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Inline-Images: image.png; image(1).png; image(2).png; image(3).png; image(4).png; image(5).png; image(6).png; image(7).png; image(8).png; image(9).png; image(10).png; image(11).png; image(12).png; image(13).png; image(14).png; image(15).png; image(16).png; image(17).png; image(18).png; image(19).png; image(20).png; image(21).png; image(22).png; image(23).png; image(24).png; image(25).png; image(26).png; image(27).png; image(28).png; image(29).png; image(30).png

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DEAR FRIEND.....

Playing the Game Like an Medici

How Big Money Corrupts the Economy

Inline image 1

If President Trump is really serious about draining the swamps in Washington the first place he should start is doing whatever he can to get unfettered money out of politics. Because the one thing that but Republicans, Democrats, Conservatives and Progressives agree on is that big money in politics is corrupting our democracy as well as the economic interests of the Middle Class.

As Jacob Hacker and Nathan Loewentheil wrote in 2013

After all, why do corporations and the super-rich pour money into campaigns and lobbying? Sometimes political convictions are at play. But far more so than small-scale donors, the biggest spenders are investing in favorable policy outcomes. Money doesn't just give big spenders the chance to express a view or support a candidate; it gives them leverage to reshape the American economy in their favor. And as the richest have pulled away from the rest of America, the policies they want — extremely low tax rates on the wealthy at a time of record deficits, rampant underinvestment in our future, special treatment for corporations that are imposing major environmental costs and financial risks on our society — are increasingly at odds with the policies the country desperately needs.

Of course, money has always been part of American politics. William McKinley's political fixer, Mark Hanna, famously said, "There are two things that are important in politics. The first is money, and I can't remember what the second one is." But Hanna spoke at the end of an era, the Gilded Age of staggering inequality and government corruption. In the decades that followed, reformers acted on the calls of Theodore Roosevelt ("the supreme political task of our day... is to drive the special interests out of our public life") and Franklin Roosevelt ("we now know that government by organized money is as dangerous as government by organized mob") to reinvigorate a realm of civic life distinct from the disparities and imbalances of the market.

The goal was not just greater political equality. It was also to prevent the capture of government by powerful economic interests and to create space for economic policies that would further the interests of broad majorities of citizens . New rules for Wall Street prevented the destabilizing financial crises that were endemic under the hands-off regime demanded by the financial industry. Providing for workplace safety and economic security meant workers were better protected and more productive. Raising taxes on the wealthy funded investments in education and infrastructure, providing long-term benefits to society and the economy alike.

Today, however, the floodwalls between the market and democracy are washing away, and both sides of the barrier are being reshaped by the new currents of influence. It's not just the sheer volume of dollars that's driving the change. At least as important is the growing gulf between those at the commanding heights of our economy and the rest of Americans. The share of pretax national income going to the richest 0.1 percent has roughly quadrupled since the 1970s. At the same time, as our economy has grown more globalized and finance has increased in importance, many of the richest companies have increasingly separated themselves from the fate of ordinary U.S. workers. The interests of today's corporate titans are not as well aligned with the interests of the American middle class as they were a generation ago.

The consequences of these growing divides are visible all around us: a tepid response to the housing and jobs crisis even as Wall Street received a generous rescue; a recovery that's been much better for the richest 1 percent (who received 93 percent of pre-tax income gains in 2010) than for the rest of Americans; and rates of joblessness and underemployment that remain tragically high. Over the last generation, the middle class has faced rising health and education costs, weakened job and retirement security, and stagnating opportunities for advancement. Yet government too often has failed to respond, or has responded in ways that actually made the problems worse. A major reason is the weakening political clout of the middle class in a more money-centered political world.

Winners Write The Rules

Two players in the market for political power have gained the most ground: the super-rich, and corporate and financial lobbies. To be sure, these are overlapping groups. Six in ten of the richest 0.1 percent of Americans are corporate or financial executives. The Koch brothers, for example, are both huge individual donors and leaders of an industry juggernaut. Nonetheless, it's useful to consider the groups separately. According to a recent survey of the super-wealthy by a team of enterprising political scientists, the rich are primarily concerned with taxes and deficits. Corporations care about these things too, but their primary focus is industry-specific regulations and subsidies. And while the super-rich focus heavily on contributions to campaigns (while also funding advocacy), corporations put most of their money into lobbying (while also funding campaigns).

The most important thing to bear in mind about the super-rich is that they are more conservative than average. In fact, much more so: While most voters rank creating jobs a much higher priority than reducing the deficit, the rich express exactly the opposite preference — which may explain why jobs don't seem to be such a high priority in Washington. And in contrast with voters of more modest means, the rich appear to support cutting even highly popular economic-security programs rather than raising taxes to close the budget gap. As the authors of the survey conclude, "If wealthy Americans have an extra measure of influence over policy making and public discourse, then their focus on deficit reduction and budget cutting may help explain why elite pundits and Washington politicians are currently contemplating deep cuts in the very social welfare programs that are most popular among ordinary Americans."

For those at the very top, the personal stakes are potentially huge: A study of the top 400 taxpaying households showed that just the reduction of effective individual income tax rates between 1995 and 2007 (from averages of 30 percent to 16.6 percent) was worth a mean of $46 million per year for each of these fortunate 400. The flip side of the aggressive pursuit of lower taxes by the rich has been chronic deficits and insufficient funds for public goods like infrastructure, education, and job training — areas where we are rapidly falling behind global competitors.

Rich conservative voters make for well-funded Republican campaigns. Right-wing super PACs have flourished not just because conservatives were the first to embrace them, but also because the super-rich are mostly Republicans. In the early part of the last election cycle, Karl Rove's Crossroads GPS disclosed that nearly 90 percent of its funds came from less than a couple dozen donors, with two donors giving $10 million each.

According to a joint report by Demos and the U.S. Public Interest Research Group, more than half of the $230 million raised by super PACs from individuals in the first two quarters of 2012 came from just 47 people giving at least $1 million. This is one of the reasons why the GOP has moved so far to the right over the past generation: The rising sway of lobbying and big donors has generally reinforced their policy leanings. For Democrats, the consequences have been less happy. Caught between traditional commitments and the ever more intense scramble for money, they have faced pressures to moderate their stances on economic issues, as well as seek out supportive pools of money—whether in trial law or entertainment or finance—with policy interests that may not benefit the middle class.

For corporations and Wall Street, campaign finance is only one weapon. The other is direct spending to influence policy. Indeed, for most organized interests, spending on elections is just the training season; the real games begin once elected officials start governing. David Koch put it bluntly: "Our main interest is not participating in campaigns.... Our main interest is in policy." This from a man who, combined with his brother and the political network he leads, spent more in the 2012 election cycle than the entire campaign of John McCain did in 2008. One wonders what [redacted] be spending if campaigns were his main interest.

Activist financiers like the Kochs frame their efforts in terms of ideology. But one should not miss the heavy element of self-interest involved. Koch Industries, which is involved in industries ranging from manufacturing to energy production, benefits enormously from subsidies for big energy, as well as from the malign neglect of climate change — a status quo the Kochs have worked aggressively to preserve. And for most corporate lobbies, there's not even a screen of ideology. Their overriding goal is to protect or expand their market advantage. The financial industry lobbied to wipe out the New Deal-era rules that reduced systemic risks — but also industry profits. The pharmaceutical and hospital lobbies have repeatedly killed off threats to high medical prices, padding their pockets and driving up public and private spending. The oil and gas industries use their heft in Washington not only to oppose climate change policies, but to protect valuable land leases through which they are able to exploit public resources for pennies on the dollar.

Companies lobby not just for weak regulations and direct subsidies, but also to keep other pesky challenges to profits at bay. Workers' demands for unions can be headed off with new laws as well as anti-union drives within firms. Corporate taxes can be brought down with lobbying as well as clever tax planning: Of the eight companies that lobbied the most aggressively between 2007 and 2009, seven saw their tax rates fall from 2007 to 2010, and six saw declines of seven percentage points or more, even as the median company among 200 firms saw its tax rate fall by just 0.2 percent. The savings were worth an estimated $11 billion — which, if entirely due to lobbying, would indicate a return on investment of over 2,000 percent. Competitors can be beaten in the political arena as well as the market. The consolidation of the financial industry — in 2010, the five biggest banks held more than half of total bank assets, up from 30 percent in 2001 — reflects not just economies of scale but also the implicit federal backstop that large banks enjoy because of their size and lobbying clout.

Lower taxes or no taxes, favorable regulations or no regulations—each group comes with its own agenda, and invests where the return is highest. In recent years, those investments have often taken the form of hiring members of Congress or executive branch officials and their staff for lobbying or other positions. A forthcoming study in the American Economic Review suggests that staffers' biggest attraction to lobbying shops is their connections: Revolving-door lobbyists experience a massive, immediate drop in lobbying revenue when a former boss leaves office. Hiring former public officials is a win-win deal: You win when your newly hired guns use their expertise to shape public policy, and you win when all public servants start thinking about their next, highly lucrative job.

Establishing the effect of any one lobbying foray or big campaign check is difficult. But the net effect is easy to see: an economy in which market winners write the rules, adding to their advantages and trampling over other priorities. All of this undermines public trust in government, breeds public cynicism, and makes the economy work less well for those without the clout to invest in politics. The danger is that the cycle will become self-reinforcing — which is why taking steps to break it is so important.

Starting Reform Right Now

Wealthy individuals and large corporations make financial investments in politics with the hope of improving their economic position. Politicians demand money because it helps win elections and secures their power. Any effort to curb the influence of concentrated economic interests has to address both the supply of and demand for political money.

Most reforms have focused on the former. Yet current First Amendment jurisprudence poses huge hurdles to spending regulations. Voluntary public financing will always be fragile in a system where some candidates can benefit from unlimited spending. Forging the legal basis for more significant regulation of campaign finance will require laying new intellectual foundations while gradually shifting the composition of the Supreme Court — the work of many years.

But while supply is a long-term problem, we can start reducing demand right now. Take lobbying: Members of Congress and agency officials depend on lobbyists in part because lobbyists provide genuine policy expertise and political information. The average member of the House has around eight staff members working on all policy issues, from trade to financial regulation to education policy, most of them twenty-somethings fresh out of college. The number and technical know-how of congressional staff should be increased, and sources of unbiased analytic information — like the Office of Technology Assessment, which Congress killed in 1995 — created and expanded. Likewise, improving the quality, resources, pay, and staffing levels of personnel in key regulatory agencies like the Securities and Exchange Commission would help reduce the sway and influence of special interests — not only by increasing the capacity of the regulators, but also by making agency work more attractive as a long-term career.

The demand for political donations is a comparable problem. Why do politicians need so much money? Because it wins elections. If money didn't matter, politicians wouldn't want it. Money is needed for campaign staff, direct mail, get-out-the-vote operations, and, most costly of all, television advertising. If we can reduce the importance of advertising, the demand for money would be substantially reduced. Free airtime for candidates might be a good step, especially if combined with voter outreach and education.

Above all, we can make money matter less if we make more equally distributed political resources matter more. Encouraging voting through various means — from same-day registration to a national voting holiday — is one approach. Even more important, however, is building political organizations that can supplement the traditional but waning role of labor and other large-scale membership groups.

Whatever the strategy, the starting point is having the right conversation. Today, reformers stress the injustice of unequal political resources — and surely that injustice is real. But, as we argue in our recent report, "*Prosperity Economics*," the arguments that sound most loudly in current debate concern not broad values but hard economics. Middle-class Americans are losing their jobs and their economic security, and they believe government isn't looking out for them. Asked in mid-2010 whom government had helped "*a great deal*" during the downturn, 53 percent of Americans said banks and financial institutions. Forty-four percent pointed to large corporations. Just 2 percent thought federal policies had helped the middle class a great deal. Reformers need to explain how campaign donations and lobbying are undermining not only a healthy democracy that distributes political influence broadly, but also a healthy economy that distributes economic rewards broadly.

"Money to get power, power to protect money" was the motto of the Medici family. It seems sadly relevant to American politics today. Those powerful elites ruled Florence for centuries. We can't wait that long.

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So True

Inline image 1

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This Can Happen Elsewhere

Oklahoma's earthquake threat now equals California's because of man-made temblors, USGS says

Inline image 1

According to a new U.S. Geological Survey forecast released on March 1, 2017 the earthquake risk for Oklahoma and southern Kansas is expected to remain significant in 2017, threatening 3 million people with seismic events that can produce damaging shaking. The seismic risk is forecast to be so high that the chance of damage in Oklahoma and southern Kansas is expected to be similar to that of earthquakes in California, USGS scientists writing in the journal Seismological Research Letters.

Invented in 1947, hydraulic fracturing, or fracking, is a technique that improves the production of oil and gas from wells by increasing the number of fractures in the formation through which oil and gas can flow, and extending the reach of fluid pathways, i.e., fractures, between the formation and the well. Injecting water, plus some specific chemicals, at high pressure into low-permeability, or tight, rocks, fractures the rocks or stimulates slip across pre-existing faults and fractures, allowing for more oil and gas to be accessed by the well. A propping agent, usually sand particles, is also injected to keep the new fractures open.

Fracking takes a few hours to a few days, followed by a period where the fracking fluid is allowed to flow back to the surface where it is collected for disposal, treatment, or reuse. It is the disposal of this fluid, along with other waste and produced waters, by injection into deep wells that causes the earthquakes.

The dramatic increase in fracking for oil and gas in America since 2006 has caused some regions to experience frequent earthquakes, regions that have not had many in the past. In fact, some areas in north-central Oklahoma and southern Kansas now have hazards from fracking-related induced earthquakes that are similar to parts of California where earthquakes are caused by natural tectonic forces like plate collisions and volcanism.

In 2016 alone, Oklahoma experienced several damaging earthquakes, including a magnitude 5.0 temblor in November near the central oil town of Cushing — which proclaims itself the "*Pipeline Crossroads of the World*" — that dislodged unreinforced bricks in chimneys and storefronts, sending them tumbling onto the sidewalks. Oklahoma also saw the largest quake ever recorded in the state in 2016, when a magnitude 5.8 earthquake struck near Pawnee.

The earthquakes are thought to be the result of the disposal of wastewater deep underground that are a byproduct of oil extraction. Injecting the wastewater underground is not thought to trigger earthquakes everywhere it is practiced — in North Dakota, for example — but is widely believed by scientists to be a problem in Oklahoma. According to scientists, there were only about two earthquakes a year of magnitude 2.7 or greater in Oklahoma from 1980 to 2000. But that number jumped to 2,500 in 2014 and soared to 4,000 a year later.

Inline image 2

Thank God that there has recently been a decrease in wastewater being injected deep underground, either because of regulatory actions or because oil and gas extraction has declined due to falling petroleum prices. That might be a reason for the decrease in the number of Oklahoma earthquakes last year, to 2,500. In a statement, Mark Petersen of the USGS said the amount of injected wastewater in some areas has been reduced by up to 40% in 2016. But the USGS report says the forecast earthquake hazard in 2017 "is still significantly elevated" compared to the seismic risk before 2009.

The Oklahoma Geological Survey's director, Jeremy Boak, said in a statement that he expects that state directives to curtail wastewater injection rates and low oil prices "should result in further declines in the seismicity rate and limit future widespread seismic activity." A spokeswoman with a research and education program of the Independent Petroleum Assn. of America, Katie Brown, said in an email the reduced number of earthquakes "is a clear sign that the collaborative efforts between industry, scientists, and regulators are working."

Accompanying the rise in Oklahoma's earthquakes has been a significant jump in wastewater injected underground in increasingly deeper wells as oil companies have sought to extract untapped oil fields far underneath the state. Workers inject water at high pressure to break up the earth to tap into these deep oil wells, a process known as hydraulic fracturing, or fracking. The petroleum harvest from these wells are a mix of not only oil and gas but salt water — all part of the stew of ingredients that come from the decomposed biological components of ancient oceans, said USGS research geophysicist Justin Rubinstein, deputy chief of the agency's induced seismicity project.

Recent harvests have had a high percentage of salt water in them — requiring oil companies to deal with a significantly larger amount of wastewater than they've had to before. But as more wastewater has been injected deeper into the earth, underneath the ground water table, the number of earthquakes have risen in Oklahoma. Increased fluid deep underground can change the pressures on earthquake faults in a way that essentially lubricates them, making them more likely to move and resulting in an earthquake, Rubinstein said.

Inline image 1

USGS map displaying 21 areas impacted by induced earthquakes as well as the location of the fluid injection wells that have and have not been associated with earthquakes.

Although the risk of dying from an earthquake is miniscule – as Americans have a much higher chance of dying by being hit by lightning but people are afraid of earthquakes because they make us feel out of control. Put another way, the lifetime risk of dying in an earthquake is no higher than 1 in 20,000. The lifetime risk of being murdered? 1 in 1,000. And the lifetime risk of dying in a traffic accident. 1 in 100. Therefore you are far more likely to be murdered than die in an earthquake. Yet, it's understandable why people can be frightened — we fear randomness, it's the fact that you can't predict it, that you don't know when it's going to be coming.

With this said, major earthquakes have resulted in the deaths of thousands and loss of billions of dollars in infrastructure as witnessed in California, Mexico, Chile and most recently Italy. As important -- death and destruction of infrastructure aside, we should be extremely cognizant about how the injection of fracking wastewater and other waste and production water not affect the water table, might be disastrous for generation to come – especially when one the primary goals of the Trump Administration is to emasculate the EPA whose current Director sued when he was Attorney General of Oklahoma on behalf of the fracking industry in the state.

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Freedom of Speech is Neither Right or Left

Van Jones has the right to disagree with his base, even when it includes you or me.

Inline image 1

My fellow Progressives/Liberals have to stop trying to silence speakers who they disagree with, whether they be from the Alt-Right or members of their own persuasion. In my piece on February 12th – ***The Left Got It Wrong Here,*** I echoed Matthew [redacted] article that week in **The Guardian** – ***There must be free speech, even for Milo Yiannopoulos – in a democratic society***.

While, no civilized society supports absolute freedom of speech: as the great American jurist Oliver Wendell Holmes argued in 1919: "The most stringent protection ... would not protect a man in falsely shouting fire in a theatre, and causing a panic." Instead there is a fluid, rancorous, necessarily insoluble argument in every democratic system about where the border should lie. Libel, slander, false advertising, incitement to violence, pornography, the leaking of official secrets: these and other forms of expression are subject to varying degrees of restriction at different times.

The free speech/press guarantee, extends to all viewpoints, good or evil. There is no exception, for instance, for Communism, Nazism, Islamic radicalism, sexist speech, or "*hate speech*," whatever that rather vague term may mean. The Framers of the American Constitution designed our Constitution to endure. They sought not only to address the specific challenges facing the nation during their lifetimes, but to establish the foundational principles that would sustain and guide the new nation into an uncertain future.

The text of the Constitution reflects this vision. It defines our most fundamental freedoms in general terms: “freedom of speech,” “due process of law,” “free exercise” of religion, “equal protection of the laws,” “cruel and unusual punishment.” The Constitution sets forth governmental powers in similarly general terms: Congress may regulate “commerce... among the several states,” the president will “take care that the laws be faithfully executed,” the courts are authorized to decide “cases” and “controversies.”

Founding father Thomas Jefferson once said, “*Our liberty depends on the freedom of the press.*” In the U.S., freedom of the press is provided by the First Amendment of the Bill of Rights, a part of the Constitution. It states, "Congress shall make no law...abridging the freedom of speech, or of the press..." Freedom of the press was included in the Bill of Rights because the founding fathers understood that if governments could block opinions or stories they disliked, then the public would be less informed. The press serves as a government watchdog and has used its First Amendment rights to hold public officials accountable. This has caused many to call the media the **“Fourth Estate”** or “fourth branch of government,” fitting into the system of checks and balances among our Executive, Legislative and Judicial branches.

Freedom of speech is the concept of being able to speak freely without censorship. It is often regarded as an integral concept in modern liberal democracies. “Freedom of speech is a principal pillar of a free government: When this support is taken away, the constitution of a free society is dissolved,” wrote Founding Father Benjamin Franklin in The Pennsylvania Gazette.

But back to Van Jones. As someone else wrote, strong journalists are a key part of maintaining the good parts of this country in the troublesome road ahead. The old and the new together, and some of the best of the new are this cohort of brave progressive journalists whose articles are making some real change. Their piece on forming the resistance has gone viral in progressive circles, and deservedly so.

When asked by the **Huffington Post’s Matt Wilstein**, “Do you regret saying that at all?”

JONES: No, I don’t regret it, because it was honestly how I felt in that moment. My dad’s in the military and that moment where everybody in Congress stood up and applauded that widow that really moved me. And it moved a lot of people. I said, if he keeps doing stuff like this, he’s going to be there for eight years. Now, the reality is, he went from the best he’s ever done to the worst he’s ever done. I don’t know how you do worse, but he’s doing worse! So, any of us who saw the potential for a pivot, good or bad, have been proven wrong, for better or for worse. But you’ve gotta call ’em like you see ’em. You’ve got to be emotionally honest, even if later on it turns out that he’s going to do something in a different direction. You’ve got to be emotionally honest or there’s no point in being on TV. And you’ve got to take your lumps.

WILSTEIN, “Why do you think your fellow progressives came down so hard on you after that?”

JONES: Because they're terrified of Donald Trump, and for good reason. Listen, millions of people see Donald Trump as the scariest villain they could ever imagine. They don't want to hear Luke Skywalker talk about, "Well, he made a good point in his speech, though!" That's not welcome for a lot of people. But, my show isn't called the "Screw Donald Trump Show." It's called The Messy Truth. [redacted] trying to stay human. I don't want to normalize Trump, but I also don't want to become Trump. We have two dangers. We have the danger of normalizing his lying and his divisiveness and his pitting of people against each other. And we also have the danger of becoming like him in ways that we don't quite see, where we're so fear-based or feel so polarized that we're actually feeding what we're fighting. I think Trump is a double threat. His policy agenda is a threat, but his emotional agenda of driving everybody into this fear-based paralysis is also a threat. [redacted] trying to deal with both. Some days better than others.

Unfortunately, some Progressives/Liberals are a bit hypocritical. As long as Van Jones, the man who spent the night of November 8th decrying Donald Trump's victory as a "whitelash against a changing country," espoused their beliefs, they supported him. But when Van Jones declared on CNN that Trump "became president of the United States in that moment, period" when he led a two minute standing ovation for the widow of the Navy SEAL who died last month in an operation in Yemen the president approved," many felt betrayed and became angry.

I disagreed with Jones 'that reading a teleprompter of a speech by professional speech writers without flubbing the moment', because it sets a low-bar for being Presidential. But as **Trevor Noah** who agrees with Jones cited, "You know what I realized in that moment?" He talked about how, during the debates, he would see Trump "connect" with people in the same way a stand-up comedian does. "He knows how to broach a topic in a way no one normally can," he continued. "And during that moment with Ryan's wife, Trump even told a joke and people laughed, people connected," he said, referring to the moment when Trump seemed to brag about the length of the standing ovation for the fallen Navy SEAL. "And I was like, that is scary, man. That's good.

First of all, let's not follow Republicans who refuse to acknowledge that our 44th President had a successful Presidency and that his signature legislative accomplishment, the Affordable Healthcare Act has been successful in giving more than 20 million Americans access to affordable healthcare. And let's not follow the Progressives/Liberals who called Bill Clinton "*the First Black President*" and then criticized Barrack for not being *"Black Enough."* Because if we truly believe in the tenets of Free Speech within a democracy, we should respect Van Jones' analysis and his strength to go against what is popular, even when we disagree.

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The Screwing of Americans by the House GOP

No Wonder the Republicans Hid the Health Bill

Inline image 2

Tom Price, Secretary of Health and Human Services, discussing the Republican bill to replace the Affordable Care Act.

Republican House leaders have spent months dodging questions about how they would replace the Affordable Care Act with a better law, and went so far as to hide the draft of their plan from other lawmakers. No wonder. The bill they released on Monday would kick millions of people off the coverage they currently have. So much for President Trump's big campaign promise: "We're going to have insurance for everybody" — with coverage that would be "much less expensive and much better."

More than 20 million Americans gained health care coverage under the A.C.A./Obamacare. Health experts say most would lose that coverage under the proposal.

Let's start with Medicaid. Obamacare expanded the program to cover 11 million more poor Americans in 31 states and the District of Columbia. The Republican bill would end the expansion in 2020. Although people who sign up before 2020 under the expanded Medicaid program, which covers people with incomes up to 138 percent of the federal poverty level (about $33,900 for a family of four), would be allowed to stay on, many would be kicked off over time. The working poor tend to drop in and out of Medicaid because their incomes fluctuate, and the Republican plan would bar people who left the expanded program from going back in.

The bill would also, for the first time ever, apply a per-person limit on how much the federal government spends on Medicaid. This change could shift about $370 billion in health care costs over 10 years to state governments, according to the Center on Budget and Policy Priorities. Many state governments, faced with limited budgets, would be forced to cut benefits or cover fewer people.

For people who buy insurance on federal or state-run health exchanges, the [redacted]. plan would greatly reduce the A.C.A.'s subsidies, which come in the form of tax credits. For example, a 40-year-old living in Raleigh, [redacted]., who earns $30,000 a year would receive $3,000 from the government to buy insurance, 32 percent less than under current law, according to the Kaiser Family Foundation. The bill would provide older people more generous subsidies — those over 60 get a subsidy of $4,000, or twice as much as 20-somethings — but insurers would be allowed to charge older people five times as much as younger people.

The plan would do away with the current mandate that requires nearly everybody to obtain insurance or pay a penalty. (Instead, insurers would be allowed to charge people who don't maintain their insurance continuously 30 percent more for coverage.) But because the legislation would still require insurers to cover pre-existing conditions, people would have a strong financial incentive to buy insurance only when they got sick — a sure way to destroy the insurance market.

House Speaker Paul Ryan and Tom Price, the secretary of health and human services, have railed against high premiums and deductibles for plans sold on the health exchanges, but that problem would only worsen under their proposal because insurers would almost certainly raise their prices as the pool of the insured shrank. Republican lawmakers seem to think that people who can't afford insurance are simply irresponsible.

Representative Jason Chaffetz of Utah, for instance, told CNN that people should invest in their health care, "rather than getting that new iPhone." Word to Mr. Chaffetz: Health insurance costs more than $18,000 a year for an average family; an iPhone costs a few hundred dollars.

While working people lose health care, the rich would come out winners. The bill would eliminate the taxes on businesses and individuals (people making more than $200,000 a year) who fund Obamacare. The tax cuts would total about $600 billion over 10 years, according to the Joint Committee on Taxation.

House committees will start considering the bill on Wednesday. Even if it passes the House, some Republican senators object to the Medicaid cuts and the Tea Party wing hates the idea of retaining any subsidies.

Republicans have been vowing to repeal the Affordable Care Act even before it became law in 2010. But they still haven't come up with a workable replacement. Instead, the [redacted].'s various factions are now haggling over just how many millions of Americans they are willing to harm.

THE EDITORIAL BOARD – NEW YORK TIMES – MARCH 7, 2017

As Michael Hiltzik wrote last week in the **Los Angeles Times** – ***The GOP's Obamacare repeal plan is out--and it's even worse than anyone expected***

After weeks of expectations — actually, nearly seven years of expectations — House Republicans on Monday released their proposal to repeal the Affordable Care Act. Elements of the proposal, which was kept under lock and key last week — have been dribbling out for a few days. The text of the bill encompassing the GOP plan validates much of that reporting. On the whole, however, it's a nastier, more consumer-unfriendly proposal than even close followers could have expected.

House Republicans' Affordable Care Act replacement.

The American healthcare rack would immediately in the requirement that all Americans have insurance reduce federal authority over healthcare system and provide a huge tax cut to the upper-income families. Republicans have not released a cost estimate for the proposal. But the Congressional Budget Office reportedly warned the Republicans that their proposals would lead to lost coverage for millions and higher cost for millions more.

AGAIN – The American Health Care Act:

– **Defunds** Planned Parenthood, banning federal funding that "provides for abortions"
– **Shuts Down** private insurance coverage for abortions, for bidding spending federal tax subsidies on health plans that include coverage of abortion
– **Eliminates** individual and employer mandates
– **Repeals** benefits rules that required qualified plans to provide hospitalization, maternity care, mental health services and other benefits at the federal level.
– **Replaces** income-based premium subsidies with age-based subsidies
– **Kills** Medicaid expansion

– **Repeals** ACA/Obamacare

Some conservatives say the plan does not go far enough, calling it "Obama lite!" While Congressional Democrats say the GOP Bill would strip away vital protections for Americans.

> Chuck Schumer: "Trumpcare doesn't replace the affordable care act - it forces millions of Americans to pay more for less care." Schumer again: "The House GOP plan would cut and Medicaid, defund PPFA and force Americans to pay more so insurance companies compare their bottom line."

The House GOP, in a written statement, cloaked this plan with a bodyguard of outright deceit. "What we're proposing will deliver the control and choice individuals and families need to access healthcare that's right for them," the statement said. House Speaker Paul D. Ryan (R-Wisc.) said the measure would "drive down costs, encourage competition and give every American access to quality, affordable health insurance." Curiously, the GOP statement says the plan embodies "President Trump's proposed healthcare reforms," although the president has never advanced a coherent set of proposals.

The truth is that the GOP measure would destroy the ability of millions of Americans to access any healthcare worth the name. The Congressional Budget Office reportedly warned the Republicans that their proposals would lead to lost coverage for millions and higher costs for millions more, but the GOP is pushing ahead anyway.

As Dylan Matthews wrote in **VOX** – ***The GOP health bill is a $600 billion tax cut — almost entirely for the wealthy***

Most analysis of the American Health Care Act, the new House Republican plan for repealing and replacing Obamacare, has focused on the fact that it will take away health insurance from millions of Americans, including, eventually, millions of poor, elderly, and disabled Americans currently on Medicaid. It's reasonable in light of that to ask what there is to like about the proposal.

The main answer, for Republicans is Congress, is that it also contains $600 billion in tax cuts — tax cuts that would save the wealthiest 0.1 percent of Americans nearly $200,000 each in a single year, according to a batch of analyses released by the Joint Committee on Taxation on Tuesday.

The Committee for a Responsible Federal Budget helpfully combined them into a single table:

Inline image 1

The single biggest tax cut included in the bill is the repeal of the 3.8 percent tax the Affordable Care Act applied to capital gains, dividend, and interest income for families with $250,000 or more in income ($125,000 for singles).

Repealing that tax is a change that, by definition, only helps the rich, or at least the affluent. If you're part of a married couple and, like the vast majority of Americans, make less than $250,000 a year, or earn more than that but have little investment income, it doesn't affect you at all. The Tax Policy Center finds that repealing the tax would amount to an average tax cut of $0 for households in the bottom 90 percent — those making $208,500 or below. A handful of people in the 80th to 95th percentiles would see cuts, but the vast majority wouldn't. By contrast, members of the top 0.1 percent, who each on average make more than $3.75 million annually, would get an average tax cut of $165,090.

The second-biggest cut is the elimination of a fee on health insurance companies. Which Americans are affected by this fee right now is less clear; insurers have said they're passing on the cost to consumers in the form of higher premiums, but exactly which premiums are raised and whether insurers actually eat some of it isn't totally clear.

Then there's the 0.9 percent Medicare surtax, a hike on wage income in excess of $250,000 a year ($200,000 for unmarried people). The Republican bill would repeal this surtax and, in so doing, give everyone in the bottom 90 percent an average tax cut of $0, per the Tax Policy Center. The richest of the rich, the top 0.1 percent, would get an average cut of $30,520.

We don't have a full distributional analysis of the Republican bill yet. But the Medicare surtax and the investment tax alone combine to a tax cut of $195,610 for the top 0.1 percent, not far off from the $197,340 average cut estimated for full repeal of Obamacare. It's hard to overstate what a massive windfall this is for the richest Americans. You don't have to be a total cynic about the wealthy's influence on American politics to see this as a major factor motivating Republicans' determination to rapidly pass a replacement plan that eliminates most of Obamacare's taxes.

Even the American Medical Association (largest organization representing physicians in the nation) announced that it "cannot support" the Republican bill to repeal the Affordable Care Act. It announced its opposition in a letter last Wednesday, one day after a slew of patient advocacy and health industry groups including the American Hospital Association announced they were against the House GOP bill — "While we agree that there are problems with the ACA that must be addressed, we cannot support the AHCA as drafted because of the expected decline in health insurance coverage and the potential harm it would cause to vulnerable patient populations," AMA chief executive James Madara said in the letter.

In the detailed letter, Madara raises objections to the key pillars of the Republican plan, including a rollback of the Affordable Care Act's Medicaid expansion. "Medicaid expansion has proven highly successful in providing coverage for lower income individuals," he said, making a point that a variety of public health researchers have.

Madara also pointed out that the Republican bill would reorient federal financial assistance for people who buy private coverage on their own. Under the Affordable Care Act, the federal government provides more money to people whose incomes are low or insurance costs are high — in order to establish a guarantee of coverage. Republicans would instead introduce a system of flat tax credits, varying only by age that would reduce subsidies — sometimes dramatically — for poor people and those with high insurance costs.

Republicans have suggested that their plan would improve access to health care, in part by stripping away regulations on insurance and thereby reducing premiums. But preliminary analyses of the GOP plan have suggested that it would cause millions to lose coverage and that the trade-off for lower premiums would be higher out-of-pocket costs — in short, what Madara was saying in his letter.

As NBC pointed out – The bill, experts said, falls far short of the goals President Donald Trump laid out: Affordable coverage for everyone; lower deductibles and health care costs; better care; and zero cuts to Medicaid. Instead, the bill is almost certain to reduce overall coverage, result in deductibles increasing, and will phase out Obamacare's Medicaid expansion. It goes on to describe the GOP's trick of conflating "health-care access" with coverage and robotically describing the plan as "*good health* *care*," in hopes that salesmanship can envelop the specifics in impenetrable fog as fraudulence.... ***And as I call it the Screwing of Americans by the House GOP which is my rant of the week....***

WEEK's READINGS

The Science of Flow Says Extreme Inequality Causes Economic Collapse

Circulation represents the lifeblood of all flow-systems, be they economies, ecosystems, or living organisms.

Inline image 1

I recently saw a photo of Bill Gates on the Internet with the caption '*the first trillion dollar man*,' as if this is something that we should ascribe to, instead of seeing it as something wrong with the system. Now I am not a hater of Mr. Gates or wealth but doing the math I quickly realized that simply dividing a trillion dollars equally would result in 1,000,000 millionaires or 10,000,000 families receiving $100,000. With this said, I have to believe that those given $100,000 at least half would buy cars, televisions and other appliances, and the million people who would become instant millionaires would result in housing boom like we have never seen. Whereas how many new cars and homes will Bill Gates buy for his family and friends, maybe a dozen? Please see the article below by Sally Go

According to a recent study by Oxfam International, in 2010 the top 388 richest people owned as much wealth as the poorest half of the world's population – a whopping 3.6 billion people. By 2014, this number was down to 85 people. Oxfam claims that, if this trend continues, by the end of 2016 the top 1% owned more wealth than everyone else in the world combined. At the same time, according to Oxfam, the extremely wealthy are also extremely efficient in dodging taxes, now hiding an estimated $7.6 trillion in offshore tax-havens. Why should we care about such gross economic inequality? After all, isn't it natural? The science of flow says: yes, some degree of inequality is natural, but extreme inequality violates two core principles of systemic health: circulation and balance.

Circulation represents the lifeblood of all flow-systems, be they economies, ecosystems, or living organisms. In living organisms, poor circulation of blood causes necrosis that can kill. In the biosphere, poor circulation of carbon, oxygen, nitrogen, etc. strangles life and would cause every living system, from bacteria to the biosphere, to collapse. Similarly, poor circulation of money, goods, resources, and services leads to economic necrosis – the dying off of large swaths of economic tissue that ultimately undermines the health of the economy as a whole.

Inline image 5

In flow systems, balance is not simply a nice way to be, but a set of complementary factors – such as big and little; efficiency and resilience; flexibility and constraint – whose optimal balance is critical to maintaining circulation across scales. For example, the familiar branching structure seen in lungs, trees, circulatory systems, river deltas, and banking systems (Fig. 1) connects a geometrically constant ratio of a few large, a few more medium-sized, and a great many small entities. This arrangement, which mathematicians call a fractal, is extremely common because it's particular balance of small, medium, and large helps optimize circulation across different levels of the whole. Just as too many large animals and too few small ones creates an unstable ecosystem, so financial systems with too many big banks and too few small ones tend towards poor circulation, poor health, and high instability.

In his documentary film, Inequality for All, Robert Reich uses virtuous cycles to clarify how robust circulation of money serves systemic health. In virtuous cycles, each step of money movement makes things better. For example, when wages go up, workers have more money to buy things, which should increase demand, expand the economy, stimulate hiring, and boost tax revenues. In theory, government will then spend more money on education which will increase worker skills, productivity and hopefully wages. This stimulates even more circulation, which starts the virtuous cycle over again. In flow terms, all of this represents robust constructive flow, the kind that develops human and network capital and enhances well-being for all.

Inline image 2

Of course, economies also sometimes exhibit vicious cycles, in which weaker circulation makes everything go downhill – i.e., falling wages, consumption, demand, hiring, tax revenues, government spending, etc. These are destructive flows, ones that erode system health.

Both vicious and virtuous cycles have occurred in various economies at various times and under various economic theories and policy pressures.

But, for the last 30 years, the global economy in general and the American economy in particular has witnessed a strange combination pattern in which prosperity is booming for CEOs and Wall Street speculators, while the rest of the economy – particularly workers, the middle class, and small businesses – have undergone a particularly vicious cycle. Productivity has grown massively, but wages have stagnated. Consumption has remained reasonably high because, in an effort to maintain their standard of living, working people have: 1) added hours, becoming two-income families, often with two and even three jobs per person; and 2) increased household debt. Inequality has skyrocketed because effective tax rates on the 1% have dropped (notwithstanding a partial reversal under Obama), while their income and profits have risen steeply.

We should care about this kind of inequality because history shows that too much concentration of wealth at the top, and too much stagnation everywhere else indicate an economy nearing collapse. For example, as Reich shows (Figure 1a & b), both the crashes of 1928 and 2007 followed on the heels of peaks in which the top 1% owned 25% of the country's total wealth.

Inline image 3

Fig. 3a Income Share of U.S. Top 1% (Reich, 2013) & 3b Reich notes that the two peaks look like a suspension bridge, with highs followed by precipitous drops.

What accounts for this strange mix of increasing concentration at the top and increasing malaise everywhere else? Putting aside the parallels to 1929 for a moment, most common explanations for today's situation include: the rise of technology which makes many jobs obsolete; and globalization which puts incredible pressures on companies to lower wages and outsource jobs to compete against low-wage workers around the world.

But, while technology and globalization are clearly creating transformative pressures, neither of these factors completely explains our current situation. Yes, technology makes many jobs obsolete, but it also creates many new jobs. Yet, where the German, South Korean and Norwegian governments invest in educating their workforce to fill those new jobs, the American government has been cutting back on education for decades.

A similar thought holds for globalization. Yes, high-volume industrialism – that is, head-to-head competition over price of mass-produced, uniform goods – leads to a race to the bottom; that's been known for a long time. But in The Work of Nations (2010), Robert Reich also points out that the companies that are flourishing through globalization and technology are ones pursuing what he calls high-value capitalism, the high-quality customization of goods and services that can't be duplicated by mass-produced uniformity at cheap places around the world.

So, while the impacts of globalization and technology are profound, the real explanation for inequality lies primarily with an economic belief that, intentionally or not, serves to concentrate wealth at the top by extracting it from everywhere else. This belief system is called variously neoliberalism, Reaganomics, the Chicago School, and trickle-down economics. It is easily recognized by its signature ideas: deregulation; privatization; cut taxes on the rich; roll back environmental protections; eliminate unions; and impose austerity on the public. The idea was that liberating market forces would cause a rising tide that lifted all boats, but the only boat that actually rose was that of the .01%. Meanwhile, instability has grown.

The impact this belief system has had on the American economy and its capacities can be seen in American education. Trickle-down theories are all about cutting taxes on the wealthy, which means less money for public education, more young people burdened with huge college debt, and fewer American workers who can fill the new high-tech jobs.

To be fair, this process is not just about greed. Most of the people who participate in this economic debacle do not realize its danger because they believed what they were told by the saints and sages of economics, and many are rewarded for following its principles. So, what really causes the kind of inequality that drives economies toward collapse? The basic answer from the science of flow is: economic necrosis. But, let me flesh out the story.

Institutional economists talk about two main types of economic strategies: extractive and solution-seeking. (Hopefully, these names are self-explanatory.) Most economies contain both. But, if the extractive forces become too powerful, they begin to use their power to rig the rules of the economic game to favor themselves. This creates what scientists call a positive feedback loop, one in which "the more you have, the more you get." Seen in many kinds of systems, this loop creates a powerful pull that sucks resources to the top, and drains it away from the rest of the system causing necrosis. For example, chemical runoff into the Gulf of Mexico accelerates algae growth. This creates an escalating, "the more you have, the more you get" process, in which massive algae growth sucks up all the oxygen in the surrounding area, killing all of the nearby sea life (fish, shrimp, etc.) and creating a large "dead zone."

Inline image 4

Screen Shot 2016-02-14 at 9.43.56 PM

Neoliberal economics set up a parallel situation by allowing the wealthy to use their money to extract ever more money from the overall economy. The uber-wealthy grow wealthier by:

- Paying for policy favors – big corporate bailouts and subsidies; lobbying; etc.

- Removing constraints on dangerous behavior – removing environmental protections; not prosecuting financial fraud offenders; ending Glass-Steagall, etc.

- Increasing the public's vulnerability – increasing monopolistic power by diminishing antitrust regulations; limiting the public's ability to sue big corporations; limiting Medicare's ability to negotiate for lower pharmaceutical rates; limiting bankruptcy for student loans, etc.

- Increasing their own intake – rising CEO salaries and escalating Wall Street gambling; and limiting their own outflows – externalizing costs, cutting worker wages and lowering their own taxes.

All of these processes help the already rich concentrate more, and circulate less. In flow terms, therefore, gross inequality indicates a system that has: 1) too much concentration and too little circulation; and 2) an imbalance of wealth and power that is likely to create ever more extraction, concentration, unaccountability, and abuse. This process accelerates until the underlying human network becomes exhausted and/or the ongoing necrosis reaches a point of collapse. When this point is reached, the society will have three choices: learn, regress, or collapse.

What then shall we do? Obviously, we need to improve our "solution seeking" behavior in realms from business and finance to politics and media. Much of this is already taking place. From socially-responsible business and alternative forms of ownership, to democratic reform groups, alternative media, and the new economy movement – reforms are arising on all sides.

But, the solutions we need are also often blocked by the forces we are trying to overcome, and impeded by the massive merry-go-round momentum of "business as usual." Today's reforms also lack power because they are taking place piecemeal, in a million separate spots with very little cross-group unity.

How do we overcome these obstacles? The science of flow offers not so much a specific strategy, as an empowering change of perspective. In essence, it provides a more effective way to think about the processes we see every day.

The dynamics explained above are very well known; they are basic physics, just like the law of gravity. Applying them to today's economic debates can be extremely helpful because the latter have devolved into ideological debates devoid of any scientific foundation.

We believe Regenerative Economics can provide a unifying framework capable of galvanizing a wide array of reform groups by clarifying the picture of what makes societies healthy. But, this framework will only serve if it is backed by accurate theory and effective measures and practice. This soundness is part of what Capital Institute and RARE are trying to develop.

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What Paul Ryan and the House Republicans Want You to Accept

C.B.O. Analysis: Republican Health Plan Will Save Money but Drive Up the Number of Uninsured

Inline image 1

The Republican health care plan being considered by Congress will significantly increase the number of uninsured people, but save the federal government hundreds of billions of dollars, according to an analysis by the Congressional Budget Office. Here are the key findings from the report.

The number of uninsured will grow by 24 million in 10 years.

While President Trump promised “***insurance for everybody***,” the C.B.O. projects that if the Republican plan took effect today, 14 million more people would be uninsured next year, and by 2026, the number of uninsured would be about double what it is today.

That means that in 10 years, the number of uninsured Americans would be closer to what it was before the Affordable Care Act, President Barack Obama’s signature health law, took effect.

Inline image 2

Several main changes under the Republicans’ proposal would cause fewer people to have insurance.

It would substantially cut funding for Medicaid, ($880 billion over the next decade) which covers low-income Americans, and reduce the value of tax credits that individuals use to buy health insurance, pricing many out of the market.

It would also repeal the individual mandate, which requires all Americans to obtain health insurance if they can afford it, or else face penalties.

The mandate, which many Republicans criticize, was created to keep insurance affordable for those who are older or sick.

Without the mandate, many healthy people are expected to drop coverage, driving up prices for those who need it most, and ultimately causing even more people to drop out of the individual market.

Defunding Planned Parenthood, the Republican plan to replace Obamacare would lead to 15 percent of low-income (1.250,000) and rural women losing access to any kind of family planning services, the Congressional Budget Office predicted.

Average premiums for people buying insurance on their own would be 15 to 20 percent higher in 2018 and 2019 than they would be under current law, the budget office said. But after that, premiums would be lower than projected under current law — around 10 percent lower by 2026, the budget office said.

The Republican proposal to replace the Affordable Care Act would strip away what advocates say is essential coverage for drug addiction treatment as the number of people dying from opiate overdoses is skyrocketing nationwide.

Beginning in 2020, the plan would eliminate an Affordable Care Act requirement that Medicaid cover basic mental-health and addiction services in states that expanded it, allowing them to decide whether to include those benefits in Medicaid plans.

To calculate how many people would be uninsured under the Republican plan, the C.B.O., a nonpartisan agency of economists and statisticians, also had to estimate what would happen if the Affordable Care Act were not repealed.

Inline image 3

The report concluded that after 10 years, the Republican plan would create 24 million additional uninsured people — the difference between the number of uninsured under the proposed plan and the number if the Affordable Care Act is not repealed.

The plan would reduce the federal deficit by $337 billion over 10 years.

The Republican plan would save the federal government $337 billion by 2026, with the largest savings coming from cuts to Medicaid spending as well as reduced spending on tax credits for middle-income insurance buyers.

Inline image 5

The savings would have been substantially larger, but Republicans would also eliminate about $600 billion in taxes imposed under the Affordable Care Act, including taxes on investment income, prescription drugs and indoor tanning.

14 million fewer people will be enrolled in Medicaid in 10 years.

The largest group of people to be affected by the Republican plan would be those with Medicaid coverage. Most of the declines would start in 2020, when the changes to the program would take effect. But here's what Trump said last year: "[redacted] not going to cut Social Security like every other Republican, and [redacted] not going to cut Medicare or Medicaid."

Inline image 6

Under the current health care law, 31 states and the District of Columbia expanded Medicaid to cover low-income Americans without children, a group that previously found it difficult to afford insurance.

Several states that expanded their Medicaid programs could reverse course if the Republican plan became law.

The Republican plan does not repeal the expansion but would reduce funding for enrollees who gained access to Medicaid under the Affordable Care Act.

The [redacted]. plan would also limit funding for all enrollees by giving states a fixed sum per enrollee, rather than making an open-ended commitment to provide funding based on need.

Republican leaders have long argued that fixing federal funding for Medicaid would ultimately produce significant savings in the federal budget, and the C.B.O. estimates that changes to Medicaid would decrease direct spending by $880 billion over 10 years.

Premiums will rise by 15 to 20 percent in the first couple of years, but decrease in 2020.

Republican lawmakers cite rising premiums as a main reason for repealing the Affordable Care Act.

The C.B.O. estimates that after an initial rise in average premiums, there would be an overall decrease beginning in 2020. By 2026, average premiums would be about 10 percent lower than under the current law.

But the change in premiums would be significantly different, depending on age, because the Republican plan calls for charging more for older Americans than allowed under the current law.

One of the biggest reasons premiums will go down is because insurance will become expensive for older people, causing them to leave the market, improving the risk pool.

Under the Republican plan, the premium for a typical low-income 64-year-old, after subsidies, would jump to $14,600 a year, from $1,700 a year, but rise slightly for a 40-year-old with the same income.

Inline image 8

While premiums have risen under the current law, it shielded many Americans from increases because a majority of those buying insurance through the marketplaces received tax subsidies from the federal government. The subsidies were on a sliding scale according to income, to help offset some of the costs for middle-income Americans.

The Republican plan, however, changes the way premium subsidies are calculated: they would be distributed by age, instead of income. That means that middle-income Americans earning just above the cutoff for Obamacare subsidies would get substantially more help paying for their health insurance.

Inline image 7

But experts say that tax credits for those earning more won't have a meaningful effect in reducing the number of uninsured because most high-earners are already insured anyway.

7 million fewer people will be covered by their employers.

About two million fewer people will be covered through work in 2020 under the Republican plan. By 2026, that number will be seven million, according to the C.B.O.

That's largely because fewer employers would offer coverage with the repeal of the employer mandate, which required large employers to offer affordable health insurance.

But the C.B.O. estimates that some of those people would be able to buy their own insurance in the individual market.

Mostly by -- Haeyoun Park, K. K. Rebecca Lal, Jugal K. Patel and Sarah Almukhtar – New York Times – March 13, 2017

If the Republicans really wanted to fulfill Trump's promise of insuring everybody — or, at least, preventing a big fall in insurance rates — they could have taken the five hundred and ninety-two billion dollars and used them to maintain the Medicaid expansion. Or to enlarge the new tax credits they want to offer for the purchase of individual insurance, which, in some cases, would be much smaller than the subsidies offered under Obamacare.

And I mean much smaller. In a table at the end of its report, the C.B.O. provided some "*illustrative examples*" of how different types of people might fare under the new system. Take a single sixty-four-year-old with an annual income of twenty-six thousand five hundred dollars. Under Obamacare, after receiving a generous federal subsidy, this person would pay seventeen hundred dollars in annual premiums. Under **Trumpcare**, or **Ryancare**, or whatever we want to call it, this person would pay fourteen thousand six hundred dollars. That's an increase of twelve thousand nine hundred dollars!

To be sure, the way the new system would be set up, not everybody would be a loser. For example, a single forty-year-old with an annual income of sixty-eight thousand two hundred dollars could end up saving more than four thousand dollars a year, according to the C.B.O.'s figures. But, in general, people would pay more, at least in the early years after the measure goes into effect.

In the first few years, as some healthy young people drop their insurance plans because they are no longer mandated to purchase them, premiums would go up fifteen or twenty per cent, the report says. After 2020, average premiums could start dropping, and by 2026 the C.B.O. projects they would be ten per cent lower than under the current law. But that would mainly be because insurers would be offering ***cheaper***, ***crappier*** plans to young people, and older people would be dropping insurance because they could no longer afford it. It will be interesting to see how Trump tries to sell that prospect to his supporters, many of whom are older and living on modest incomes.

The reality is that most Poor People and a majority of the Middle Class live paycheck-to-paycheck. As such subsidies are more helpful than tax credits, even if they are the same amount. More importantly, by kicking the can down the road to the states – will either result in higher state taxes or less healthcare. But let's not be fooled here because this Republican replacement proposal is designed to eliminate any type of healthcare assistance. Because if it was up to the same House Republicans, they would eliminate Social Security, Medicaid and Medicare as well. So for my Trump voters, you deserve the leadership that you voted for and the legislation that they enact. The shame is that rest of us have to suffer as well.

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More Seniors Than Ever Are Combining Brain-Affecting Drugs

In rural areas, the rate has tripled.

Inline image 1

The number of Americans over the age of 65 who take at least three prescribed psychotropic drugs — a category that includes opioids, antidepressants, antipsychotics and tranquilizers — doubled over a recent nine-year period, according to new research from the University of Michigan. What's more, the rate tripled among seniors in rural America.

"The rise we saw in these data may reflect the increased willingness of seniors to seek help and accept medication for mental health conditions," Dr. Donovan Maust, the study's lead author and a geriatric psychiatrist at Michigan Medicine, said in a release. "But it's also concerning because of the risks of combining these medications."

For people with certain problems, like chronic pain or sleeplessness, these drugs are often necessary. But regularly taking a cocktail of several medications can be dangerous. There have been warnings, including from the Food and Drug Administration, about the risks of combining pain medications, anti-depressants and sleeping aids. Still, the number of seniors who say they do combine these drugs is on the rise. Even on their own, many of these drugs affect the central nervous system and pose special risks to older adults who could fall or experience problems with driving, memory and thinking.

Drugs are being prescribed without a clear diagnosis

The team from the University of Michigan and the VA Ann Arbor Healthcare System analyzed data from a sample of doctors' offices between 2004 and 2013. In 2004, only 0.6 percent of doctor visits by people over the age of 65 involved three or more CNS-affecting drugs; the number jumped to 1.4 percent in 2013. If that percentage were applied to the entire U.S. post-65 population, it would mean 3.68 million doctor visits a year involving seniors taking three or more CNS drugs, up from about 1.5 million visits in 2004, according to a press release on the study.

Perhaps even more worrisome, almost half of seniors taking these drug combinations had not been formally diagnosed with a mental health condition, a pain condition or insomnia — the three issues these medications are most often prescribed for. Patient-reported complaints appear to be enough to get these prescriptions. "One of the big concerns to me is the amount of prescribing that occurs without a clear diagnosis," Maust told The Huffington Post in an email.

"These patients don't have the condition for which the medication was approved, but still suffer the side effects regardless," he went on. "For example, if you are down (but don't actually have Major Depression) and start an antidepressant, there is no evidence that the antidepressant will help your mood, but you could still experience nausea."

It's possible that a confluence of factors has led to the increase in prescriptions. On the bright side, the stigma once attached to mental illness has decreased. "People are more open to using prescription medication for mental illness," Maust said. "If people are more open to using psychotropic medication in general, then it's not surprising people might end up on multiple medications."

Rural America suffers the most

The especially high increase in drug combinations among people in rural areas may be partially due to lack of access to specialty care, Maust said — meaning primary care doctors "resort to prescribing a lot since they don't have other resources to offer."

The country's rural communities have fewer specialists, so medication tends to take the place of care. "Older adults in general are less likely [than younger adults] to see psychiatrists and access to psychiatrists is especially poor in rural areas," Maust said, citing research that appeared in the journal Health Affairs last year.

Chronic pain in rural areas has historically been a larger problem than in urban communities. Rural residents report greater frequency and intensity of pain, and experience more pain-related disability and depression, than people with pain who live in urban areas. The disparities in health care between rural and urban areas are widely recognized, and people in rural areas often experience difficulties related to availability, accessibility and affordability of health services. Meanwhile, painkiller prescriptions are up across the board, which some argue is a result of the U.S. health care system beginning to treat pain as the "fifth vital sign."

What you can do about it

It would make sense for everyone — especially older adults — to discuss with their doctors each medication they've been prescribed, with an eye toward identifying drugs that could be reduced or stopped, Maust said. Older adults are not immune to the dangers of abuse and addiction, he noted. For older people taking psychiatric drugs, there’s a case to be made that less is sometimes more.

Ann Brenoff – Huffington Post – February 15, 2017

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What Nutritionists Eat To Boost Their Mood

Even wellness experts get the blahs. But instead of ice cream, they turn to healthy foods; and — surprise! — they really work.

Inline image 1

When it comes to autopilot dinners, pasta with tomato sauce and a salad tops the list. But it isn't necessarily the healthiest meal -- that is, unless you make it Kristin Kirkpatrick's way. The wellness manager at Cleveland Clinic Wellness Institute is a fan of bean-based pastas, which are often made solely with black beans. They're higher in protein and fiber, and lower in carbs, than traditional pasta. Kirkpatrick tosses the noodles with tomato sauce or garlic-infused olive oil. For salad, she uses prewashed greens, such as kale, that are already cleaned and chopped, mixes in nuts or hemp seeds and dresses the greens with high-quality oil and vinegar.

The Greens That Beat The Blues

Inline image 2

Does a cookie or a bag of chips really make a long, frustrating day better? Not exactly — but food can lift your spirits. That's because the act of eating, in general, releases a hormone called oxytocin, which triggers feelings of pleasure, explains Torey Armul, a registered dietitian and spokesperson for the Academy of Nutrition and Dietetics. Yet, since relying on food as an emotional pick-me-up can lead to weight gain and chronic emotional eating, Armul usually reaches for one of the specific foods that's scientifically linked to improved mood. One of her go-tos: any food that's rich in folate, such as leafy greens, including spinach and kale. Consuming folate has been shown to raise levels of serotonin, a neurotransmitter that plays a major role in regulating mood. In fact, many antidepressants target serotonin production.

How she eats it: Armul adds spinach to a surprising range of dishes, blending a cup of it in smoothies (she says the spinach taste is overpowered by the sweet flavor of fruit), shredding it for taco and sandwich toppings and stirring it into eggs (when making omelets), pasta dishes and soups.

The Feel-Good Fish

Inline image 4

When Lori Zanini, a nutritionist in Manhattan Beach, Calif., is glum, she tries to eat cold-water fatty fish, such as salmon, sardines, mackerel, herring and albacore tuna. The fish's omega-3 fats aren't just great for your cardiovascular health; they're also linked to enhanced mood and brain function. Some studies have even found that mild-to-moderate depression may be relieved with fish-oil supplements, which are high in omega-3s.

How she eats it: There are tons of ways to prepare fish, but Zanini keeps it simple, usually just baking it, or marinating and grilling it. We love this easy roasted salmon with honey-dijon glaze. Or, try these salmon burgers, which are tucked into pita pockets.

A "*Junk Food*" That's Actually Great For You

Inline image 5

Beans may not instantly convey "[redacted] *walking on sunshine!*" but Cleveland-area nutritionist Kristin Kirkpatrick swears they can do wonders for her spirit. Here's why: their fiber and protein keep her satisfied for hours and prevent a dramatic drop in blood sugar — which is a surefire mood downer.

How she eats it: Kirkpatrick makes edamame hummus, which she says is so thick and rich-tasting, she feels like she's eating bad-for-you comfort food, when really it's one of the healthiest snacks you can indulge in. She likes to scoop up the dip with high-protein almond crackers.

Carbs — Really!

Inline image 6

There may be a scientific reason we crave starchy foods when we're feeling low, Kristen Gradney, director of nutrition and metabolic services at Our Lady of the Lake Regional Medical Center, points out. One hypothesis suggests carbohydrates can help your brain produce serotonin, which, as we noted earlier, regulates moods. Complex carbs, such as whole grains and starchy vegetables, take longer to digest, making them a sort of *"time-release"* happy pill.

How she eats it: Stick to whole grain pastas and breads, says Gradney; they'll stay with you longer. She also likes sweet potatoes as a picker-upper; there are so many healthy ways to eat them.

Lynn Andriani – [redacted] – 02/13/2017

THIS WEEK's QUOTES

From the Guy who said Never squat with your spurs on!

Inline image 1

Will Rogers, who died in a 1935 plane crash, was one of the greatest political sages this country has ever known.

Some of his sayings:

1. Never slap a man who's chewing tobacco.
2. Never kick a cow chip on a hot day.
3. There are two theories to arguing with a woman.... *Neither works*.
4. Never miss a good chance to shut up.
5. Always drink upstream from the herd.
6. If you find yourself in a hole, stop digging.
7. The quickest way to double your money is to fold it and put it back into your pocket.
8. There are three kinds of men: The ones that learn by reading. The few who learn by observation. The rest of them have to pee on the electric fence and find out for themselves.
9. Good judgment comes from experience, and a lot of that comes from bad judgment.

10. If you're ridin' ahead of the herd, take a look back every now and then to make sure it's still there.

11. Lettin' the cat outta the bag is a whole lot [redacted] puttin' it back.

12. After eating an entire bull, a mountain lion felt so good he started roaring. He kept it up until a hunter came along and shot him.

The moral: When you're full of bull, keep your mouth shut.

THIS IS BRILLIANT

The Poetry of Love and Lost

Inline image 1

Web Link: [redacted]

Hug someone and enjoy….

In Case of an Emergency

Here is How to Get Out of Quicksand

Inline image 1

Web Link: [redacted]

To be honest I haven't tried this, so don't blame me if it doesn't work...

BEST VIDEO OF THE WEEK

Only in New York

Inline image 1

Web Link: [redacted]

Street musician singing Whitney Houston song "*I will always love you*" to a child with Down syndrome.

Beyond Wonderful….. Enjoy……

THIS WEEK's MUSIC

Coldplay

Inline image 1

This week you are invited to enjoy the music of the mega British rock band **Coldplay** which formed in 1996 by lead vocalist and keyboardist **Chris Martin** and lead guitarist **Jonny Buckland** at University College London (UCL). After they formed under the name Pectoralz, **Guy Berryman** joined the group as bassist and they changed their name to Starfish. **Will Champion** joined as drummer and backing vocalist, completing the performing line-up. Creative Director ***Phil Harvey*** is often referred to *as the official fifth member by the band.* The band renamed themselves "**Coldplay**" in 1998, before recording and releasing three EPs: *Safety* in 1998, *Brothers & Sisters* as a single in 1999, and The Blue Room in the same year. *The Blue Room* was their first release on a major label, after signing to Parlophone.

They achieved worldwide fame with the release of the single "*Yellow*" in 2000. This was followed by their debut album *Parachutes* released the same year, which was nominated for the **Mercury Prize**. The band's second album, A Rush of Blood to the Head (2002), was released to critical acclaim and won multiple awards, including ***NME's Album of the Yea***r. Their next release, *X&Y,* the best-selling album worldwide in 2005, was met with mostly positive reviews upon its release, though some critics felt that it was inferior to its predecessor. The band's fourth studio album, *Viva la Vida* or *Death and All His Friends* (2008), was produced by Brian Eno and released again to largely positive reviews, earning several **Grammy Award** nominations and wins at the **51st Grammy Awards**. On 24 October 2011, they released their fifth studio album, *Mylo Xyloto,* which received positive reviews, topped the charts in over 34 countries, and was the UK's best-selling rock album of 2011. On 16 May 2014, they released their sixth album, *Ghost Stories,* which received mixed to positive reviews and topped the **iTunes Store** albums charts in over 100 countries. On 4 December 2015, the band released their seventh album, *A Head Full of Dreams,* which reached the top two in most major markets, but received generally mixed reviews.

The band has won 62 awards from 209 nominations throughout their career, including nine **Brit Awards** — winning ***Best British Group*** four times—five **MTV Video Music Awards** and seven **Grammy Awards** from 31 nominations. Coldplay have sold more than 80 million records worldwide, making them one of the world's best-selling music artists. In December 2009, Rolling

Stone readers voted the group the fourth-best artist of the 2000s. Coldplay have been an active supporter of various social and political causes, such as ***Oxfam's Make Trade Fair*** campaign and ***Amnesty International***. The group have also performed at various charity projects such as ***Band Aid 20, Live 8, Sound Relief, Hope for Haiti Now: A Global Benefit for Earthquake Relief, The Secret Policeman's Ball, Sport Relief*** and ***the UK's Teenage Cancer Trust***.

On 22 February 2017, the band released a long awaited and teased collaboration track with EDM duo The Chainsmokers called "*Something Just Like This*". The song is set to be included into The Chainsmokers' new album *Memories...Do Not Open*. Together, they debuted this song live at the 2017 **Brit Awards** where the band was nominated for 2 awards. On 2 March 2017, Chris Martin's birthday, the band announced the *Kaleidoscope EP* release date for June 2, 2017, and released a track from the EP, "Hypnotised". The EP will include both "*Hypnotised*" and "*Something Just Like This*" as well as 3 new songs.

Much like as with one of their major heroes" the Irish band U2's Bono, Chris Martin is not only their front-man, he is also the band's alter-ego with once proclaiming that the band's music as "*limestone rock*" in comparison to "*hard rock*". While others have called the band's music "*meditative*" and "*blue romantic*"; as it "[reflects] on their emotions" and Martin "endlessly examine[s] his feelings". And much like U2 and Bono, Coldplay and Martin have donated much of their time, support and money to philanthropic causes. And during the early years, Coldplay became widely known in the media for giving 10 per cent of the band's profits to charity, which they continue to do. Bassist Guy Berryman said, "You can make people aware of issues. It isn't very much effort for us at all, but if it can help people, then we want to do it." The band also asks that any gifts intended for them are donated to charity, according to a response on the FAQ section of Coldplay's website.

As one of the post-Britpop bands by the 1990s the EPs released by the band had characteristics of dream pop, setting them apart from later studio albums. The tone of the band's first studio album *Parachutes*, which saw them emerge as one of the most prominent modern bands in British popular culture, was described as melodic pop with "distorted guitar riffs and swishing percussion" but also being "exquisitely dark and artistically abrasive". Such alternative rock style has been compared to bands like U2, Oasis, Radiohead and Travis. The band acknowledges the Scottish alternative rock band, Travis, as a major influence on their earlier material.

In their second studio album A Rush of Blood to the Head, the band drew inspiration from artists like Echo & the Bunnymen, Kate Bush, George Harrison and Muse. The songs in it were considered to contain "lush melodies and a heartbreak" and that they had a "*newfound confidence*." The music on their third release *X&Y* has been considered to be "ruminations on Martin's doubts, fears, hopes, and loves." It was particularly influenced by the artists Johnny Cash and Kraftwerk.

In *Viva la Vida* or *Death and All His Friends*, the group's style was moving towards art rock, being influenced by the bands Blur, Arcade Fire and My Bloody Valentine. The band experimented with different instruments including orchestras, honky-tonk pianos and further so. *Mylo Xyloto* carries the concept album format from the love and war-induced *Viva la Vida*. It also expands the spectrum by including electronic & acoustic elements, featuring upbeat tones for the first time and predominantly being a pop rock album, in stark contrast to the band's previous works. Lyrical influences were taken from graffiti and the German resistance group White Rose.

Regarding the band's wide international success, Parlophone's president Miles Leonard has stated that one of Coldplay's "secrets" is that they have never sounded like a parochial UK artist, saying: "*Some bands are very proud to be British, but sometimes come across as being very 'British'. Coldplay never aspire to that; on one hand they sound British but on the other they sound like a huge global artist.*" In 2011 Coldplay were hailed as 'rock statesmen'. With this again you are invited to enjoy the music of one of best British bands of this new millennium.... ***One of the current elder statesmen in British Rock today..... Coldplay.....***

Coldplay – ***Viva la Vida*** -- https://youtu.be/g6wjeJ7X8kk

Coldplay – ***Paradise*** -- https://youtu.be/uKPzHTd5UBA

Coldplay – ***Yellow*** -- https://youtu.be/5quwPMQ3-ok

Coldplay w/James Corden – ***Nothing Compares 2 U*** -- https://youtu.be/mak_Cu9Wl6w

Coldplay – ***Adventure of a Lifetime*** -- https://youtu.be/aDRdjKEHIVk

Coldplay – ***Up&Up*** -- https://youtu.be/C9KG3uTYId8

Coldplay ft. Alicia Keys – ***Clocks*** -- https://youtu.be/xwUhAqCXAH4

Coldplay & Richard Ashcroft – **Bittersweet Symphony** -- https://youtu.be/LG1m2VoyAyQ

Coldplay – ***Hymn For The Weekend*** -- https://youtu.be/M0C53GeJexc

Coldplay – ***Fix You*** -- https://youtu.be/6HjZPvkmrNM

Coldplay – ***The Scientist*** -- https://youtu.be/rLm_aSP369M

Coldplay – ***Every Teardrop is a Waterfall*** -- https://youtu.be/JGLwhTQsxUw

Coldplay – ***Violet Hill*** -- https://youtu.be/hXFWiwU09aI

Coldplay – ***Lost*** -- https://youtu.be/2-RjMRP5IbI

Coldplay – ***God Put A Smile Upon Your Face*** -- https://youtu.be/qhIVgSoJVRc

Coldplay – ***Charlie Brown*** -- https://youtu.be/zTFBJgnNgU4

Coldplay – ***Life In Technicolor ii*** -- https://youtu.be/fXSovfzyx28

Coldplay – **Lovers In Japan** -- https://youtu.be/E_exesnCA5Y

Coldplay ft. Rihanna – ***Princess of China*** -- https://youtu.be/OyEWJdeycD4

Coldplay – **Super Bowl Halftime Show 2016** -- https://youtu.be/v7kwGlc1L9c

BONUS

Chris Martin – ***A Different Corner*** (tribute to George Michael) --
[redacted]

I hope that you enjoyed this week's offerings and wish you and yours a great week.....

Sincerely,
Greg Brown

--
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