



Financial Crisis Report

2024

Written and Edited by David M. Miyoshi

Advancing in a Time of Crisis

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We are experiencing the most economically unstable period and socially erratic period in the history of the modern world. This period is being 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 survive and even benefit during this historic time of crisis in the world. The writer 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

"Who controls the past controls the future. Who controls the present controls the past." George Orwell

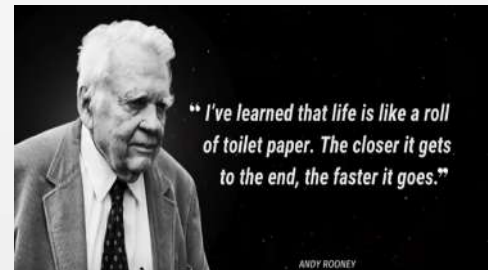
Funny Quotes About Aging



At our monthly Buddhahead Breakfast Club meeting of high school friends and acquaintances, the age-old topic of age is often brought up. Considering when we were born, there is a good cause for that.

Life is a kaleidoscope of fleeting moments. A whirlwind of emotions. A masterpiece woven with light and shadow, but amidst the chaos amidst the rush. How often do we truly stop and savor the beauty of the present?

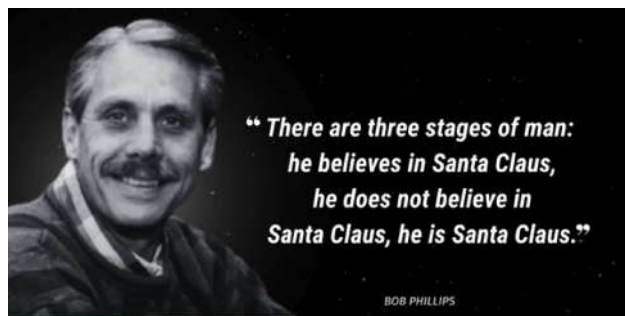
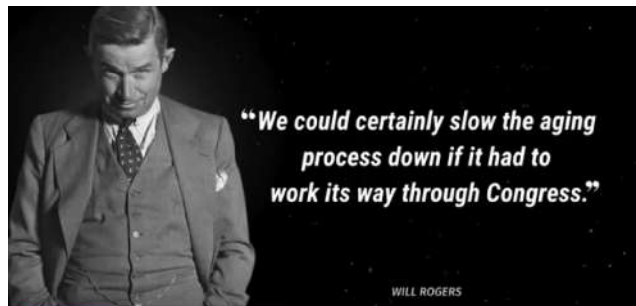
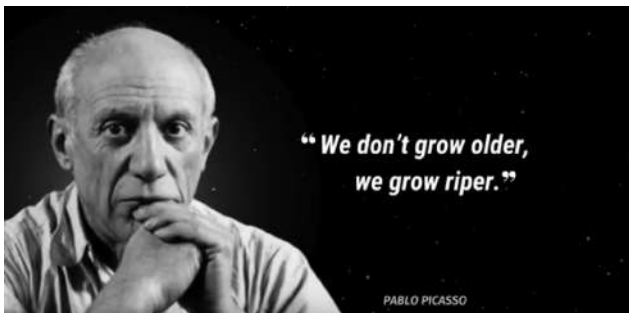
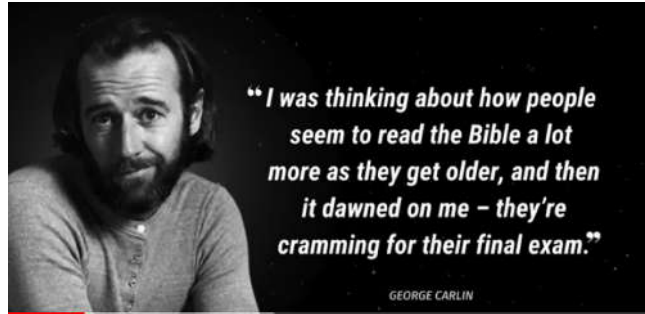
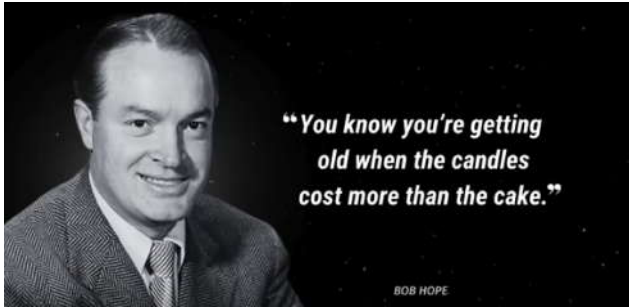
So, on that theme, here is a delightful journey exploring some of the most hilarious and insightful quotes about aging from renowned figures throughout history. These witty and wise words were taken from a YouTube video posted on Dec 20, 2023 and will not only bring a smile to your face but also offer a unique perspective on the inevitable passage of time. Whether you're young at heart or gracefully embracing your golden years, these quotes are sure to resonate with everyone.



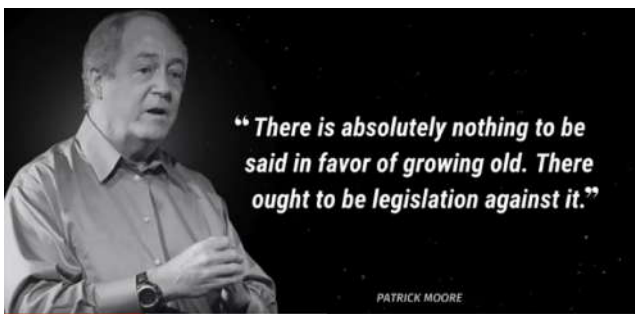
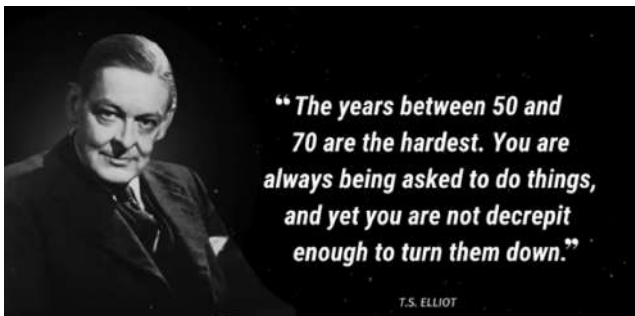
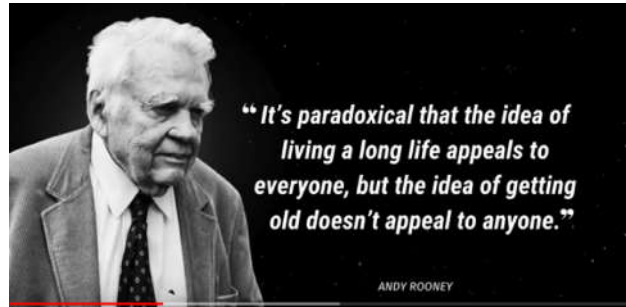
D. Miyoshi



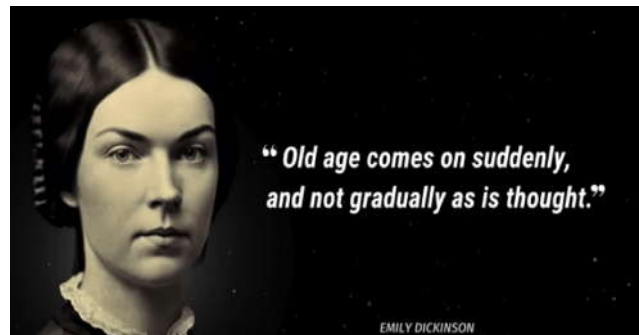
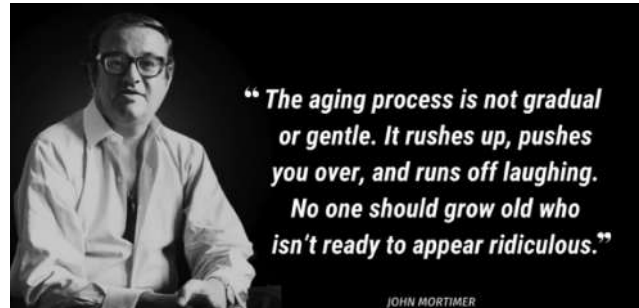
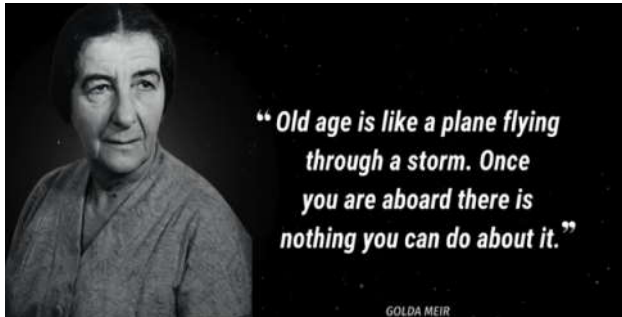
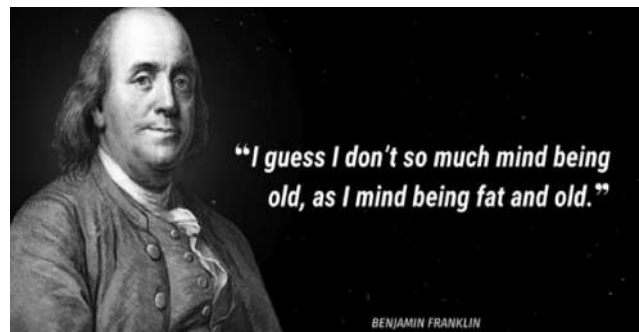
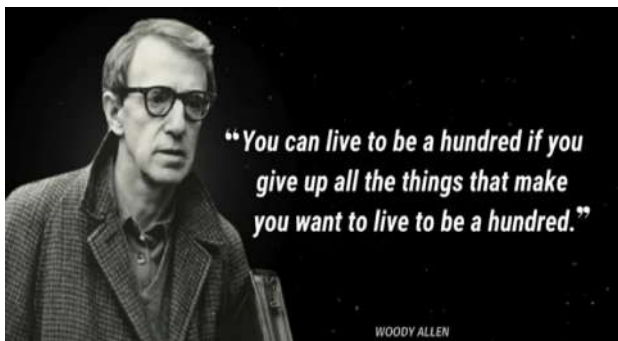
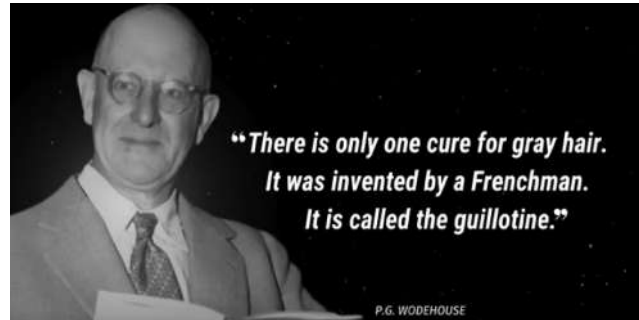
Funny Quotes About Aging



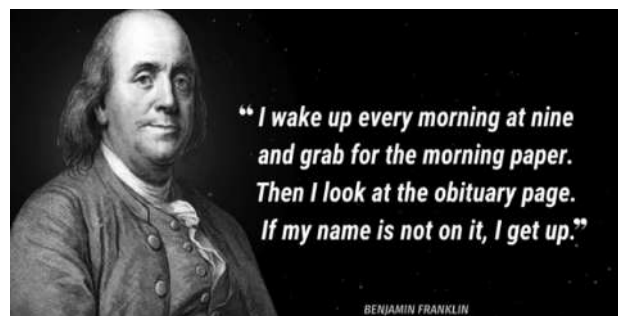
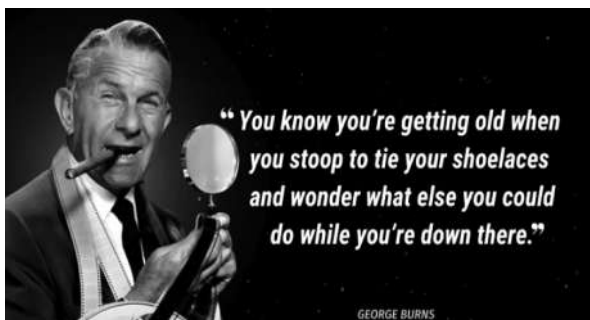
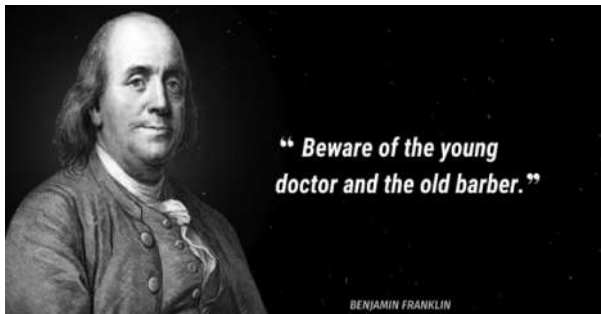
Funny Quotes About Aging



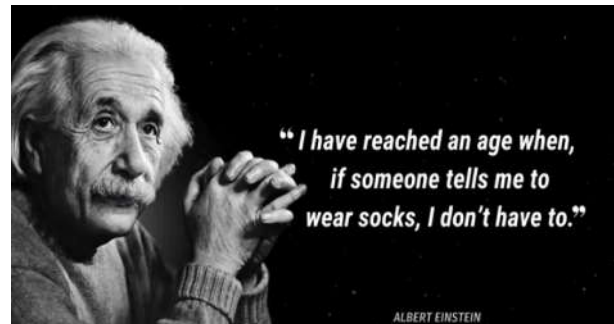
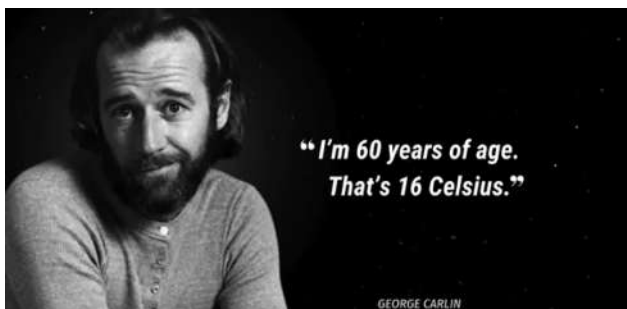
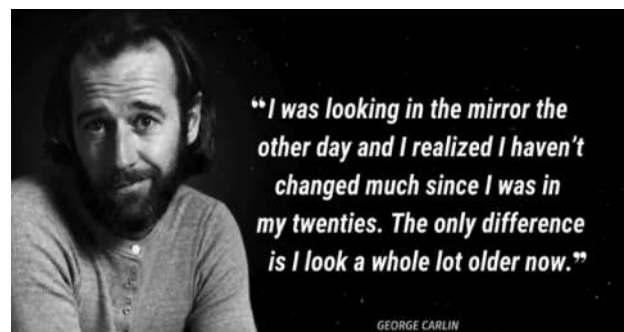
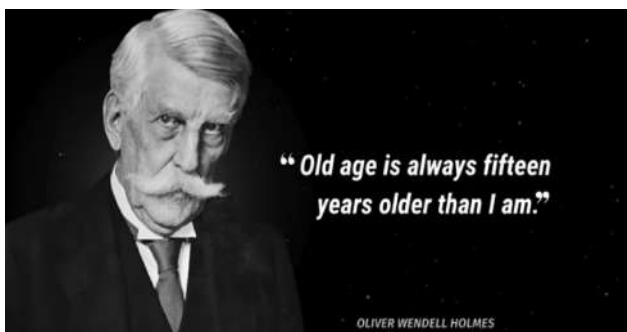
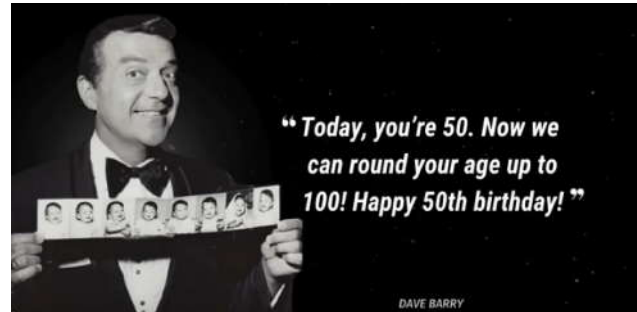
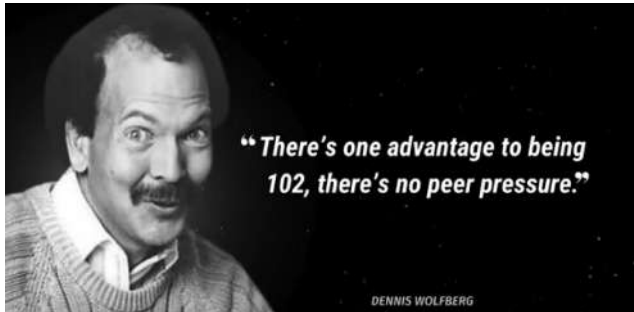
Funny Quotes About Aging



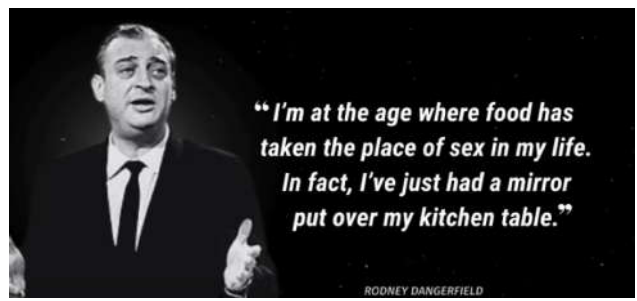
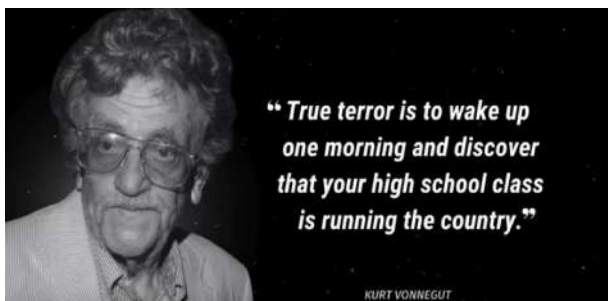
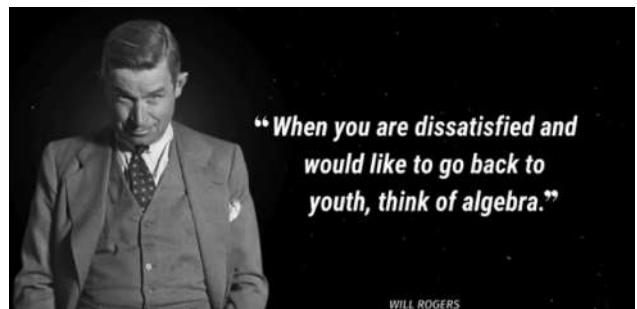
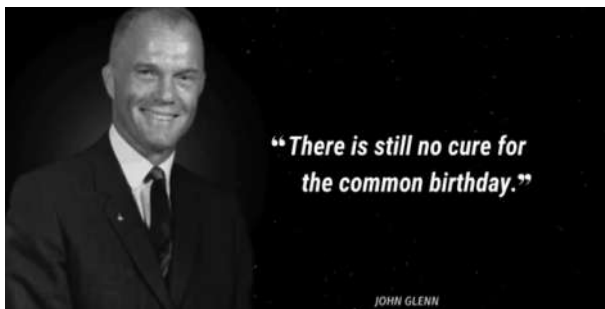
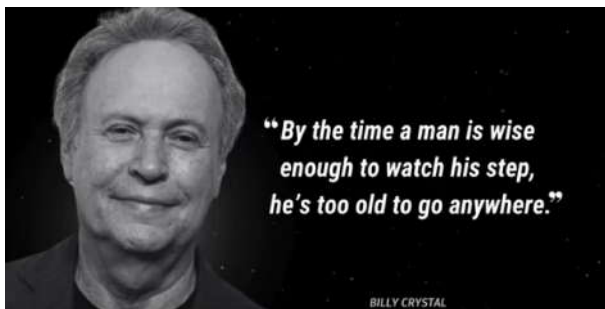
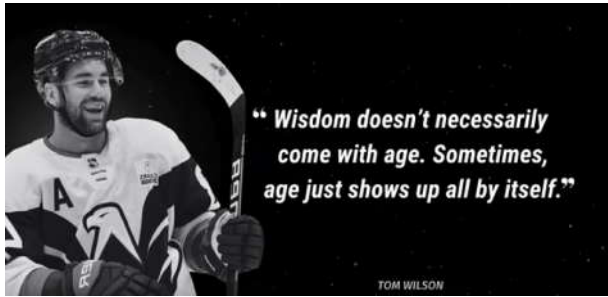
Funny Quotes About Aging



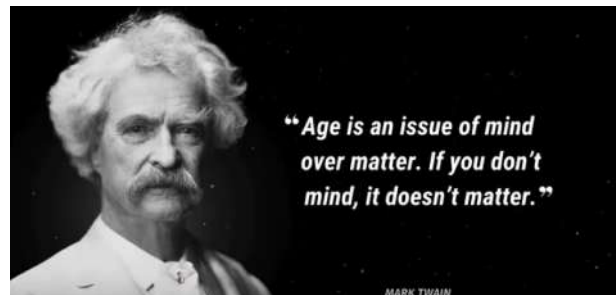
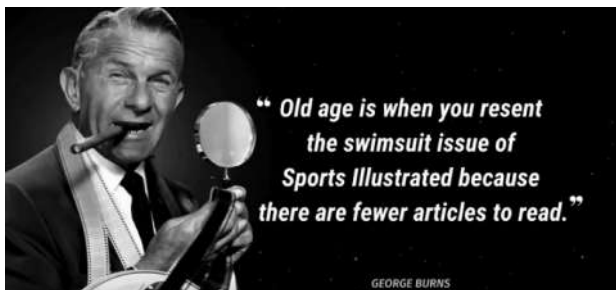
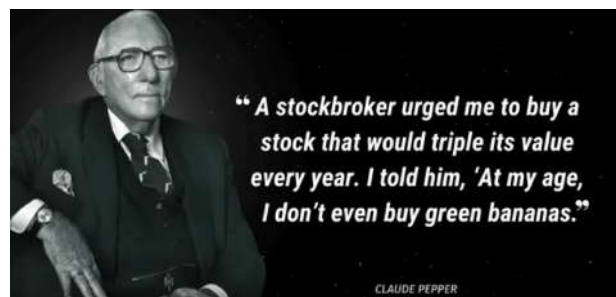
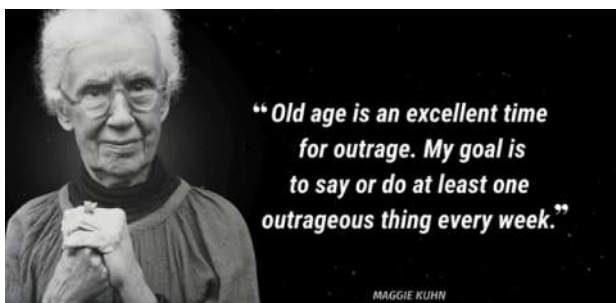
Funny Quotes About Aging



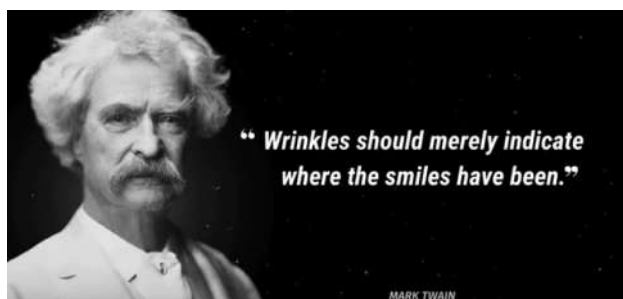
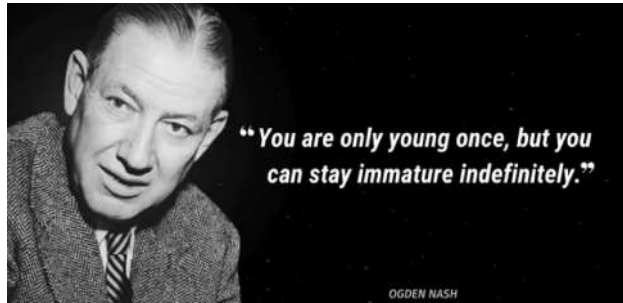
Funny Quotes About Aging



Funny Quotes About Aging



PROOF Obama’s Birth Certificate is Fake



Age truly is a number, but humor is eternal. We hope these quotes brought a smile to your face and a new perspective on aging. Remember, it's not the years in your life, but the life in your years that counts.

End of Quotes

PROOF Obama’s Birth Certificate is Fake



Wolves and Finance

Zach De Gregorio

Dec 31, 2023

This is a direct transcript of a recent YouTube commentary by Zach De Gregorio of the *Wolves and Finance* program about the possibility of Barack Obama’s birth certificate being fake. This issue was first raised years ago in 2008 by Hillary Clinton’s camp during the primary contest between Clinton and Obama. Then, after Obama became president, it promptly disappeared from coverage.

In this article, De Gregorio who is a financial investigative reporter expertly resurrects this issue and again brings to light the damning evidence that the mainstream media either purposely or negligently failed to cover the first time this issue was brought to light.

My purpose with this newsletter *Financial Crisis Report*, is to reveal what I, at least subjectively believe, is the truth. I have been told by some that in certain cases, depending upon the circumstances, the truth may not be important or necessary. However, I beg to differ.

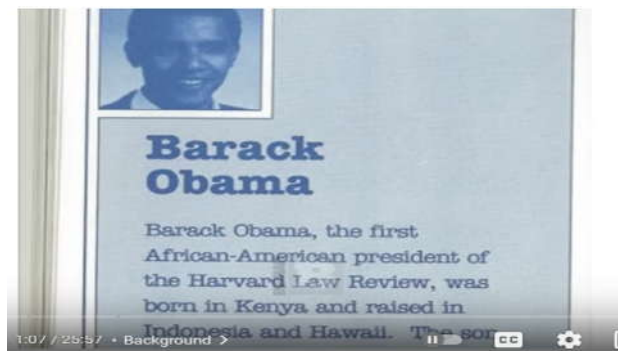
In any case, I hope you find this examination by De Gregorio revealing and that it may inspire you to do your own research on whether Obama’s proffered birth certificate is real or is a fake.

D. Miyoshi

“With all of the lies and deception we have seen lately in politics, I thought it would be a good idea to revisit a major question from the past. Whatever happened to Obama's birth certificate?”

PROOF Obama's Birth Certificate is Fake

The rumors about Obama's birth certificate started during his campaign against Hillary Clinton during the 2008 Democrat primary. Her supporters sent around an e-mail that attacked Obama and said Barack Obama's mother was living in Kenya with his Arab African father late in her pregnancy. She was not allowed to travel by plane then. So Barack Obama was born there and his mother then took him to Hawaii to register his birth. This whole controversy was started by Democrats, who did not think Obama was born in America. Then there was other information that confirmed the rumors. Obama's literary agent had Obama's bio posted on their website that stated Obama was born in Kenya and raised in Indonesia and Hawaii.



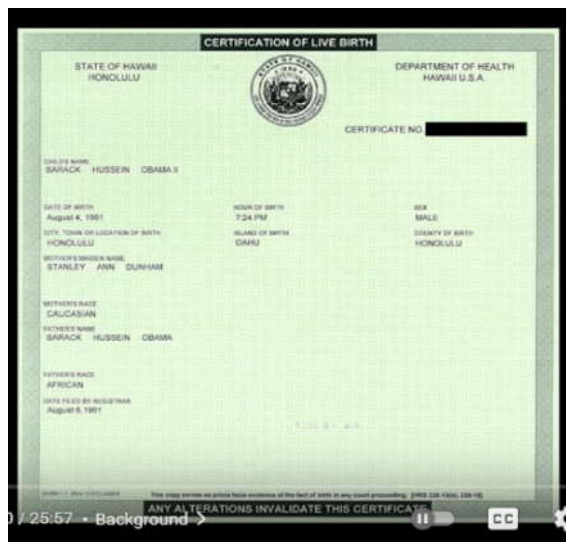
This statement remained on the agents website from 1991 to 2007. Then there was a recorded phone call with Obama's grandmother in Kenya. Where she explains that she was there when Obama was born in Kenya.

Investigator Ron McRae speaking to grandmother's African interpreter: "I would like to see his birthplace when I when I come to Kenya in December. Was she present when he was born in Kenya?"

Grandmother's interpreter replying: "Yes, she says yes she was!. She was present when he was born."

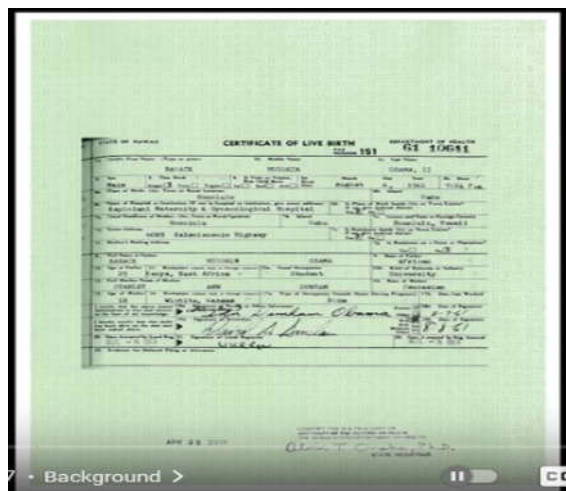
OK, now Democrats claim that this conversation was cut off and that directly after this statement, Obama's grandmother contradicts herself and says "Obama in Hawaii" She says he was born in Hawaii.

The Democrats have never explained why she contradicts herself, and so the rumors continued. To combat the rumors, Obama released this document in June 2008.



This is a short form birth certificate. This was when Obama was in the presidential election in 2008 against John McCain.

Donald Trump began raising questions about whether the birth certificate was legitimate. It was odd that Obama refused to release his long form birth certificate. Why wouldn't he just hand it over? What was taking so long? In 2011, Obama finally released the long form birth certificate to the public.



PROOF Obama's Birth Certificate is Fake

Trump held a press conference and said this:



"Today I'm very proud of myself because I've accomplished something that nobody else has been able to accomplish. I was just informed while on the helicopter that our President has finally released a birth certificate. I'd want to look at it, but I hope it's true."

After this press conference, most people dropped the birth certificate issue. You can still go and look at the files. They are available for download on obamawhitehouse.archives.gov. You can see the long form birth certificate



and the short form birth certificate.



But wait a minute. The short form certificate has been changed. This was not the same one they released before. Do you remember? It was on the green Security Paper. Why would they change the file for the short form birth certificate? That's strange.

A small group of people started to review the files. They found a number of pieces of evidence that the Long form birth certificate was a fake. In 2016 at the end of Obama's presidency, the sheriff in Arizona, Sheriff Joe Arpaio, held a press conference calling for further investigations of the birth certificate.



"Today you will be presented with an in-depth executive summary of our investigation into the matter which we now have concluded to be a fraudulently created document which has been represented as an official copy of the original birth certificate of President Obama."

After this news conference, Joe Arpaio's life was destroyed. You

PROOF Obama's Birth Certificate is Fake

need to understand this was not some crazy person. Joe Arpaio was a popular leader in Arizona. He had been running police investigations his entire career. It was a huge deal for him to come out with such strongly worded statements. But after this press conference, he was faced with law fare. Non-stop lawsuits. After all the lawsuits, Joe Arpaio lost his job and the investigations into Obama's birth certificate never went anywhere.

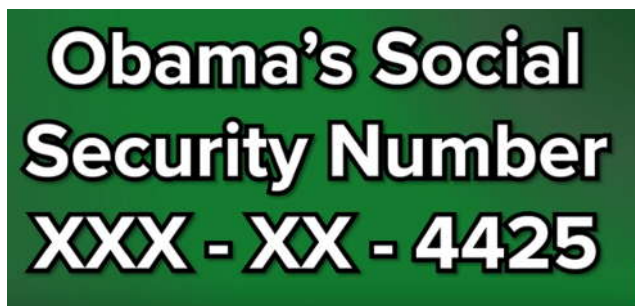
In 2017, Donald Trump started his presidency and everyone dropped the issue over Obama's birth certificate.



I think it's important to identify what raised the concerns about Obama. To start with, his Social Security number is strange. We know his Social Security number because it is on his tax forms. I'm sure you're aware that it's customary for presidents to release their tax forms. When Obama released his tax forms, the Social Security number was blacked out.



But he did not redact it properly. If you take the PDF file and open it in a program like Adobe Photoshop, you can tell the PDF file has two layers. The top layer has the redaction, which you can remove to see the Social Security number underneath. So we have the number Obama has been using to file his taxes.

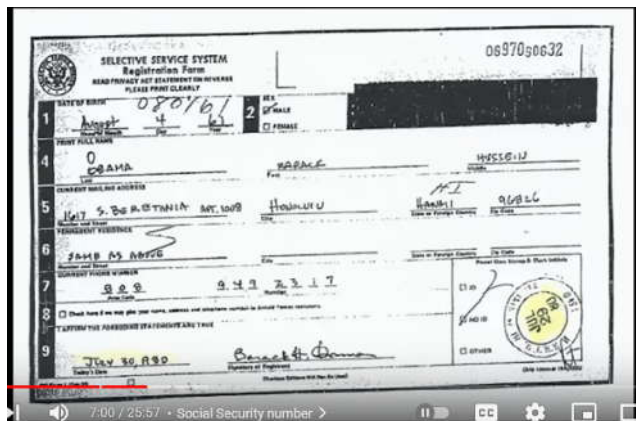


Now I'm not going to show the Social Security number here. But it is available on his tax forms. Now you can take any Social Security number and figure out where it was issued. Obama's Social Security number is from a batch that was issued in Connecticut in 1977. That was a year Obama was 15 years old and living in Hawaii.

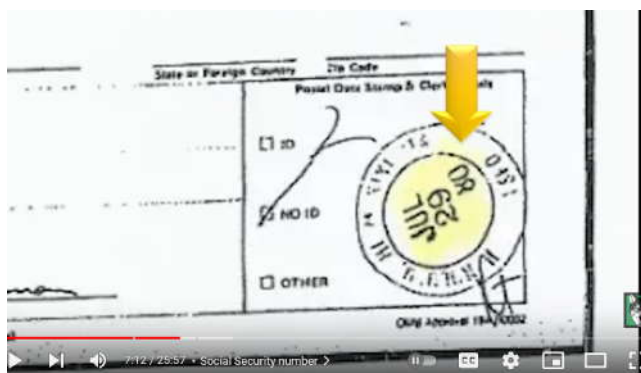


How in the world could Obama get a Connecticut Social Security number when he never lived in Connecticut? Another question raised during the campaign was whether Obama was registered for selective service which he claimed that he was. He produced the following selective service registration based on the Connecticut Social Security number.

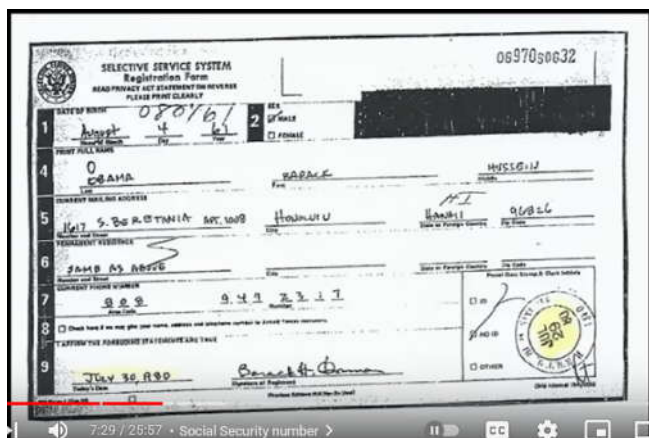
PROOF Obama's Birth Certificate is Fake



But there are problems with this form. The date stamp should contain the full year 1980, but instead it only uses the number 80.

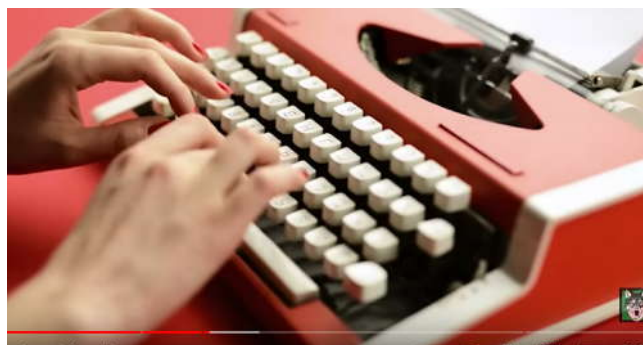


You can look at multiple records during the same time period and no other record besides Obamas uses a 2 digit year. Why is that? Also, Obama appears to have signed the document on July 30th. But it was somehow stamped the day before, on July 29th.

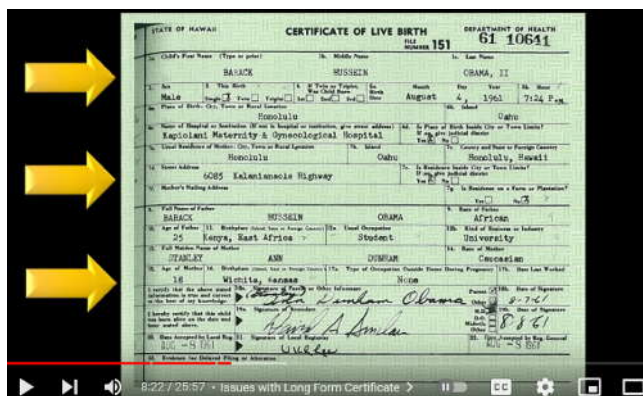


How is that even possible? People began to suspect that this document was a fake. Someone could have taken a stamp from 2008 and switched the numbers around to read 80. So there are all these things about Obama's past that don't make a lot of sense.

People started looking closer at the long form birth certificate and they found some problems. Birth certificates are created on a typewriter.

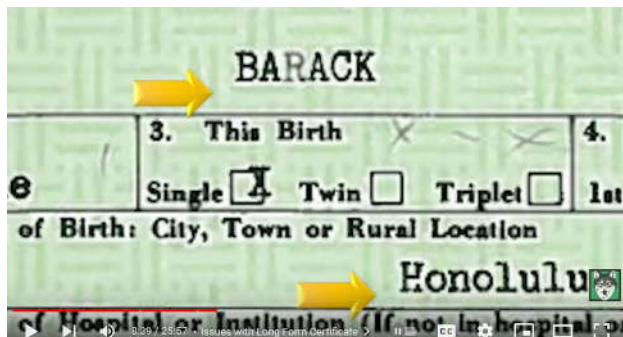


It's not like a computer where you can put text anywhere. Typewriters are mechanical, so they're going to type the same way every single time. For instance, on these forms, every line that was typed should be the same distance above the line on the form.



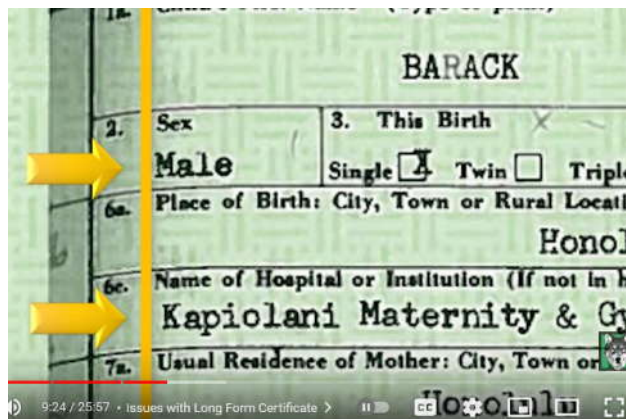
The form was designed for typewriters. So every time you hit return to go to the next line it should be the same distance above the line. That is the way the form is designed. But it's really easy to see that certain lines have a much different spacing above the line than other lines.

PROOF Obama's Birth Certificate is Fake

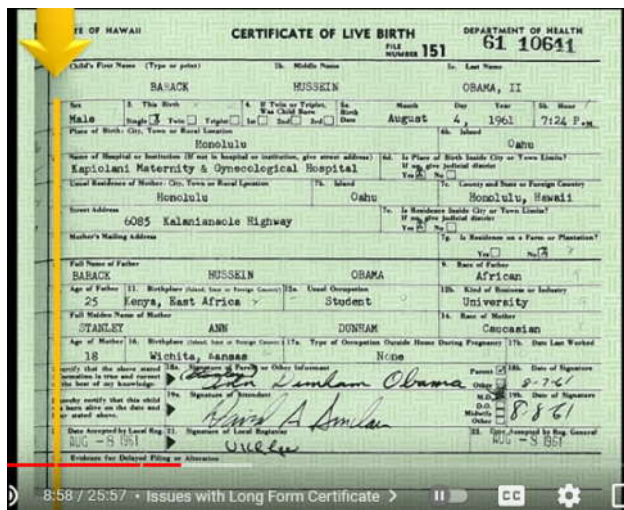


You would only see different spacing if the words were fraudulently placed using a computer, not on a typewriter. Also, type from typewriters all line up vertically.

Now, maybe the typist indented for some reason, but even if they did the indent would be 1 full space. That's not what we see here. This is more like half a space different. That is impossible on a typewriter.

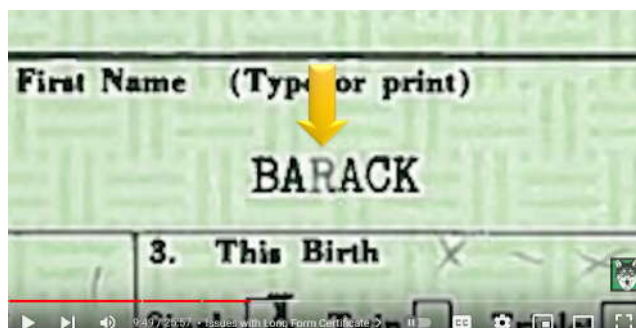


This is only possible if the words were fraudulently placed using a computer, not a typewriter.

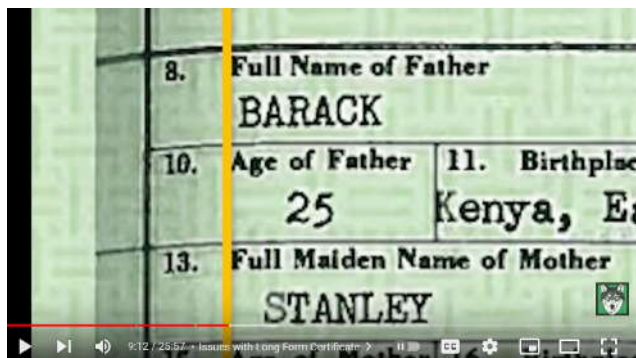


Every time you hit return on the typewriter, it returns to the same position on the left side of the page. Every line should start in the exact same spot. You can easily see that the type does not line up. No other birth certificate looks like this other than Obama's.

Then if we zoom in, we can clearly see that different letters use slightly different colors of ink.

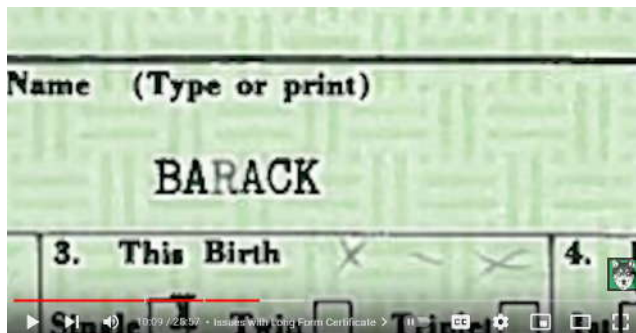


I think you can see this throughout the entire document. It's like whoever made this took individual letters from different documents and pieced them together on this document. Of course, it's impossible to have different colors of ink on the same typewriter.



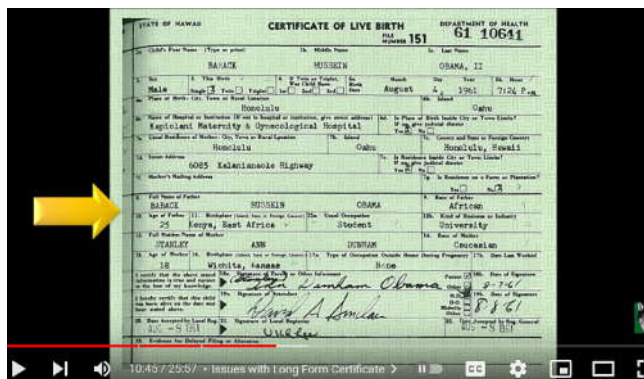
Then you might notice that all the lettering on the document has a white Halo effect. It's like everything has a weird outline to it.

PROOF Obama's Birth Certificate is Fake

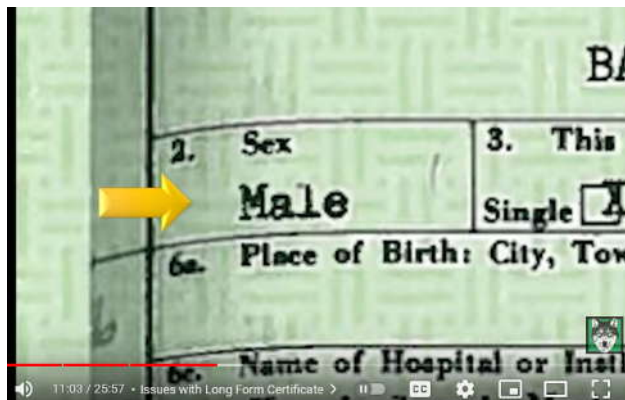


This doesn't happen when you use a copier or a scanner on something. The white outline happens when you use a program like Photoshop or Illustrator. If any of you have ever used Photoshop, when you grab an image from another document and copy and paste it, it can leave a white outline. That is what this looks like here.

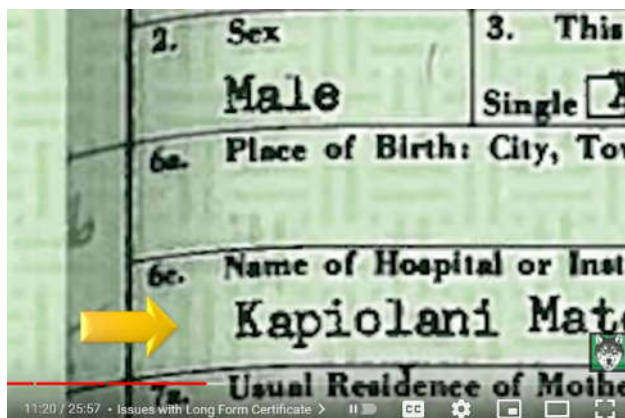
Now let's look at the curvature of the page. All the old birth certificates are kept in a bound volume book.



So this started as a copy from a book and you can see how the page is curved. Except the text on the page does not always curve along with the page. You can see how the box is curving and the word Sex is curving. But the word Male does not follow the same curve. It looks like Male was placed on the image after the fact.



You can see this again below. The box is curving, but the word Kapiolani is not curving with it.



This is not possible. For the word to not bend with the page means that Obama's birth certificate does not follow the laws of physics. Can someone please explain this to me? Why does Obama's birth certificate not follow the laws of physics?

What is even more suspicious is the different layers in the file. Remember how I said that the Obama's IRS paperwork had different layers? Well, this file had even more layers. If you import the file into Adobe Photoshop or Illustrator, you can see the different layers. Now, some Democrats argue that the copy machine or the scanner automatically created different layers. But the layers show human intelligence on how they're put together. For example, the bottom layer is the green Security paper. Then you have the layer with all the text on top of that. The layers follow



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the same method someone would use in Photoshop if you were creating a forgery.

There is even a separate layer that only has the verification stamp at the bottom of the document.



In the computer code for this layer, you can actually see that area was copied into the document, rotated 90° and scaled to fit in the final position. It's in the code of the document.



This provides more evidence this document is a forgery.

Next, the document contains the wrong seal. Do you know how on an official government document they will press in a raised seal on the page so that you know it's authentic.

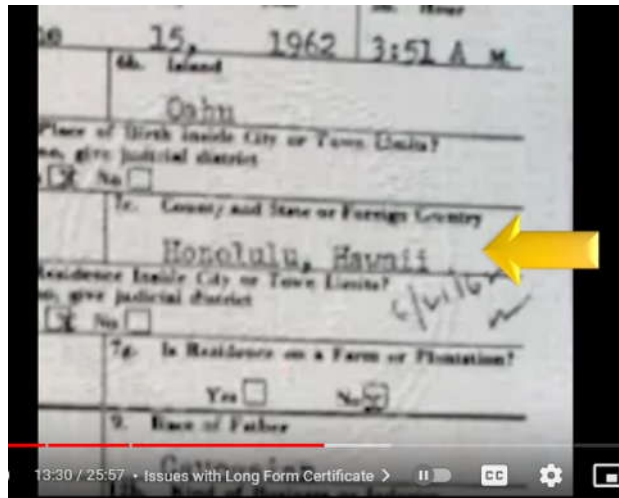


You can just barely see the seal at the bottom of this image.



Here is the problem. The seal is the wrong size. It is 1/2 inch too small.

Here's an image from a real birth certificate from that time period.



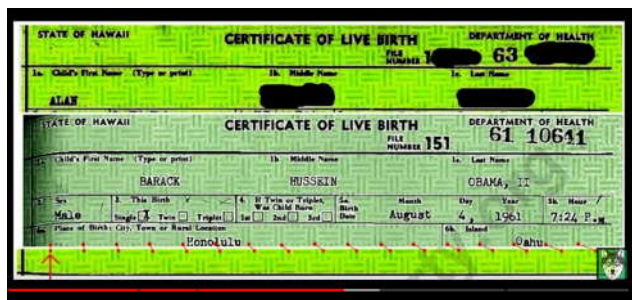
You can see the seal is much larger. The seal that is on Obama's birth certificate is the much smaller seal that they use in Hawaii today. How did a seal that was not even invented yet appear on Obama's birth certificate?

Next, the security paper is the wrong size. The green security paper in the image is slightly too small. You can see here that it



PROOF Obama's Birth Certificate is Fake

does not line up when compared with security paper in real life.

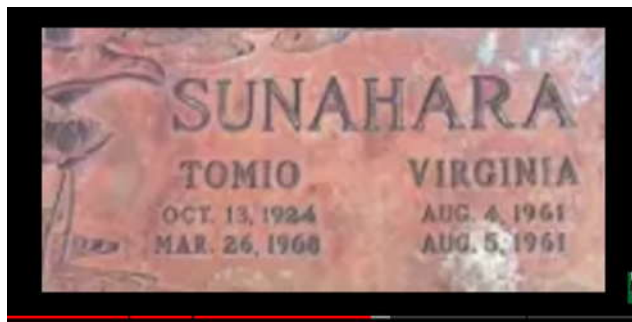


This would only happen if someone tried to create a digitally altered copy of the security paper.

The number on the form itself is also strange.



All birth certificates are numbered sequentially. Every time a baby is born in Hawaii, they get the next number in the sequence. So, if Obama wanted to create a fake birth certificate, he would have to get a number from somewhere. It turns out that there was another baby named Sunahara that was born on the same day that Obama was allegedly born, August 4th, 1961. Here is the baby's gravestone.



This baby died the very next day on August 5th. Investigators believe Obama took the number from this dead baby to create a fake birth certificate. When the family of this baby called the Hawaii Department of Health and asked to see the baby's long form birth certificate, Hawaii refused. They refused to hand over the certificate. They have only turned over the short form birth certificate which has a number, but the number they gave was way out of order for a baby that was born on August 4th.

I will give you another example. There were twins Susan Nordyke and Gretchen Nordyke that were born the very next day on August 5th. So, if we look at Obama's number compared to the other babies versus the twins, then comes Obama, but Sunahar's number is way out of sequence.

| Name of child | Date and time born | Registered | Certificate # |
|------------------|--------------------|------------|---------------|
| Barack Obama | Aug 4 at 7:24 pm | Aug 8 | 10641 |
| Virginia Sunahar | Aug 4 at 9:16 pm | Aug 10 | 11080 |
| Susan Nordyke | Aug 5 at 2:12 pm | Aug 11 | 10637 |
| Gretchen Nordyke | Aug 5 at 2:17 pm | Aug 11 | 10638 |

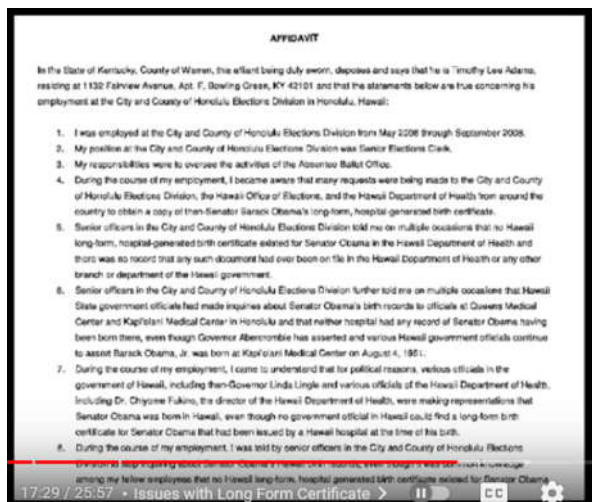
How could Obama and Sunahar be born on the same day but Sunahar be given a number that was 439 digits later? It seems like Obama took Sunahar's number to create a fake certificate. Then Hawaii gave Sunahar a fake number to cover it up. Otherwise, why is Hawaii refusing to produce Sunahar's long form birth certificate?

What else is strange is that the state of Hawaii refuses to say that Obama's long form birth certificate is authentic. They will not say it. Whenever anyone asks whether the certificate is fake, anyone from Hawaii always says the information is correct. They will not say the certificate is authentic. This is an important point. There's only one person in the entire world who claims to have seen the original Obama's long form birth certificate. It is someone named Doctor Fukino. They claim that they inspected

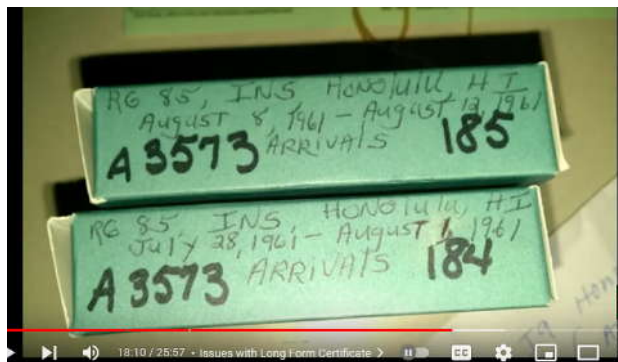
PROOF Obama's Birth Certificate is Fake

Obama's long form birth certificate in a bound book in a vault at the Department of Health. Doctor Fukino claims they were accompanied by someone else named Doctor Alvin Onaka. However, Doctor Alvin Onaka refuses to comment on the situation. Isn't that strange? Why would this second doctor refuse to say that they saw the document? Why has only one person in the entire world ever seen the original? That's strange to me.

Actually, it turns out we have an affidavit which is a sworn statement from a worker in Hawaii's election division who says that neither hospital had any record of Senator Obama having been born there. It was common knowledge among my fellow employees that no Hawaii long Form hospital generated birth certificate existed for Senator Obama.

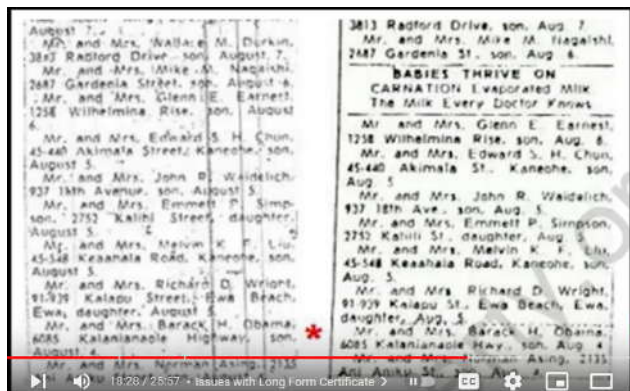


OK, so if no birth certificate existed, what happened? Let us say that Obama was born in Kenya. Wouldn't there be travel records showing Obama's mother arriving in Hawaii with a child? Well, it turns out that the travel records have disappeared for the same week that Obama was allegedly born. Just this one week has gone missing. All the other weeks are there except for the week of Obamas alleged birth.



Isn't that strange? What is going on here?

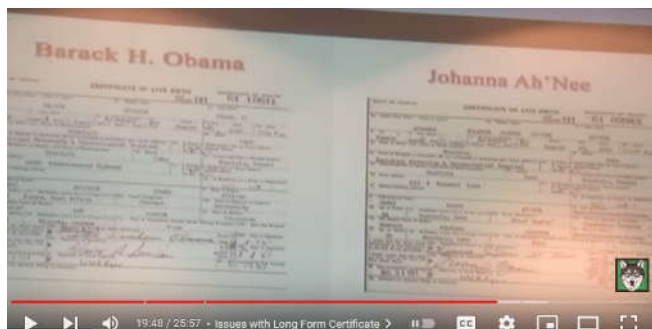
Now Democrats will point out that newspaper notices of Obama's birth appear in the archives of the two local newspapers. They will use this as confirmation that the birth certificate is legitimate.



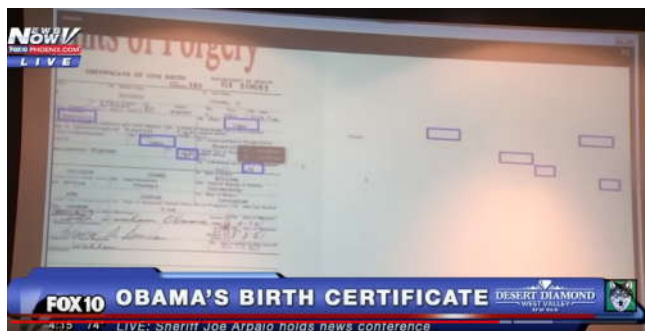
But there is a problem with these notices. First, at the time, newspapers would not print birth notices for mothers that were not married. Obama's mother was not married, so I'm not sure how a birth notice appeared in the first place. What is also strange is that the order of the names in both newspapers is exactly the same. That's very odd. Investigators looked at every issue of those newspapers from that month and no other issue of the newspapers had the exact same names in the exact same order. Why would they? How is it possible that it happened during that one day? Or were the records somehow manipulated?

PROOF Obama's Birth Certificate is Fake

Now, if you're still not convinced at this point that there is something wrong with Obama's birth certificate, wait until you hear about this. There is another birth certificate.

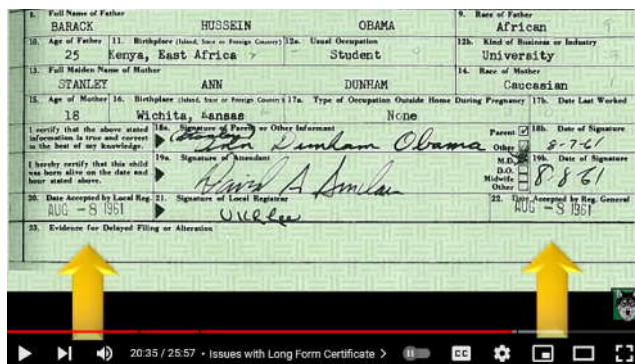


This is the long form birth certificate for someone named Johanna Ah'Nee who was born 16 days after the date on Obama's birth certificate. It appears that large blocks of text were copied from Johanna Ah'Nee's birth certificate and pasted into Obama's birth certificate. This group of five words match the certificates exactly, meaning that they were copied at the same time.



The only way this can be explained is if Obama's birth certificate is a forgery.

But there's more. The date stamps were also copied. These were markings that were allegedly stamped by hand 16 days apart. The angle of both stamps match both birth certificates exactly.



What are the odds that these hand stamps would show the exact same angle on both documents?

So I have showed you a lot of evidence that you can see with your own eyes that Obama's birth certificate is not authentic. If Obama's birth certificate is fake, what are the implications?

You might be asking, Zach, this is from years ago. Why does this even matter?

It matters because just last month the Colorado Supreme Court ordered Donald Trump to be removed from the Colorado ballots for the next Republican presidential primary election.



They did it because they said he was not eligible to run. What?

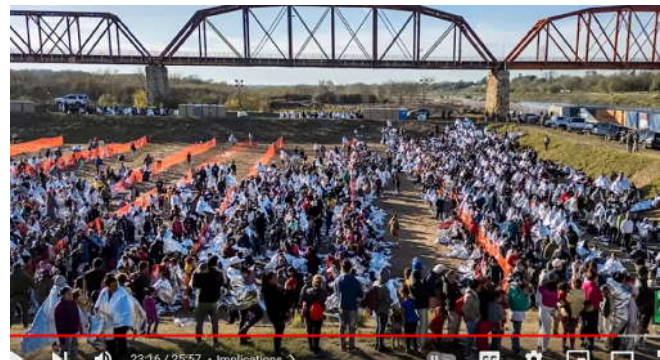
PROOF Obama's Birth Certificate is Fake

We had Obama with a lot of evidence that he is not a citizen because he cannot produce a birth certificate.



Is it any wonder that the current Democrat policy is to let in as many illegal immigrants as possible?

A lot of people sued over it and no court would even take up the case. Now we have President Trump being penalized in a ridiculous court case. I don't know about you but to me, that sounds like cheating. It sounds like the Democrats are a bunch of cheaters. Obama's birth certificate looks like a forgery. How is it that Obama can do something so illegal in broad daylight and get away with it when Trump does nothing wrong and he is persecuted? Why is that? It sounds like a two tiered justice system.



But it's more sinister than that. If Obama was born outside the country, that means he's an illegal immigrant. There's no evidence that he ever legally became a citizen of the United States. Unless Obama can explain why he's using a Connecticut Social Security number he should be arrested immediately. His US passport should be frozen and he should be deported as an illegal immigrant.

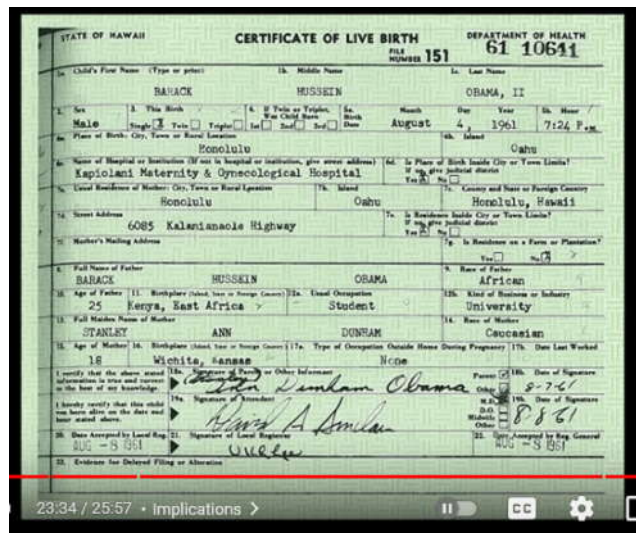
Obama, who is still influencing policy, would want more illegal immigrants like himself to come in and destroy the country.

There really are not that many requirements to be president. One of the few requirements is that you have to be born in this country. The reason is so we don't get a leader who has loyalties to other nations. We want leaders who will put America first. Obama grew up in countries around the world that do not necessarily like the US.



All of the mess that this country is currently in can be traced back to this birth certificate.

Chipolla's 5 Laws of Human Stupidity



Chipolla's 5 Laws of Human Stupidity



This lie started everything. All of the evidence was there that this was a fake. And because nobody wanted to call this out and make a big deal about it is the reason why we are in our situation today. It was wrong then, and it is wrong now. And Obama needs to be held accountable for the crimes that he committed against the American people. The Republicans have subpoena power in Congress. Let's start asking some questions.



Carlos Chipolla
Aug 15, 1922 – Sept 5, 2000

Italian economic historian and member of both the American Academy of Arts and Sciences and the American Philosophical Society.

To pull off this fraud Obama had to work with the Governor of Hawaii to cover it up. It's time to put some people on the stand and get the documents that the people in Hawaii will not let anyone see. It is time to expose that Obama's birth certificate is not real. Now I want to hear from you. Do you think that Obama's birth certificate is real? Let me know in the comments down below.”

[End of Wolves and Finance Program](#)

Years ago when I was a student in college, I came across professor Carlos Chippola's *Social Law of Stupidity* and at that time I thought it was rather simplistic in approach. But after leaving the hallowed halls of academia to toil in the more sordid chambers of business and law, I have come to respect the elegant simplicity and likely accuracy of his analysis. Maybe you will find his analysis accurate, if not amusing.

D. Miyoshi

In 1976, Carlo Chipolla, a professor of economic history derived a social law by which we can group people into 4 categories. The

Chipolla's 5 Laws of Human Stupidity

first he called the helpless. The second are the intelligent, the third are the bandits and the last are the stupid.



The stupid person is the most dangerous type of person and in groups far more powerful than the mafia, the military or communism, Chipolla warned. To arrive at this conclusion, we need to understand his five basic laws of human stupidity.



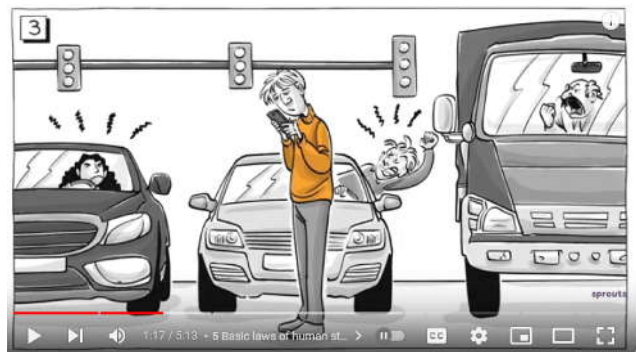
1. Always and inevitably everyone underestimates the number of stupid individuals in circulation.



2. The probability that a person is stupid is independent of any other characteristic of that person's education, wealth or status have nothing to do with it.



3. A stupid person is someone who causes losses to other people while himself deriving no gain.



4. Non stupid people always underestimate the damaging power of stupid people and keep forgetting that to deal with stupid people always turns out to be a costly mistake.



Chipolla's 5 Laws of Human Stupidity

5. A stupid person is the most dangerous type of person, even more dangerous than a bandit.



Chipolla then considers 4 factors of human behavior. A person can cause benefits to others, benefits to themselves, losses to others and losses to themselves. If Tom takes an action and suffers a loss, he's helpless. If Tom benefits himself while also benefiting Jerry, he is intelligent. If Tom helps himself but causes Jerry a loss, he's a bandit. And if Tom does something that's of no benefit to him but causes Jerry a loss, he's stupid. Ineffectual people are in the center. Let's now look at the effects of these groups on society.



Helpless people contribute to society but are taken advantage of by others, especially bandits, and so their contribution is limited. Note that extreme altruists or pacifists may willingly accept a place in this category for moral reasons.



Intelligent people contribute to society and leverage their contributions into reciprocal benefits. Their actions lead to a net gain to society, which is why helpless people should always support intelligent ones.



Bandits pursue their own self-interest and enrich themselves even when doing so poses a harm to society. Helpless and intelligent people should try to stop them.



Stupid people always contribute to a net loss to society. But not

Chipolla's 5 Laws of Human Stupidity

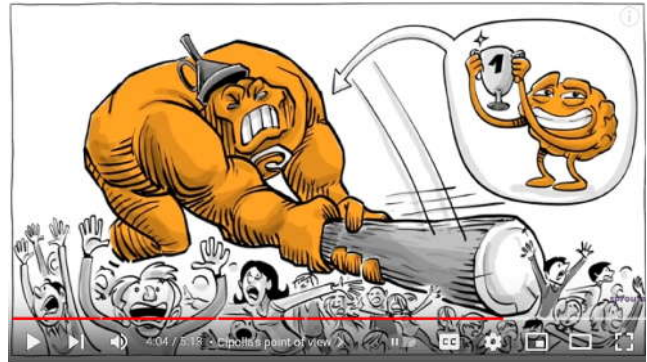
only that, as they do so for no obvious reason, their actions also frustrate anger and confuse everyone else.



Against major cultural trends among his fellow intellectuals, Chipolla was convinced that men are not equal, that some are stupid and others are not and that the difference is determined by nature and nothing else. One is stupid in the same way one is red haired, he wrote.



Chipolla warned that the damaging potential of the stupid person therefore depends on the amount of stupidity inherited as well as their position of power in a society.



Among bureaucrats, generals and politicians, one has little difficulty in finding clear examples of basically stupid individuals whose damaging capacity was alarmingly enhanced by the position of power they occupied.



What are your thoughts on stupidity? Are people born or made stupid, or is it as usual more complex and is there an interrelationship between the two?

End of Article

EV vs. Gas Car Costs

Many of my friends (including me) have been considering buying an electric vehicle (EV). For me I would buy one if they had a bit more range. But besides the initial cost of an EV, another big consideration is what is the overall cost to operate and maintain an EV.

In the October 2022 issue of Car and Driver I located an article **EV vs. Gas: Which Cars Are Cheaper to Own?**

The article was informative but in the end it concluded the issue is complicated. Well, we kind of knew that but let me share the article with you so you can see why they came to that conclusion.

D. Miyoshi

EV vs. Gas: Which Cars Are Cheaper to Own?

We use data and simple math in an attempt to answer this very complicated question.

BY ROBERTO BALDWIN, SASHA RICHIE AND DAVE VANDERWERP | UPDATED: OCT 28, 2022



John Roe | Car and Driver

Update 10/28/2022: We have updated this story with the latest data and information to best represent the costs associated with owning the example vehicles.

Some EV aficionados might tell you that electric vehicles are cheaper to fuel and maintain, therefore they must be cheaper to own and operate. EV skeptics will counter with the premium pricing of many EVs, something that's quantifiable when a brand sells both a gas-powered and full EV version of the same vehicle. So, are EVs really less expensive over the long haul of ownership? Sort of. Sometimes. As they say, it's complicated.

To investigate whether an electric vehicle truly is cheaper than its gas counterpart to own and use as daily transportation we chose two models in the U.S. market that are available with both powertrains: The Hyundai Kona and Kona Electric, and the Ford F-150 and F-150 Lightning. We compared as much about their running costs as we could dig out from credible sources.

Three-Year Cost Analysis

We decided on an examination of the first three years of overall ownership cost. And we stuck with the numbers we could pin down. For the purposes of the clearest comparison possible, we are not including either financing costs or insurance premiums. How you choose to finance your vehicle—the term of the loan and the interest rate, or whether you decide to lease—can have a significant impact on your total costs. And insurance costs are widely variable as well, depending on your state, your driving record, and the coverage you choose.

Initial Purchase Price

Our journey starts with the purchase price. For the Hyundais, we used the most basic trim, and for the F-150s we used the XLT trim, which is a step above the most basic work truck trim in each model. We also equipped the Lightning with the Standard-Range battery. Any applicable Federal tax credits for the two EVs are figured in later in the calculations. The cars' purchase prices (including destination charges) are as follows:

Hyundai Kona: \$22,595

Hyundai Kona Electric: \$35,295

Ford F-150: \$40,960

Ford F-150 Lightning: \$54,769

Miles Driven

For annual miles driven, we went with 15,000—the de facto average mileage stat for U.S. drivers for decades. Both the electric vehicles included have EPA-estimated ranges near the industry median—258 miles for the Kona Electric and 230 for the F-150 Lightning—which should get owners to that number just fine. The result was a three-year mileage count of 45,000 miles.

Maintenance Costs

To calculate maintenance costs, we used AAA's 2022 Your Driving



EV vs. Gas Car Costs

Costs analysis. It determines how much you pay per mile in maintenance to drive a vehicle. The costs are placed into market segment silos (sedan, SUV, Pickup, EV, etc.) for service items such as tires, brakes, oil changes, and repairs over a five-year period. Yes, that's longer than our three-year timeline, so in this case, the pre-mile figures might be inflated beyond what you would likely experience with these cars in three years. And these maintenance costs are higher than we experience in our long-term 40,000-mile tests. But AAA's data gives us a solid basis for comparison, and all the subject cars are treated equally. As expected, without oil changes or other engine maintenance, the EVs are cheaper to maintain. Maintenance costs per mile and over the full 45,000 miles are as follows:

Hyundai Kona: \$0.0984 per mile / \$4,428

Hyundai Kona Electric: \$0.0794 per mile / \$3,573

Ford F-150: \$0.0933 per mile / \$4,199

Ford F-150 Lightning: \$0.0794 per mile / \$3,573

Comparing EVs and gas vehicles isn't a straight comparison in most cases.

Energy Usage

To calculate the energy usage of both types of cars we used the EPA's gallons and kilowatt-hours used per 100 miles. For both of these units, the lower the number, the more efficient the vehicle. As you can see below, both the Hyundais are more efficient than the F-150s, which is to be expected for the subcompact SUVs versus full-size trucks.

Hyundai Kona: 3.1 gal / 100 mi

Hyundai Kona Electric: 27 kWh / 100 mi

Ford F-150: 5.0 gal / 100 mi

Ford F-150 Lightning: 48 kWh / 100 mi

Gasoline Costs

For gasoline costs, we used the national average price of gas in September 2022: \$3.70 per gallon for regular, which both the Kona and the F-150 take. As you likely know, gas prices are quite volatile these days, with inflation, the Russian Invasion, and other factors both raising the price and making future prices hard to predict. Nevertheless, the price of gas has trended downwards recently and may

continue in that direction, though it's unlikely we see pre-pandemic prices anytime soon. Still, for the sake of math, let's assume it stays at October's price for the foreseeable future. Here is the cost to drive the gasoline-powered Kona and F-150 for 45,000 miles.

Hyundai Kona: \$5162

Ford F-150: \$8325

Charging Costs

Charging costs are tougher to determine. First off, many charging stations charge per minute instead of per kilowatt-hour. This way of charging can be frustrating for EV owners. Fortunately, there are changes coming, and Electrify America, one of the largest charging station networks, charges \$0.43/kWh for DC fast charging and Level 2 charging in our home-base state of Michigan. Some of Electrify America's units can charge at a rate of up to 350 kW, but most EVs can't accept charging that fast. Still, paying per kWh evens the playing field cost-wise between electric cars that charge slower and faster.

To determine at-home charging costs, we took the average rate of \$0.1546/kWh in the United States for July 2022, the most recent rate available. Electric utility rates in the United States vary wildly. In 2020, Louisiana paid only \$0.0751 per kWh while Hawaii's electric rates are a wallet-busting \$0.2755 per kWh. So the price of charging at home is dictated by where you live.

Another piece of the EV charging puzzle is the split between at-home and on-the-go charging. A June 2021 study on EV consumer behavior by the Fuels Institute found that 70-80% of charging occurs at home or at a workplace parking lot. We went with an 80/20% split between home/public charging for our calculations.

We threw all these numbers on charging into a bucket to determine the amount it would take to keep the two EVs charged up enough to cover 45,000 miles.

Hyundai Kona Electric: \$2548

Ford F-150 Lightning: \$4529

Depreciation

The final piece of data affecting the cost of ownership of any vehicle is a big one: depreciation. It's a knotty subject, as predicting depreciation is an educated guess based on past experience, customer demand, vehicle availability, brand reputation, and, for all we know, the phases of the moon. A quick look at the numbers and it's clear that EVs depreciate quicker than their gas counterparts. Cari Crane, Director of Insights at ALG (which used to be known as Auto Lease





EV vs. Gas Car Costs

Guide), told us that the high cost of electric vehicles contributes to their steeper depreciation. "Dollar wise, we do see a premium on top of a compatible ICE (Internal Combustion Engine) vehicle comparably equipped in age. It's just that price point that's really causing that steeper depreciation." We landed on the following numbers for three years worth of depreciation using the source of AAA's depreciation metrics, Vincentric.

Hyundai Kona: \$9,795

Hyundai Kona Electric: \$15,305

Ford F-150: \$13,981

Ford F-150 Lightning: \$15,738

Three-Year Ownership Cost Comparison

After three years the grand totals give some insight into the question, "are EVs cheaper?" Based on fuel, maintenance costs, and depreciation over a three-year period here's what we've found for the cost-of-ownership of our subject vehicles:

Hyundai Kona: \$19,385

Hyundai Kona Electric: \$21,426

Ford F-150: \$26,505

Ford F-150 Lightning: \$23,840

EV Tax Credits

There are still additional variables, such as a \$7500 tax credit on the table for both of the electric cars if you buy them new. Whether they're eligible is a bit complicated. The Inflation Reduction Act signed into law on August 16, 2022, creates new rules for EVs purchased after that date. Firstly, the 200,000 manufacturer unit cap will be lifted by the end of the year, meaning brands that have sold a lot of EVs will once again be eligible for the credit.

However, there are also a few new criteria. First, the vehicle must have its final assembly in the U.S. The Lightning is manufactured in the U.S., and Hyundai has plans to start manufacturing EVs in the U.S. as well. In addition, to qualify for the credit, the buyer must have an income below \$150,000 or \$300,000 filing jointly, and the price of the EV cannot exceed \$55,000 for cars or \$80,000 for SUVs and trucks. While we can't say whether your income qualifies, we can say that the MSRP of the electric vehicles we've looked at are both under the cap, though in the case of the Lightning, certain trims

and options can lift the truck above it.

Still, the Inflation Reduction Act also stipulates that, in order to receive one-half of the credit, a certain percentage of battery materials must be sourced from the U.S. or countries with which the U.S. has free-trade agreements. To receive the other half, the battery must then be manufactured stateside. Using any battery materials sourced from a "foreign entity of concern" makes a vehicle ineligible for the credit.

All of that is complicated, and with different rules being phased in at different times, receiving an EV tax credit if you buy a car in the next year will only get more complicated. However, many manufacturers, including Hyundai and Ford, have plans to source and manufacture EV batteries in the U.S. in the near future, so for the sake of this math, let's assume your particular car was sourced domestically.

Here, we're awarding both vehicles the full \$7500 new-car credit to calculate the new three-year cost of ownership, but we cannot guarantee that that will actually be the case. For more information, you can check the IRS's page about the credit and use the NHTSA's VIN Decoder to see where a particular vehicle was manufactured.

Hyundai Kona Electric: \$13,926

Ford F-150 Lightning: \$16,340

Which Is Cheaper to Own?

So, by our calculations this makes the electric F-150 \$2664 cheaper to own and operate over the first three years than its gas counterpart—and that's without the tax credit. With it, it's a substantial \$10,164 less. The Kona Electric, on the other hand, is more costly than the gas version by \$2041 without the tax credit, but \$5459 cheaper with it. There can also be state and local incentives for EVs to factor in if those are available. Plus, as the years progress the lower costs of operating an electric vehicle (fuel and maintenance) continue to accrue.

The current hitch is that not all new EVs are eligible for the \$7500 incentive. As it stands, despite manufacturers' plans to manufacture EV batteries in the U.S., the vast majority of batteries out there do not meet all the requirements listed in the Inflation Reduction Act. In fact, many vehicles will not be eligible at all, because their battery includes materials from China, which controls 76 percent of global lithium-ion battery production capacity as of 2020 and is likely considered one of the bill's "foreign entities of concern."

The other complicating issue is that comparing EVs and gas vehicles isn't a straight comparison for most electric cars on the road. There are no Tesla Model 3s or Ford Mustang Mach-Es that run on gas. Buyers have to pit them against approximately similar gas vehicles.



How Pets Help Us

When you do that, the calculations to see which gives you the best bang for your buck can be even more headache-inducing than what we've attempted here. But there's a better way.

Do Your Own Comparison

If you're interested in figuring out the cost difference between an EV and a gas vehicle, there's a handy tool on the US Department of Energy's site that compares the overall cost of multiple vehicles at once based on your yearly driving habits, EPA data, and even loan information. It also takes into account your state so that it can adjust the fuel-cost data to fit the gas and electricity prices of your area.

So is owning an EV cheaper in the long run? All signs point to possibly. Maybe. Sometimes. But as we said, at this point in time, it's complicated.

End of Article

How Pets Help Us



For the last 40 years I have owned dogs and can honestly say they have changed my life and the life of my family.

There is nothing like a pet (especially a dog) that can get an owner out and moving which will lead to many beneficial effects simply by interacting with another living thing.

But are the benefits of pet ownership all they're cranked up to be?

Here is an article from National Geographic Sept 19, 2023, that looks at the science of owning pets and the reasons why we love our pets so much.

D. Miyoshi



Having pets is especially important for those that have fewer close relationships with friends and family, such as older adults.

Photograph By ROBERT CLARK, Nat geo Image collection

Do pets really make people happier and healthier?

While there is evidence that pets are great at curbing loneliness and boosting your physical activity, other purported benefits may not be as rooted in science as some believe.

ByDaryl Austin

Dog has long been called man's best friend. It is an assessment that is often based on the dog's behavior: its loyalty, love, and eagerness to please. Pet owners like Sharon Reid of Grand Rapids, Michigan, says she's experienced such devotion firsthand. "After my husband passed, my dog was the most reliable constant in my life to help me through the difficult months that followed."

Among the most widely understood and accepted health benefits of pet ownership is that pets provide better coping strategies for stress, can promote greater empathy and compassion, and that their companionship "can protect people from the ravages of loneliness," says Alan Beck, a professor of animal ecology and the director of the Center for the Human-Animal Bond at Purdue University in Indiana.

These benefits are reflected in a recent survey from the American Psychiatric Association, which revealed that 86 percent of owners feel their pets have a mostly positive impact on their mental health; and that some 90 percent consider the animal to be a member of the family.

But understanding the degree to which pets contribute to the mental health and wellbeing of their owners is a matter of some debate among scholars. While most academics agree that certain benefits are well established, others may not be as rooted in scientific evidence as some believe.

Better cardio and mental health from pet ownership

Among the established benefits is that pet/owner interactions can enhance one's quality of life. Research shows that playing with a dog can improve one's mood, that reading to a pet can help children

How Pets Help Us

with learning development issues, that pets can lessen levels of the stress-related hormone cortisol in their owners, and that having a pet can increase one's physical activity levels, according to the American Heart Association.

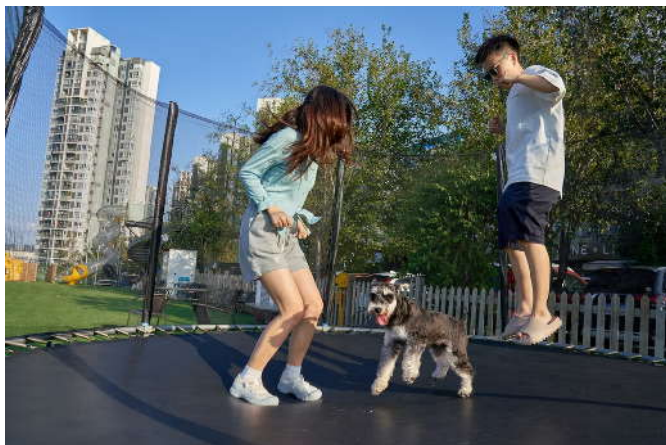
Indeed, Reid says that taking her Australian Shepherd out for a walk is sometimes the only time she devotes to exercise. The U.S. Centers for Disease Control and Prevention notes that pet-inspired fitness can "decrease blood pressure, cholesterol levels, and triglyceride levels."

There's also broad consensus on the mental health benefits that come from frequently connecting with another living thing.

"Having a non-judgmental confidant can serve to buffer the effects of stress on both physical and psychological health outcomes," explains Nancy Gee, a professor of psychiatry and director of the Center for Human-Animal Interaction at Virginia Commonwealth University.

Animals may also improve their owners' academic performance. "In two separate studies (one with six to eight-year-old children, the other with university students) interacting with a dog increased executive functioning, which is a cluster of processes that allow us to plan and stay on task," Gee says.

Research shows that playing with a dog can improve one's mood, help children with learning development issues, and increase one's physical activity levels.



Photograph By Justin Jin, Nat Geo Image Collection

Improved outcomes for the elderly, those with medical conditions

Pet ownership has also been shown to help a wide variety of people, including some dealing with specific mental health conditions.

One study published by the American Psychological Association in the Society of Counseling Psychology's Human-Animal Interaction Bulletin, found that therapy dogs are particularly helpful in reducing symptoms like inattention and diminished social skills related to attention-deficit/hyperactivity disorder (ADHD) in children. Another shows how petting an animal can relieve symptoms of anxiety, and additional research demonstrates how having a pet can increase social behaviors of kids with autism.

A 2022 study shows that victims of PTSD are also buoyed by pet ownership. "Our research has found that having a PTSD service dog is not only associated with less PTSD symptoms for veterans, but is also linked with less anger, less social isolation, and better resilience to stress," explains Kerri Rodriguez, an assistant professor of human-animal interaction at the College of Veterinary Medicine at The University of Arizona.

It's also worth noting that some older adults may gain benefits from pet ownership. "The comfort from having pets is especially important for those that have fewer close relationships with friends and family, such as older adults," says Rodriguez. She notes that having a dog can help the elderly connect with others when they take it out for a walk or a visit to the park. "These small social interactions can be really important to people who experience social isolation in addition to providing vital companionship at home."

When benefits are overstated

Despite such established benefits, there are cases in which pet ownership may get more credit than it deserves.

"The scientific evidence for the health benefits of pet ownership is overall more mixed than I think is generally perceived by the public," says Megan Mueller, an associate professor of human-animal interaction at the Cummings School of Veterinary Medicine at Tufts University.

For example, Hal Herzog, an emeritus professor of psychology at Western Carolina University, says that people with pets have not been shown to necessarily fare better than non-pet owners during the pandemic as some believed, and that no research has demonstrated that "as a group, pet owners are happier than non-owners."

Possibly the most frequently overstated benefit of pet ownership is its impact on people who deal with clinical depression. In reviewing 30 peer-reviewed studies measuring an association between pet ownership and depression, Herzog says he found that 18 of them showed "no difference" in depression rates between pet owners and non-owners. "Pet ownership is not a particularly reliable predictor of depressive symptoms," echoes Mueller.

Matching a pet with the right owner

One thing scholars agree on, however, is that for people who want to own pets, matching the right pet to each owner is essential. Mueller explains that the health benefits of having a pet are more likely determined by the manner of interaction between the owner and ani-

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mal. "As with people, whether or not you have a partner in life is probably not as good of a predictor of positive outcomes as the quality of that relationship," she says.

That means choosing the right pet both individually and within a specific breed or species. While the benefits of dog and cat ownership are by far the most studied, other research has been conducted on the health benefits of human-pet interaction with other animals as well. These include fish, guinea pigs, horses, and even pet insects.

In choosing a pet, Mueller advises considering things like the type of activities one likes to do, who else in the home will be impacted by the animal, cost and affordability, one's goals and objectives, and the amount of time one wants to spend caring for the pet.

"If you love hiking in the woods, perhaps you would be a good match with a high-energy dog" (such as a Border Collie, Boxer, or Jack Russell Terrier) she says. "But if you prefer to hang out on the couch with your pet, you might be better suited for a lower-energy dog, a cat, or a small pet such as a guinea pig."

Regardless of which animal one chooses, it's also important to remember most pet owners get out of the relationship what they put in.

"In order to reap the full benefits of pet ownership," Gee says, "you'll want to spend time with your pet and actively engage in activities you both enjoy."

End of Article

Who Will Be Trump's VP?

The big elephant in the room question on the minds of voters these days is who will be Trump's Vice Presidential running mate? Assuming there will be no Black Swan event (false flag or real) that will prevent the 2024 election from taking place, this is a very compelling question. This question obliquely deals with the same issues involving being a natural born citizen who is eligible to be President or Vice President as discussed in the previous article on Barak Obama's birth certificate by Wolves and Finance.

For your reading consideration, I present this transcript of the article by Wolves and Finance on who Trump's VP running mate will be. The commentator Zach De Gregorio is conservative on economic and political matters so we should keep that in mind when reading his comments. I hope you find this article interesting and informative.

D. Miyoshi



Who will Trump Choose as VP?

Wolves and Finance

Jan 31, 2024

The question everyone is asking right now is who will Trump pick to run as his vice president? In a recent appearance, Donald Trump said this:



Interviewer: "If you are the nominee, which I know you expect to be, who would be in the running for Vice President?"

Trump: "Well, I can't tell you that really. I mean, I know who it's going to be, but....."

Interviewer: "Will you give us a hint?"

Trump: "We'll do another show, sometime"

So he knows who it's going to be but he has not announced it yet.

I'm going to run through the potential options. I've done a lot of research on this and I think I found some things that you might not be aware of.

Who Will Be Trump's VP?

Let us start with the most talked about people. All of the political pundits have pointed to these two people as the top candidates for Vice President: Nikki Haley and Vivek Ramaswamy.



These were two leading candidates in the Republican primary against Donald Trump. In my opinion, neither of these people will be chosen as Vice President. And I will tell you why.

Let us start with Nikki Haley. From all of the evidence I have seen she's not eligible to run as president or vice president. The Constitution requires that you be a natural born citizen. Now, a lot of people think that means you just have to be a citizen of the US to run for President. That's not true. You need to be a "natural born citizen," which means that your parents also need to be citizens. Now I know a lot of people debate this issue. But let me give you a specific example.

Do you remember when John McCain ran for president?



There was a huge scandal over whether he was considered a natural born citizen. He was born in Panama on a US. Military base. This issue became so contentious that the US Senate passed a resolution called Senate Resolution 511. This resolution recognizes that John McCain meets the definition of natural born citi-

zen. If merely being a citizen is all that's required, why would the Senate pass this resolution? Now I realize that there have been Democrat politicians that have not faced this same level of scrutiny. But do you understand the issue? There's a double standard going on. The Democrats don't follow the rules when it comes to being a natural born citizen. But they make sure that they use it as a weapon against the Republicans.

So let us talk about Nikki Haley. Everything that I have seen about Nikki Haley suggests that her parents were not US citizens at her birth, which would mean that Nikki Haley is an "anchor baby." The Constitution clearly does not allow for an anchor baby to be president or vice president. Now to be clear, we don't know for sure whether Nikki Haley is or is not an anchor baby. She has not provided evidence to prove one way or the other. Honestly though, with all the problems we have at the border, I don't even know why we would choose an anchor baby to be president or vice president. So, let's play this out. Let's say that Trump picks Nikki Haley as vice president. You know what's going to happen, right? The Democrats are going to sue saying that she's ineligible. Now, whether you think this has legal merit or not you know the Democrats are going to take Donald Trump to court. They will use this to kick Donald Trump off the ballot. They've already taken him to court all across the country trying to kick him off. This would be a gift for the Democrats because they can sue in any state with a Democrat judge and a Democrat jury. And if you don't think this is going to happen, you are being naïve. So, in my opinion one of the top reasons to pick a vice president is to pick someone who's not going to get you sued. If Trump picks Nikki Haley, he will be sued over whether she's an anchor baby and the Democrats will use it to kick Trump off the ballot. I think Trump knows this, and that's why I don't think he's going to pick Nikki Haley. Besides the fact, I don't think he likes her very much now.

What about the Vivek Ramaswami? He has the same problem. He said in an NBC interview that both of his parents were not US citizens when he was born, which means that Vivek is also an anchor baby. I'm sorry, it is against the Constitution for an an-

Who Will Be Trump's VP?

chor baby to be president or vice president. Again, the Democrats will use this to sue and kick Donald Trump off the ballot. Now this is not to say that Vivek is not an amazing person. Everyone loves Vivek. I wish that he and I were friends and that he could come over and we can hang out. Everyone loves Vivek, but there are jobs that he could do that would be more impactful than Vice President. Personally, I think Donald Trump should put Vivek as head of the budget. If someone wants money for their government project, they would have to go through Vivek. That would be an incredibly powerful position in Washington DC. Honestly, Trump could put Vivek in any position in the White House and he would be phenomenal. So, I'm a big fan of Vivek, but I don't think he will be picked as vice president.

There are also a number of other candidates with questions about their parents citizenship. Ted Cruz has questions about his parents.



There are questions about Tulsi Gabbard who was born in American Samoa.



Anyone who the Democrats can sue over should not be chosen as

vice president. Another person everyone is suggesting is Ron DeSantis.



I don't see him being picked as Vice President. Donald Trump sees Ron DeSantis as disloyal. Donald Trump helped him get elected as the Governor of Florida. And then Ron DeSantis ran against Trump for president. It's clear from Trump's posts that he didn't like that. After what happened with Mike Pence, it's very important for Trump to choose someone that he really trusts. For that reason, I don't think Ron DeSantis will be chosen as vice president.

Who else is an option? Someone I like is Sarah Huckabee Sanders.



She's the current governor of Arkansas. She is the daughter of former presidential candidate Mike Huckabee. She's popular, conservative, very competent and successful. She worked in the previous White House with Donald Trump. So, they've worked together before. I think that she would also help reach out to more women voters, which Donald Trump needs. I think she's a smart and safe choice for vice president.

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There's also Byron Donalds, a US representative from Florida.



People love this guy. He's just so likable and he's doing a great job in Congress. Donald Trump can trust him, which is very important to Trump. The problem with Byron Donalds is that because he's from Florida, I'm not sure how many extra votes that will bring Trump. Trump's already from Florida. You would typically want to select a vice president from another region of the country to help reach more voters. It would be really unusual to have a President and a Vice President from the same state.

We also have to mention Marjorie Taylor Greene.



She's a congresswoman and she's a rock star in the Republican Party. The problem with Marjorie Taylor Greene is that she's very polarizing. You either love her or you hate her. And I think that's somewhat unfair because the media has really turned people against her. When I've seen people actually sit down and talk with Marjorie Taylor Green, they find out that she's likeable, hardworking and a mother. But as unfair as it is, the public perception is that she is polarizing and perception is reality. Since Donald Trump is already polarizing, it doesn't really make sense to pick a vice president who is also polarizing.

Some people have suggested Elise Stefanik, who recently became well known for taking on the presidents of the Ivy League universities.



She's a US representative from New York. She is also another person who's very likable, but Trump is already from New York. So again, I'm not sure how many extra votes that will bring Trump. It's unusual to pick a president and a vice president from the same state.

One of my favorites is Kerrie Lake.



She recently ran for Governor of Arizona and is incredibly popular across the country. She was a former news anchor, so she knows how to take on the news media. But her situation is very unique. Arizona Senate seat is up for grabs and because of her popularity, she's the only person who can flip the seat from Democrat to Republican. If that seat changes, it will change the balance of power in Washington DC. So it's more important for her to run for Senate than it is for her to be chosen as a vice president.

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Next is South Dakota Governor Kristi Noem.



She is definitely a star in the Republican Party. She's loyal to Trump. She's very accomplished as a governor. The problem, and I hate to say this, is that South Dakota does not have a big impact strategically. It's not a swing state and it does not impact the Electoral College that much. So, I'm not sure how many votes it would bring.

Next is Ben Carson.



He is well known and liked. He previously ran for president. Also, he previously worked in the Trump White House, so they've worked together before. Trump trusts him. He's a retired neurosurgeon. Everyone thinks he's a genius. But I don't think campaigning was necessarily his strong suit. Trump really needs someone to go out on the campaign trail and turn out votes. Ben Carson is definitely one of the top choices for Vice President. But I personally think he would be better working in the White House again making policy decisions.

Tucker Carlson is also on the list.



Everyone loves Tucker Carlson. But I think choosing him would be a big mistake. Tucker Carlson has never run for public office before. We have no idea what skeletons he has in his closet. Now, I've heard rumors he's done drugs. There have been accusations in the past of sexual harassment. These might not be true, but whatever is in his past would come out during an election. Plus, he has a lot of enemies in the press that would love to find dirt on him and smear him. And if they can't find dirt, they would make it up. I think it would be a big disaster to select someone who has never been through public scrutiny and then watch as all the dirt comes out.

I want to throw out one other name that no one else is suggesting but I think could be a game changer. Jamie Dimon, the current CEO of JP Morgan.



He's talented and well respected. I think if Donald Trump called him up and asked him to serve for four years as vice president, it would be an enormous sacrifice for him, but I think he would do it. To put this in context. Jamie Dimon makes millions of dollars every year. He would be giving that up. If that happened, it would change everything. Powerful liberals would line up to follow Jamie Dimon's lead. We've already seen this recently with

The Culture War in America

Jamie Dimon's remarks in a recent interview on CNBC.

I think Dimon made some powerful statements. Jamie Dimon is definitely a wild card pick, but it's interesting to consider.

So that is my list. Now no one knows who Trump is going to choose. **But my prediction is Sarah Huckabee Sanders.**



She's a safe and solid pick, and that's who I think Trump needs right now.

Now I want to hear from you. I am sure a lot of you will disagree with me. So let me know in the comments section.

I'm Zach from Wolves and Finance. Thank you for watching.

End of program

The Culture War in America

The Cause of the Great Decline of American Values



Thomas Sowell is a renowned American economist, social philosopher, and political commentator. He is a senior fellow at the Hoover Institution. With widely published commentary and books—and as a guest on TV and radio—he became a well-known voice in the American conservative movement as a prominent black conservative. He was a recipient of the National Humanities Medal from President George W. Bush in 2002.

The following transcript of a YouTube video presents Sowell's observation of why American values have declined. I think you will find it enlightening.

D. Miyoshi



"The scariest thing about politics today is not any particular policy or leaders, but the utter gullibility with which the public accepts notions for which there is not a speck of evidence, such as the benefits of "diversity," the dangers of "overpopulation," and innumerable other fashionable dogmas."
 ~ Thomas Sowell

The Cultural War

Cultural wars are dirty wars, much like guerrilla warfare in the jungles with no regard for the rules of the Geneva Convention. Warfare over traditional values versus Avant-gard values is raging all across the United States today from the art galleries to the armed forces and from the kin-

The Culture War in America

ergarten to the Supreme Court. At issue is whose cultural values shall prevail, and who shall make the decisions that reflect those values. The categorical language of rights is widely used as a weapon in these cultural wars.

The Anointed

Those who are pushing a woman's right to go into military combat, for example, are in effect saying that the decisions of the military commanders responsible for the lives of thousands of troops and the decisions of the American Society as to the social roles of the sexes are all to be superseded by the visions of self-anointed and politically organized feminist advocacy groups. The particulars of the arguments, the physical strength of the sexes, the performance of women in the military, etc. are in one sense all beside the point. The question is not what to decide, but WHO is to decide.

The Quest for Power through Rights

As elsewhere in the cultural wars, the issue is whether a vocal elite should get the power to preempt the decisions of others. To the anointed, the use of words like "rights" is sufficient to put one coterie's opinions above discussion. And the word "stereotypes" is enough to put the values of the society at large, beneath discussion. They don't want discussion, they want POWER. One of the more remarkable rights to emerge in recent years is the right to the taxpayer's money for anything that chooses to call itself art, regardless of whether the taxpayers or voters like what is produced and regardless of whether the clear intent of this art is in fact to insult the values and beliefs of the public. For people to decide what their own money is to be spent for is censorship in the new speak of the anointed.

The Transfer of the Decision Making Power to the Elite

More generally, the cultural wars are being waged to get decision making powers transferred to elites who do not pay either in money or in other ways. Family responsibilities, for example, have been taken over by schools, courts, social agencies and others who pay no price if their decisions turn out disastrously for children or their parents or for the whole society. The basic thrust of the so-called consumer movement is likewise a drive for preempting the consumer's choice, not simply informing it. "The consumer must be protected at times from his own indiscretion and vanity," Ralph Nader said in his first article published in *The Nation* in 1959. It is much the same story in the economic sphere, where having an economic plan or perhaps even an industrial policy or an energy policy are all widely and uncritically regarded among opinion elites as good things in themselves. But government planning is not an alternative to chaos. It is a preemption of other people's plans. Whether the sphere of activity is art, military combat, law, schools or the economy, the issue is whether elite preemption shall replace both individual autonomy and democratic choice.

The Role of the Courts

The courts are a major battleground in these wars over cultural values for they are well positioned to preempt the decisions of others by interpreting the Constitution to ban or promote whatever the judges want banned or promoted. The bitter struggles over Supreme Court nominees in recent years have reflected this key role of the courts in imposing policies so repugnant to the public that elected representatives would not dare vote them into law. Criminals, judge created rights, busing, affirmative action and abortion are just some of the policies preempted from the democratic process by judicial fiat. The issue, as Judge Robert

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Advancing in a Time of Crisis



Financial Crisis Report



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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.

H Bork has said, is whether intellectual class values shall continue to be enacted into law by the Supreme Court. The concern expressed by Justices O'Connor, Kennedy and Souter as to how their ruling in the recent case of *Planned Parenthood v Casey* would be seen by the thoughtful part of the nation, suggests that elite preemption is still in favor, even among justices labeled conservative.

The Pride of Cultural Elitism

The Pre-emptive class is undoubtedly sincere. People are never more sincere than when they assume their own superiority. Nor are they ever more ruthless. JA Schumpeter said that the first thing a man will do for his ideals is lie. Disingenuous words, twisted statistics and misleading labels are all part of the dirty war over cultural values. Cultural wars are so desperate because they are not simply about the merits or demerits of particular policies. They are about the anointed's whole conception of themselves about whether they are in the heady role of a vanguard or in the pathetic role of pretentious and silly people infatuated with themselves.

I hope you found this article enlightening.

D. Miyoshi

Trust and Estate Corner



Often my clients, friends and associates inquire about trusts, wills and estate planning. Therefore, each publication of *Financial Crisis Report* at the end will feature a simple factoid on Trusts and Estate Planning. For more information you may consult my website at www.miyoshilaw.com

Set up a special needs trust.

If one of your heirs requires special assistance, consider setting up a special needs trust. A special needs trust can be set up for a person who receives government benefits so as not to disqualify the beneficiary from such government benefits.



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