself.

Health care is another weak point for America. True, America is not the only country to be caught unprepared for the coronavirus health crisis. However, perhaps its current health care system, with high costs and low medical capacity, contributed to the country's vulnerability. America has long needed to invest in improving its health care system so that it can better promote health and equality.

America's middle class is shrinking.

Equality of economic opportunity is a point of national pride in America, but income inequality has been increasing since the 1970s and has accelerated in the past two decades. The top 1% of earners in American have greater wealth than the bottom 90%. Wage stagnation, automation, and globalization have conspired to create the perfect storm for America's once strong middle class. Wages that used to support one family fail to support a single person; tech-

nology has made hundreds of thousands of jobs obsolete; competition from cheap international labor forces drive American salaries down. In a political system where money determines legislation with more regularity than the public will, it is unlikely that a tax system that gives preference to its highest earners will be rewritten any time soon, and income inequality will affect more American families.

Where's the pride?

Recent polls suggest that America's Millennials and Gen Zers, do not self-identify as proud Americans. As the first generation to be less prosperous than their parents, one can hardly blame them. Beyond dim financial prospects, Millennials cite a host of reasons for their lack of patriotism, from expensive, unsuccessful wars to racial tensions. Millennials aren't the only citizens whose pride fails to stir for red, white and blue – the amount of self-described "extremely patriotic" Americans has decreased since 2001. Plus, controversy in the recent past over the previous administration's zero-tolerance immigration policy has led many people – both nationwide and worldwide – to question whether to be proud of or disappointed in American values.

The Bottom Line: Despite political and health setbacks, America is still a pillar of democracy. Pre-coronavirus, the country boasted prosperous business dealings and an overall generous disposition. The Covid-19 pandemic aside, the country seems to have lost focus on certain issues that warrant prioritization, as evidenced by the younger generation's steeply declining morale. What do you think? Can America or any country be objectively great, or is greatness defined in the eye of the beholder?

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