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**Subject:** Greg Brown's Weekend Reading and Other Things.. 10/11/2015B

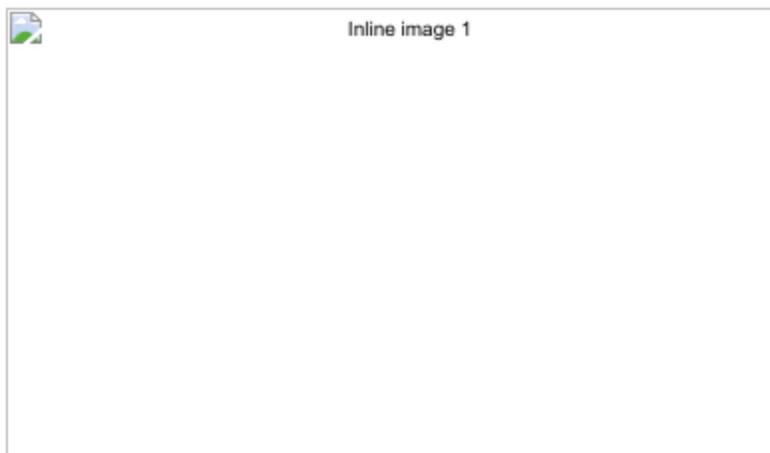
**Date:** Sun, 11 Oct 2015 08:29:32 +0000

**Attachments:** A\_crisis\_in\_student\_loans\_Brookings\_Institute\_Fall\_2015.docx;  
Review\_Trevor\_Noah\_Keeps\_'Daily\_Show'\_DNA\_in\_Debut\_NYT\_Sept.\_29.\_2015.docx;  
Nothing\_We\_Can\_Do'\_and\_Other\_Lies\_About\_Gun\_Violence\_Jim\_Wallis\_Huff\_Post\_10.09.15.docx

**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; image(31).png

**DEAR FRIEND.....**

## The Crisis of our Student *Out-of-Control* Debt



Student borrowing has soared in the past several years provoking all lot of hair and ringing and even talk of a crisis. Outstanding student loan balances in the United States total some \$1.2 trillion—a figure that’s quadrupled in the past 12 years. From 2000 to 2011, the default rate on student loans doubled. In 2000, just one of the top 25 schools whose students owed the most federal debt was a for-profit institution. In 2014, that number rose to 13. Borrowers from those schools alone owed about \$109 billion, which amounts to almost 10% of all federal student loans. New data on 4 million borrowers has shed some light on who is doing this borrowing and which borrowers are failing to make their loan repayments. The bottom line, the crisis, and there is one is not concentrated on borrower who went to four-year colleges.



Inline image 2

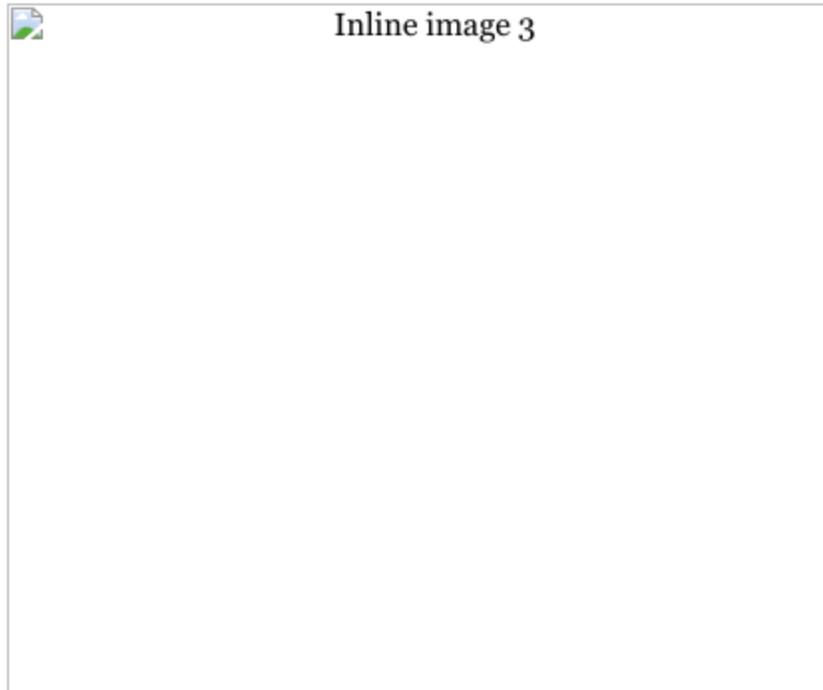
In ***“A Crisis in Student Loans? How Changes in the Characteristics of Borrowers and the Institutions they Attend Contributed to Rising Loan Defaults,”*** Adam Looney of the U.S. Department of the Treasury and Stanford’s Constantine Yannelis examine the rise in student loan delinquency and default, drawing on newly available U.S. Department of Education administrative data on federal student borrowing linked to earnings records derived from tax records. The sample includes 4 percent of all federal student borrowers since 1970 — about 46 million annual updates on 4 million borrowers derived from hundreds of millions of individual records — and provides information on the characteristics of students, the institutions they attended, how much they borrowed, and how they fared after entering the job market.

Web Link of full report: [http://www.brookings.edu/~media/projects/bpea/fall-2015\\_embargoed/conferencedraft\\_looneyannelis\\_studentloandefaults.pdf](http://www.brookings.edu/~media/projects/bpea/fall-2015_embargoed/conferencedraft_looneyannelis_studentloandefaults.pdf)

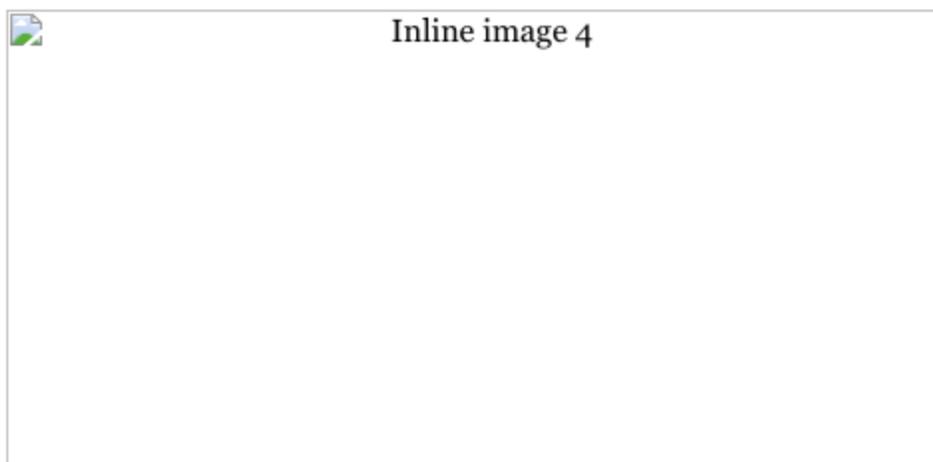
Increased enrollment in for-profit schools and increased borrowing rates among community college students account for much of the recent doubling in default rates, with changes in the type of schools attended, debt burdens, and labor market outcomes of non-traditional borrowers explaining the change, Looney and Yannelis find. *“[These students] borrowed substantial amounts to attend institutions with low completion rates and, after enrollment, experienced poor labor market outcomes that made their debt burdens difficult to sustain”* they write. More than 25 percent of them leaving school during or soon after the recession would default on their loans within three years.

Researchers sought to find out what’s behind the rising default rates. By studying newly available Department of Education administrative data on federal loan borrowing, they determined that the

upsurge is due to a shift in where students are studying, with for-profit schools and community colleges as the key culprits. By 2011, almost half of all borrowers who were leaving school and starting to repay loans were from for-profit and two-year institutions and they accounted for 70% of student loan defaults. *“Most of the increase in default is associated with the rise in the number of borrowers at for-profit schools and, to a lesser extent, two-year institutions and certain other non-selective institutions, whose students historically composed only a small share of borrowers,”* the study says.



Let's start by looking at who has been borrowing. A bulk of the increased borrowing is by students who went to for-profit and community colleges. A big change from the past. And which students are most likely to default the very same students, the ones who went to for-profit schools and community colleges. 21% of students who went to for-profit schools and community colleges defaulted within two years. But only 8% of students at four-year colleges and 2% and 2% at graduate schools.



The report says that students who borrowed to attend for-profit schools selected institutions with sub-par completion rates where graduates met poor labor market outcomes. For instance, the median borrower for a for-profit institution who left school in 2011 and found employment in 2013 earned about \$20,900 — but over one in five were not working. In that same time frame, the median loan balances of for-profit borrowers jumped almost 40%, from \$7,500 to \$10,500, thanks to greater financial aid eligibility and need, higher loan limits, cuts to state aid, and increased tuition costs. *“[The] type of institution students attend matters; default rates have remained low for borrowers at*

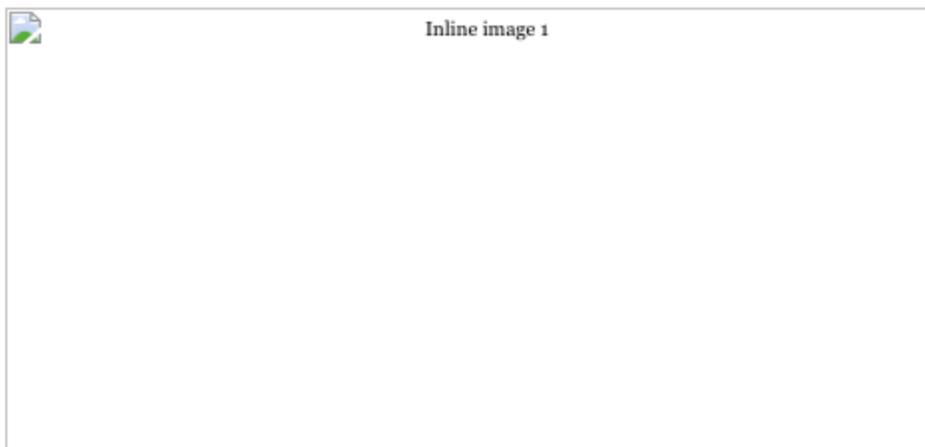
*most four-year public and private non-profit institutions, despite the severe recession and relatively high loan balances,” the study says.*

Why is this happening? Well for one thing, borrowers who want to for-profit schools and community colleges in the job fair poorly in the job market. Borrowers from for-profit schools and community colleges tended to borrow less. But they also tended to come from lower income families, were less likely to complete their programs and fair much worse in the job market during the great recession recovery and the ensuing slow recovery. The good news is that through education there are millions of Americans trying to better themselves and we should do everything possible to encourage this trend. President Obama’s recent proposal to provide two years of free education at community colleges would go a long way to stem this shackle of debt that many Americans are incurring trying to better themselves. Hopefully this noble scheme won’t end up as a casualty of partisan gridlock in Washington.

Now the future may not resemble the past. Although there are still a large amount of advertising by Phoenix, DeVry, Capella, Kaplan, Grand Canyon, ITT Tech and many more for-profit schools with promises of scholarships and easy financing, with increased government scrutiny hopefully this predatory borrowing and default trends are not likely to continue. Secondly, the improving economy means more people are going to work rather than school. Between 2010 and 2014 the number of new borrowers at for-profit schools fell by 44% and the number of new borrowers at community colleges by 19%. Fewer borrowers at these schools and a better job market hopefully means fewer defaults.....  
*Eventually.*

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## The Gun Debate Continues



I received a lot of response from my piece last week on **Gun Violence** with the most vocal opposition coming from gun right advocates. But the reality is that according to **Mass Shooter Tracker Data**, which defines a mass shooting as an incident where four or more people are shot, there now have been 294 mass shootings this year alone; nearly 1,000 since the database was created in the wake of the Sandy Hook shooting in December of 2012. That's more than one a day. The U.S. has a gun homicide rate nearly **four times higher than** Switzerland's, **six times** Canada's, **16 times** Germany's, **21**

**times** Australia's, and **49 times the rate** in France. But the high profile shootings haven't shifted views on gun control. Though 87% of Americans favor expanded background checks, last year for the first time in more than two decades, it's a higher percentage of Americans, 52%, who said it was more important to protect the right of Americans to own guns than to control gun ownership.

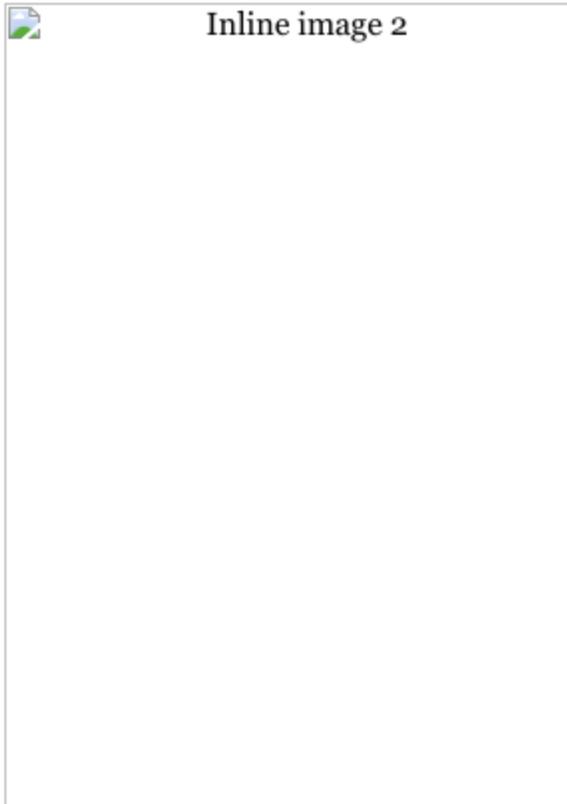
Today there is an average of 92 gun deaths happen every day in America. As a result, since 1970, more Americans have died from guns than died in all U.S. wars going back to the American Revolution. That's about 1.4 million war deaths since 1775, compared to about 1.45 million gun deaths since 1970 (including murders, accidents, and suicides--which comprise about 60 percent of US gun deaths). Even worse, in America, more preschoolers (defined as newborns through age 4) are shot dead each year (**82 in 2013**) than police officers are in the line of duty (**27 in 2013**). In a recent poll this year, it found that *"majorities even of gun-owners favor universal background checks; tighter regulation of gun dealers; safe storage requirements in homes; and a 10-year prohibition on possessing guns for anyone convicted of domestic violence, assault or similar offenses."*

The gun right advocates suggest that if the college had not been a gun free zone and other people had brought guns to the campus there somehow would have been less carnage. What they forget was that the shooter purchase his guns legally and if there had been two of him running around the campus there would definitely have been more carnage. But seriously do we really want our schools, hospitals, movie theaters and shopping malls to become OK Corals, where any disagreement might trigger a shootout? I don't. Haven't you heard the term "going postal"? Imagine how many workplace deaths would there be if everyone came to work armed with a gun -- and by the way how would the police know who is the initial shooter if there are multiple shooters when they arrive?

As President Obama pointed out gun violence has become routine and there is a sense of apathy that nothing can be done to stem it or should be done. But 153,000 people have died from gunshots since 9/11. And counting 9/11, up to 214,000. While just over 3,000 people have died from terrorist attack, yet we have spent hundreds of billions of dollars to fight terrorism, made people take off their shoes before getting on a commercial airline flight and you can't even bring a Swiss Army knife on a plane, let alone a gun. Yet gun right advocates claim that nothing can or should be done often pointing to Chicago and Baltimore where there are strict gun laws and high gun violence.

As Rich Lowery point out last Sunday on **NBC's Meet The Press** -- "...It is a core responsibility of the government to protect us from foreign enemies. The reason the gun debate is going nowhere and is so sterile is because anything you do at the margins is not going to stop these kind of mass shootings, and anything that you would do that potentially would be much more sweeping is going to run afoul of a fundamental constitutional right to bear arms."

But the reality is that as Chuck Todd also pointed out that in all 50 states, you have get a license or a permit to drive a car; 13 states for a gun. All 50 states require some various forms of testing to drive a car; six states require to get a gun permit. And of course, for the car, you register regularly, sometimes on a yearly basis, sometimes bi-yearly; only six states require that. Is that unfair? As Rich pointed out, the Constitution, there is no right to drive a car in the Constitution. Except that the Second Amendment of the United States Constitution reads: *"A well regulated Militia, being necessary to the security of a free State, the right of the people to keep and bear Arms, shall not be infringed."* It doesn't say that any unregulated individual has a right to keep a gun.



Such language has created considerable debate regarding the Amendment's intended scope. On the one hand, some believe that the Amendment's phrase "*the right of the people to keep and bear Arms*" creates an individual constitutional right for citizens of the United States. Under this "*individual right theory*," the United States Constitution restricts legislative bodies from prohibiting firearm possession, or at the very least, the Amendment renders prohibitory and restrictive regulation presumptively unconstitutional. On the other hand, some scholars point to the prefatory language "a well regulated Militia" to argue that the Framers intended only to restrict Congress from legislating away a state's right to self-defense. Scholars have come to call this theory "*the collective rights theory*." A collective rights theory of the Second Amendment asserts that citizens do not have an individual right to possess guns and that local, state, and federal legislative bodies therefore possess the authority to regulate firearms without implicating a constitutional right.

In 1939 the U.S. Supreme Court considered the matter in *United States v. Miller*. 307 U.S. 174. The Court adopted a collective rights approach in this case, determining that Congress could regulate a sawed-off shotgun that had moved in interstate commerce under the National Firearms Act of 1934 because the evidence did not suggest that the shotgun "*has some reasonable relationship to the preservation or efficiency of a well regulated militia . . .*" The Court then explained that the Framers included the Second Amendment to ensure the effectiveness of the military.

This precedent stood for nearly 70 years when under pressure of the NRA and its supporters, in 2008 the U.S. Supreme Court revisited the issue in the case of *District of Columbia v. Heller* (07-290). The plaintiff in *Heller* challenged the constitutionality of the Washington [REDACTED] handgun ban, a statute that had stood for 32 years. Many considered the statute the most stringent in the nation. In a 5-4 decision, the Court, meticulously detailing the history and tradition of the Second Amendment at the time of the Constitutional Convention, proclaimed that the Second Amendment established an individual right for U.S. citizens to possess firearms and struck down the [REDACTED] handgun ban as violative of that right.

The majority carved out Miller as an exception to the general rule that Americans may possess firearms, claiming that law-abiding citizens cannot use sawed-off shotguns for any law-abiding purpose. Similarly, the Court in its dicta found regulations of similar weaponry that cannot be used for law-abiding purposes as laws that would not implicate the Second Amendment. Further, the Court suggested that the United States Constitution would not disallow regulations prohibiting criminals and the mentally ill from firearm possession. Yet we can't get Congress to pass stringent background checks that might deny access to border-line schizophrenics and hotheads.

As Ruth Marcus echoed Lowery – "... there is a cruel paradox here which is that the measures that would be most effective are also the most politically unimaginable and the most probably unconstitutional. But I think, Rich, you really misstate the total role of government. It's not simply to protect us from foreign enemies, it's to make sure that we have a safe and livable environment. And to quote Jeb Bush, Too much stuff is happening on guns."

As E.J. Dionne wrote in an op-ed this week in **The Washington Post** – No law will ever solve every problem or create heaven on Earth. But it is a straight-out lie to assert that stronger gun laws make no difference. Here is the conclusion of a study released in August by **National Journal**: "*The states that impose the most restrictions on gun users also have the lowest rates of gun-related deaths, while states with fewer regulations typically have a much higher death rate from guns.*" State laws could be even more effective if they were matched by federal laws that made it harder for guns to get into the wrong hands. Politicians who go on about American greatness should be ashamed of saying that the United States is the one and only nation that can't act effectively to solve a problem every other free and democratic country has contained.

Conservatives might usefully listen to former Australian Prime Minister John Howard, who has noted that he led "*a center-right coalition*" whose parties represented "*virtually every nonurban electoral district in the country.*" In other words, his party is a lot like our Republicans. After a psychologically disturbed man killed 35 people in Tasmania, Howard championed state bans on the ownership, possession and sale of all automatic and semiautomatic weapons by Australia's states, along with a federal ban on their importation. He also sponsored a gun buyback scheme that got almost 700,000 guns – the statistical equivalent of 40 million in the United States – off the streets and destroyed. "*Few Australians would deny that their country is safer today as a consequence of gun control,*" Howard wrote in the **New York Times** shortly after the Newtown killings.

As for Republican Conservatives favorite president, history shows that Ronald Reagan's track record on guns was a winding road. Yes, he was a strong gun rights supporter who signed legislation easing an earlier gun law. But he also supported legislation for background checks and a waiting period for potential gun owners, as well as supporting an assault-weapons ban and even joined two other former presidents in a letter to a major newspaper urging congressional approval of a ban.

"I'm a member of the NRA. And my position on the right to bear arms is well known. But I support the Brady bill and I urge the Congress to enact it without delay. It's just plain common sense that there be a waiting period [7 days] to allow local law enforcement officials to conduct background checks on those who wish to buy a handgun."

Ronald Reagan in a speech in 1991

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We need a sense of urgency about what to do with these angry, misfit malcontents who we are inspired gun culture and follow the news about mass shootings -- especially when we know that mass shootings tend to happen in clusters and are often telegraph and intention to commit this violence advertised. We have to start figuring out some solutions to keep us safe, and being forced to take off our shoes and be subjected to random pat-downs and requiring that children be vaccinated before being allowed to attend public schools, is no more of an infringement than requiring background checks, training and a license to own a gun. Finally, the idea of bringing more guns into play, is like pouring gasoline on a fire, because if you don't feel that 30,000 gun deaths of which two-thirds are suicides and a majority of people killed know their killers means that it is a flawed solution -- then don't complain when it is your family member or friend who is a victim of gun violence.

I agree with Senator Marco Rubio and other gun rights supporters who point out that the current gun control legislation being proposed most likely would not have prevented the latest Oregon mass shooting, as such the obvious answer is to do more not less, make gun laws more stringent so that they can be effective in reducing gun deaths. Anything less is an abdication of our civic duty and a blight on our cherish democracy. Once more it is unacceptable to say that there is nothing we can do to reduce the growing number of mass shootings in America -- except get more people to have guns. Unbelievably, that's what conservative spokespersons and Republican presidential candidates said after the latest college massacre in Oregon which killed 10 and wounded 7 others.

As for those gun rights supporters who still advocate bringing more guns onto college campuses -- well two days ago, 18-year old freshman Steven Jones shot four male students, killing one and injuring three others, after an altercation in a parking lot on the Northern Arizona University's Flagstaff campus. On the same day there was a shooting on the campus of Texas Southern with one student killed and a second injured. In August two people were shot on the campus, with one fatality. By the way in June, Texas governor Greg Abbott signed into law a bill that allows gun owners to carry concealed handguns on college campuses. We have to ask how many more times do we have to read, "*We are shocked and deeply saddened by this incident. Our thoughts are with the victims and their families, and our entire Lumberjack family,*" (as said by NAU President Rita Cheng in a statement), before even these Neanderthals finally figure out that the availability of more guns leads to more gun assaults and homicides.

If this wasn't enough, this week a 8-year-old girl was shot dead allegedly by her 11-year-old neighbor after she wouldn't let him see her puppy. We can observed how in other countries without as many guns, fights between children don't end in such tragedies. The same applies to students who argue over bets or basketball games or school rivalries or whatever silly thing sparked Friday's early morning confrontation in Flagstaff. We're all for better mental-health treatment, peer counseling and programs to discourage the misuse of alcohol. But the most obvious way to reduce gun violence is not to have so many guns so readily available when people fight, drink and get angry

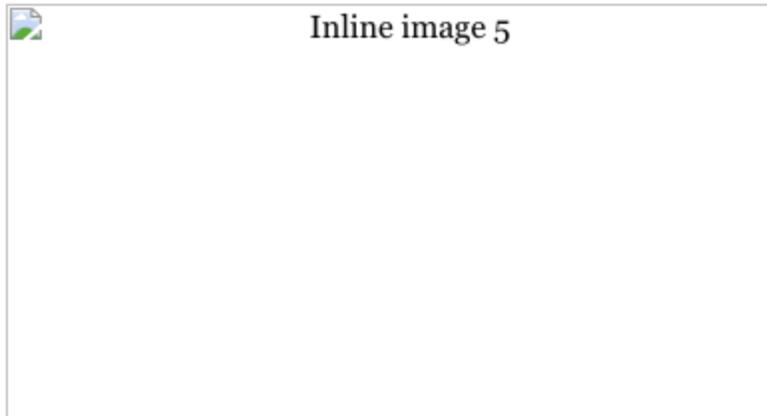
**Finally**, as Richard Zombeck wrote Friday in **The Huffington Post – GOP Has Gone Completely Off The Rails In Defense Of Mass Murder** – We live in a country in which gun deaths are more prevalent among preschoolers than they are amongst police. A country in which school children leave for school and parents wonder if they'll see their kids that evening. A country that can't, despite the staggering numbers of people who want to see stricter gun laws, sit down and come up with a reasonable solution to end these indiscriminate and brutal slaughters of people. Gun proponents argue that laws won't do anything. They argue that it would be a waste of time and

taxpayer money and that the end result will not yield any change. **Here's an idea: Let's do it any way and see what happens.** And if that doesn't help then lets double down until it does.

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## Ben Carson: Big Bang A Fairy Tale, Theory Of Evolution Encouraged By The Devil

And this guy is running for President



“I personally believe that this theory that Darwin came up with was something that was encouraged by the adversary, and it has become what is scientifically, politically correct.”

Ben Carson View on Evolution: <https://youtu.be/oPnwoDM-8xU>

In a speech delivered in 2012, Ben Carson said the **Big Bang Theory** was part of the “fairy tales” pushed by “*high-faluting scientists*” as a story of creation. Similarly, Carson, a noted creationist, said he believed the theory of evolution was encouraged by the devil. “*Now what about the big bang theory,*” said Carson at speech to fellow Seventh-day Adventists titled “*Celebration of Creation,*” about the theory for the origin of the universe. “I find the big bang, really quite fascinating. I mean, here you have all these high-faluting scientists and they’re saying it was this gigantic explosion and everything came into perfect order. Now these are the same scientists that go around touting the second law of thermodynamics, which is entropy, which says that things move toward a state of disorganization.”

“*So now you’re gonna have this big explosion and everything becomes perfectly organized and when you ask them about it they say, ‘Well we can explain this, based on probability theory because if there’s enough big explosions, over a long period of time, billions and billions of years, one of them will be the perfect explosion,’*” continued Carson. “*So I say what you’re telling me is if I blow a*

*hurricane through a junkyard enough times over billions and billions of years, eventually after one of those hurricanes there will be a 747 fully loaded and ready to fly.”*

Carson added that he believed the big bang was “*even more ridiculous*” because there is order to the universe. “*Well, I mean, it’s even more ridiculous than that ‘cause our solar system, not to mention the universe outside of that, is extraordinarily well organized, to the point where we can predict 70 years away when a comet is coming,*” he said. “*Now that type of organization to just come out of an explosion? I mean, you want to talk about fairy tales that is amazing.*”

Later, Carson said he personally believed Charles Darwin’s theory of evolution was encouraged by the devil. “*I personally believe that this theory that Darwin came up with was something that was encouraged by the adversary, and it has become what is scientifically, politically correct,*” said Carson. “*Amazingly, there are a significant number of scientists who do not believe it but they’re afraid to say anything,*” Carson added, saying he would be writing a book, “*The Organ of Species,*” that shows how the organs of the body refute evolution. Carson, whose views on creation have caused controversy in the past, is outspoken about his beliefs. He even once famously debated leading atheist Richard Dawkins.

Let’s think about this.... Yes, Ben Carson who is the first neurosurgeon to successfully separate conjoined twins joined at the head... Except that this medical doctor doesn’t believe in mainstream science. Yet, he wants the lead the country whose one of its greatest claims is that it is the leading country in scientific innovation. And for those of you say that his comments are to give a wink and a nod to his conservative constitutes, I will counter that this is not leadership. But it appears that Republicans believe that facts don’t matter as much as ideology. As this is the case for Carson means.... ***that he is unfit to be our President.***

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## The New Guy in Town

**Mr. Trevor Noah**



Inline image 6

Web Link: <https://youtu.be/0OGZMfVQROY>

Sorry that this is a week late because the above web link is a video of **Trevor Noah's** humorous and touching opening to '**The Daily Show**'. As the **New York Time's** review said, "The postJon Stewart version of "**The Daily Show**" that Trevor Noah and **Comedy Central** unveiled on Monday night was a bit like a new iPhone. It was sleeker, fresher and redesigned. There were tweaks here and there — look, even a new font!

The 31 year-old, South African born Mr. Noah is a new face and voice. Likening Mr. Stewart to a comedic father, he joked: "*Now it feels like the family has a new stepdad. And he's black.*" Assured, handsome and with a crisp delivery, Mr. Noah was a smoother presenter than Mr. Stewart, who made an art form of sputtering and exasperated face-palming. The difference for me is that I think that Noah was really successful as oppose to sort-of "*largely*" successful as James Poniewozik wrote in his review which is attached to this week's readings.

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Shame.... Shame..... Shame.....



Inline image 7

Kevin McCarthy's admission that the taxpayer-funded Select Committee on Benghazi is fueled by partisan, political motives.

The guy most people believed would be the person to replace John Boehner, current Speaker of the House of Representatives, admitted last week that the House Investigation on Benghazi is nothing but a political farce. House Majority Leader Kevin McCarty, *“everybody thought that Hillary Clinton was unbeatable, but we put together a Benghazi special committee, a select committee members and what are her numbers today. Her numbers are dropping.”* This answer was in response to a question about what the Republican Congress had accomplished, and he actually listed their investigation on Hillary Clinton's poll numbers, as one of the GOP's major accomplishments. This is a bid deal because this committee masquerading as an attempt to look into the death of four brave Americans that we lost in Benghazi is actually a tax payer funded sham. Except their focus is only one thing. – The Benghazi Committee's only interested in taking down Hillary Clinton by driving down her poll numbers.

Obviously this is a blatant political play using a terrorist attack and last week the House's Benghazi probe broke the record, as the longest congressional investigation ever, with American taxpayer picking up the tab of \$4.5 million so far and more every minute. This is not counting seven other investigations on this very same topic. Still Republicans just announced another effort to abuse congressional resources when they launched a special panel to probe Planned Parenthood. Today partisan political attack committees are now just part of the playbook and although Democrats do it as well, it is the favorite for Republicans. With the then presumed next Speaker of the House admitting that this committee is all about a presidential candidates' poll numbers, the GOP can no longer claim that this investigation that they're running is at all serious or credible. The reality is that this Congressional hearing is nothing more than a tax-payer funded Republican hit job.... using the death of four Americans as a front. More importantly, it should be as disturbing as it is disingenuous. Republicans should leave political attacks to the campaign trail and get back to the actual jobs in Congress of tackling the real issues that Americans face. But then this is a political party who no longer believes in the good of government except when it can be used to take down a political adversary. This behavior should no longer be tolerated ***and this is my rant of the week...***

## WEEK'S READINGS

### The Cost of Doing Business

#### Johnson & Johnson and the Risperdal Scandal



## Inline image 19

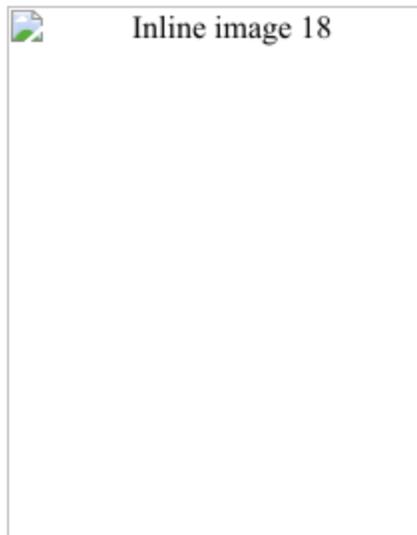
The Huffington Post just started a series on big pharma titled – America’s Most Admired Lawbreaker – About the ruthless business behind the drugs that save our lives – with the first part American on the giant pharmaceutical company Johnson & Johnson – The Credo Company by Stephen Brill. Johnson & Johnson is an 129 year old company headquartered in New Brunswick, New Jersey that peddles everything from Band-Aids to baby powder, Neutrogena to Rogaine, Listerine to Visine, Aveeno to Tylenol and Sudafed to Splenda, Johnson & Johnson is the biggest and, according to multiple surveys, most admired corporation in the world’s most prosperous industry—healthcare.

J & J is J&J, America’s seventh most valuable public company. With consumer products But the real money—about 80 percent of its revenue and 91 percent of its profit—comes not from those consumer favorites, but from Johnson & Johnson’s high-margin medical devices: artificial hips and knees, heart stents, surgical tools and monitoring devices; and from still higher-margin prescription drugs targeting Crohn’s disease (*Remicade*), cancer (*Zytiga*, *Velcade*), schizophrenia (*Risperdal*), diabetes (*Invokana*), psoriasis (*Stelara*), migraines (*Topamax*), heart disease (*Xarelto*) and attention deficit disorder (*Concerta*). As of the start of this summer the company had 10 new drugs in the pipeline that might achieve more than a billion dollars in annual sales.

Ads for many of these products dominate our television screens and magazine pages. Each drug relies on its own elaborate marketing plan and carefully pitched promotional materials, used by hundreds of salespeople whose incomes turn on how much product they can push to the thousands of doctors who write prescriptions. All command increasing portions of our health insurance premiums and our own wallets, as well as our hopes and anxiety when we or our loved ones fall ill. But this first part is the backstage story of how an iconic company marketed a blockbuster drug that raised those hopes and fed on that anxiety. It is a story that in its depiction of strategies, tactics and mindset should make us wonder about the prescription drugs that are so much a part of our lives.

129 years ago Robert Wood Johnson who founded the company with two of his brothers in Brunswick, New Jersey had worked at various jobs in and around America’s fledgling patent medicine industry before launching Johnson & Johnson as the world’s first supplier of surgical dressings and bandages. His enterprise was propelled by a single, big idea — that English scientist and surgeon Joseph Lister’s pioneering adaptation of Louis Pasteur’s work in microbiology could be turned into a worldwide market for antiseptic supplies that would ward off infections in wounds and surgery. With sales offices and factories spread across the globe and with annual revenues of \$74.3 billion in 2014, his company had come a long way since creating a first aid kit for railroad workers in 1888 or the first prescription contraception product for women in 1931.

Even before Johnson & Johnson had grown little beyond a single factory with 14 workers in a small New Jersey town, its founder had donated supplies to soldiers in the Spanish-American War and to victims of a series of earthquakes and other natural disasters through the early 20th century. That public service ethic was memorialized in writing by Johnson's son Robert Wood Johnson II, who built the company mightily over a 31-year reign that ended in 1963. The founder's heir wrote what became the company's ubiquitous, even cult-like, "*Credo*" — a 308-word statement that declares, up front, "*We believe our first responsibility is to the doctors, nurses, and patients, to mothers and fathers, and all others who use our products and services.*" Employees and "the world community" come next. After them, the credo holds, the company's "final responsibility" is to shareholders. ***Patients first. Profits last.***



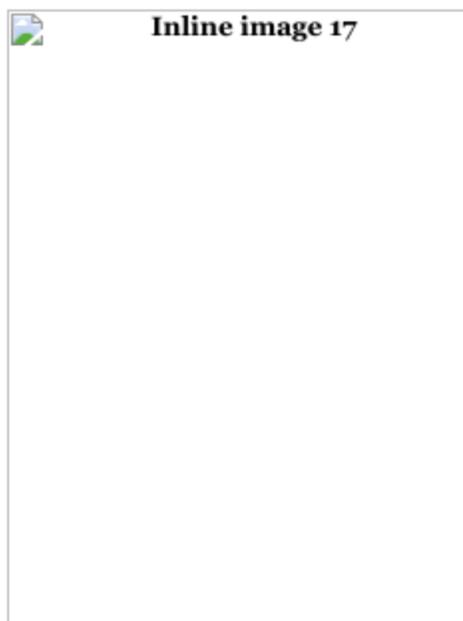
Robert Wood Johnson II

The credo is mentioned seven times in the current chairman and chief executive's latest annual letter to shareholders. As is tradition, it is reprinted in full at the beginning of the annual report. It is also carved in stone in the lobby of J&J headquarters and posted at all significant company events — including that morning's stock analysts' conference. But the world in which Johnson & Johnson thrives today seems to have corroded the credo. Because today thousands of claims involving *Risperdal* are sitting on dockets across the country and company lawyers had just filed motions appealing a \$2.5 million verdict handed down by a jury in a Philadelphia courtroom.

The jury found that *Risperdal* had deformed an Alabama boy after Johnson & Johnson had encouraged his doctor to prescribe it without warning of its risks. Austin Pledger, who suffers from severe autism and is now 21 years old, started growing breasts when he was 12 that eventually measured 46DD.

The Food and Drug Administration had prohibited Johnson & Johnson salespeople from trying to promote *Risperdal* to doctors to treat children because of its feared side effects, including hormonal disorders. The company was also not allowed to promote it to treat the elderly except for the most serious psychotic disorders; it was thought to cause strokes, diabetes and other ailments in that population. But by the time young Austin started growing breasts, Johnson & Johnson was reaping

more than half of its Risperdal sales from prescriptions written for children to alleviate all kinds of behavior disorders, and for the elderly, who were given the drug for simple symptoms of dementia or restlessness.



**Austin Pledger, at 2 years old**

Johnson & Johnson emails, sales training manuals and business plans produced as evidence in the case revealed that the company organized special sales units illegally targeting doctors who treated the elderly and children. State mental institutions treating children, whose drugs would be paid for by Medicaid, were targeted, too.

When it came time to explain their conduct at trials and to federal investigators, Johnson & Johnson executives and salespeople have unwaveringly, even indignantly, defended themselves. One salesman, who otherwise fit the salt-of-the-earth mold that R.W. Johnson had envisioned for his company's employees, gave thousands of Risperdal samples in child-sized doses to Austin Pledger's doctor in Birmingham, Alabama. Yet he insisted under oath in February he didn't recall stepping around kiddie furniture and toys as he walked into an office with a sign that said "*pediatric neurologist*," and that he had no way of knowing that the doctor wasn't treating adults.

More generally, Johnson & Johnson's defense — as in-house litigator Joseph Braunreuther expressed — is that the drug benefits many people, which is true, and that the law governing promotion to prohibited populations, called off-label sales, is vague, unworkable and punishes companies for providing information about the drug to doctors who treat patients who could be helped by it. Johnson & Johnson does not allow anyone to speak on the record about any of the Risperdal litigation or investigations, but as company Vice President for Media Relations Ernie Knewitz put it, "In our opinion, significant ambiguity exists about what is or is not permissible regarding the communication of truthful and non-misleading scientific information about FDA-approved pharmaceutical products. Like doctors, patients, and others in the industry, we share an interest in greater regulatory clarity on the rules for appropriate promotion and scientific exchange, and we are working through industry groups to bring clarity and consistency to the rules that apply to those communications."



Inline image 16

Johnson & Johnson has already settled thousands of cases involving illicit promotion of Risperdal, including Department of Justice civil and criminal complaints, for a total fast approaching \$3 billion. But of today the company is still manning the battle stations with squadrons of lawyers fighting off another 4,200 cases, apparently willing to risk a few more bad verdicts while hoping to weed out the weakest cases and wear the opposition down in order to save on final settlement costs of the strongest claims.

Yet all of that meant little to the stock analysts. “Oh, they’ve already reserved for that stuff,” one of them said to Steven Brill. He meant that in Johnson & Johnson’s financials, there had been money taken from earnings and put into a column vaguely called “accrued liabilities,” in order to account for the expected billions that might still have to be paid out in verdicts or settlements. ***“It’s their cost of doing business,”*** the analyst added, perhaps unintentionally echoing the view of one senior J&J lawyer who said that the cases against his company are the unavoidable price of dealing with a litigation system easily abused by those targeting big corporations. *“All the big pharmas”* have lawsuits, the analyst concluded. *“It’s just not a big deal.”*

Indeed, with before-tax profits of \$20.6 billion for 2014, putting aside \$500 million or even \$1 billion a year over 15 years to cover payouts for boys with 46DD breasts and other claims that might come along doesn’t put much of a dent in the company’s financials. As Johnson & Johnson declared in a filing with the Securities and Exchange Commission three weeks before the analysts’ conference, *“In the Company’s opinion ... the ultimate outcome of legal proceedings, net of liabilities accrued in the Company’s balance sheet, is not expected to have a material adverse effect on the Company’s financial position.”* Thus, as Johnson & Johnson’s press materials habitually point out, the company has recorded 51 years of increases in the dividends paid to shareholders.

True, eight of the other nine largest pharmaceutical companies in the world have settled federal claims over the last decade related to allegations similar to what Johnson & Johnson was accused of in selling Risperdal, although their conduct was arguably less egregious. They, too, seem to have settled the charges without torpedoing their profit and loss accounts. However, the fact that this illegal conduct is not a *“big deal”* on Wall Street and only the occasional subject of news coverage should make it a big deal to the rest of the world: The drug companies seem to be able to break the rules with relative impunity, or at least without suffering the kind of punishment that would actually hurt—their stock prices taking a hit or senior executives being held personally responsible.

Big Pharma is a big deal. The financial pages are filled almost daily with news of multi-billion dollar mergers and acquisitions among drug companies. Of the [REDACTED] deals announced so far this year in the

United States, eight of the 30 largest involve drug-makers. Other headlines herald breakthroughs of the kind Johnson & Johnson executives were touting in the ballroom in New Brunswick. At the same time, healthcare policy wonks, government budgeters, insurers and patients are becoming increasingly panicked over who is going to pay for the miracle profits demanded by the manufacturers of these miracle products. In terms of fortunes now being made and the industry's impact on our economy, Big Pharma (*or a little pharma that develops a miracle drug*) is fast becoming today's go-go industry. Profit margins often exceed those of industries, such as software, that we think of as modern gold mines. Only now the products have to do with life or death.

Amid the swirl of multi-billion dollar takeover deals generated by the prospects of a promising new drug, can we trust these companies? Can the data from the trials conducted to test their products that they submit to the Food and Drug Administration be trusted? Can we rely on corporations that are looking over their shoulders at Wall Street not to inflate revenue by selling a drug to people that the FDA has walled off as targets or for purposes that have not been sufficiently tested and for which the FDA has not granted approval? Or are the lawsuits like those brought against Johnson & Johnson and other drug companies less about corporate wrongdoing and more about trial lawyers and whistleblowers (*who get paid a portion of the winnings*) looking for a payoff when drugs that comfort or even save the many result in side effects that afflict the few?

These questions are only going to loom larger as miracle drugs and miracle profits increasingly dominate the news, our budgets and our quest to live long, healthy lives. That is what makes the Johnson & Johnson Risperdal story important. It is why an examination of internal company and FDA documents produced in recent Risperdal suits and from Freedom of Information Act requests, supplemented by interviews with those involved in these events, is revealing.

The documents also demonstrate that as head of Risperdal sales and then head of the Johnson & Johnson subsidiary that marketed *Risperdal*, Alex Gorsky, the current Johnson & Johnson chairman and chief executive, had a sustained, hands-on role in what the company has since admitted in a plea bargain (*that nonetheless named no individuals*) was illegal activity. That raises significant questions about whether our legal system can, and will, ever hold the high-ranking people who run our largest corporations, rather than inert corporate entities, responsible for wrongdoing. The Houdini act that enabled Gorsky, the then-*Risperdal* sales manager, not only to escape responsibility but also to be promoted to the top of his industry's most admired company raises equally significant questions about the standards of conduct we can expect from those who run what is becoming the world's most powerful industry, and about how much we can rely on the medicines they sell. Through company spokespeople, Gorsky declined repeated requests to be interviewed about Risperdal, though he did testify in a deposition prior to the company's guilty plea, saying, "*I don't believe that we ... marketed the product in an inappropriate manner.*"

The Johnson & Johnson Risperdal story is a complex, roller coaster tale. The details count. They are important in understanding the people and impulses behind the drugs we take. To tell that story in a way that is digestible but complete, The Huffington Post Highline and Steven Brill are trying something new: a DocuSerial. It's a reconstruction of an old story-telling genre that allows us to deploy the modern tools of digital communication to engage readers in old-fashioned, long-form feature journalism. Every day for the next 15 days, a new chapter of the Johnson & Johnson story will be posted here. Along with the text, we will post not only a rich array of photos and graphics, but also links to every document—court transcripts, internal emails, FDA staff memos—referred to in that day's chapter. That way, you will be able to delve more deeply into the materials that are quoted. (You'll also be able to make sure I held true to the context of the material I quote.)

Those chapters already posted in prior days will be stored on a readily accessible, expanding file, so that you can catch up on, or review, the unfolding narrative. At the end of the 15 days, the entire story, along with all illustrations, videos and documents—as well as the most important comments on or critiques of the DocuSerial—will be available in a complete package, which will then be updated as events and the ensuing discussion evolve. Well before Risperdal was approved by the FDA and went on sale in February 1994, Johnson & Johnson had made the coming of the drug into something akin today to the launch of an Apple product. The company needed a blockbuster that would replace and surpass its original antipsychotic drug, Haldol, which had gone on sale in the late 1960s. Haldol had been invented in the laboratories of Paul Janssen, a legendary Belgium chemist whose father had founded a small pharmaceutical research lab in the 1930s. R.W. Johnson II had purchased the company in 1961 in what became a critical pivot by Johnson & Johnson away from medical supplies and toward the blossoming, high-margin prescription drug business.

Haldol and competitors, such as Thorazine, were considered “first-generation” antipsychotics—drugs that could treat symptoms associated with mental disorders such as bipolar disorder (manic depression, usually causing severe mood swings) and schizophrenia (typically defined as a severe brain disorder causing people to interpret reality abnormally, as with hallucinations).

In order to hit J&J's projections, Risperdal would have to be used by tens of millions—not simply a portion of the one percent of Americans having the most severe psychotic disorders. But Haldol had come “off-patent” in 1986. That meant that the years during which the product was protected from being copied were over. Inexpensive generic versions of Haldol had decimated the brand name's revenues by 1992. The business plan the Janssen executives had drafted projected an average of more than \$1 billion in U.S. sales of Risperdal every year through the turn of the century. (*U.S. sales were about two-thirds of worldwide sales for these kinds of prescription drugs.*) That meant that Risperdal would have to be used by tens of millions — not simply a portion of the one percent of Americans having the most severe psychotic disorders.

Right from the beginning, the FDA took a different view. In a memo to his colleagues a week before the final approval, the agency doctor in charge of the Risperdal application reported that he and Janssen scientists and executives had reached an “impasse” over the label that the FDA would allow. A prescription drug's label is a dense, multi-page document given to doctors so that they know what a drug is supposed to be used for, what side effects to look out for and what the appropriate doses are. It is based on a series of tests conducted by the drug's manufacturer, or “sponsor”—first on animals, then usually on humans over three increasingly stringent phases. All the steps along the way, which can take three to 10 years, are done in close consultation with the FDA, which reviews the testing data that the sponsor submits.

Janssen wanted the label for Risperdal to include “side by side” statistical comparisons with the wildly popular Haldol. This was unacceptable, the FDA doctor wrote, because it “invites a comparison that leads to the conclusion that Risperdal has been shown to be superior to [Haldol] when, in fact, it has not.” In other words, Janssen wanted its new drug to seem like a step up from its now-generic, inexpensive product. But the clinical data did not prove that.

There was another issue lurking in Janssen's push to have Risperdal compared to Haldol. By then Haldol and its generic knock-offs were being widely used to address a broad range of behavior

disorders, including dementia in seniors and attention deficit disorders in children — not just severe “*psychotic disorders*,” such as hallucinations or delusions. Risperdal could never replace Haldol as Johnson & Johnson’s latest bestseller if it was sold as only appropriate for psychotic disorders. An ambitious plan drafted by Janssen in anticipation of the drug’s 1994 rollout put the problem bluntly: “*The anticipated growth of the antipsychotic market does not create enough room for the Risperdal sales forecast.*”

But the FDA held firm. Its approved label limited Risperdal to the “*management of manifestations of psychotic disorders*” in adults — severe illnesses causing hallucinations or delusions. Worse, drawing on the data Janssen had submitted, the FDA specified that the “*antipsychotic efficacy of Risperdal was established in short term (6 to 8 weeks) controlled trials of schizophrenic patients.*”

Schizophrenics were only about a third of the psychotic disorders market, which was itself a small subset of the target population Janssen had in mind. “*It would be misleading to suggest that the safety and efficacy of Risperdal has been established in the elderly,*” the regulators wrote.

Compounding the problem for J&J’s business strategists, the FDA’s December 29, 1993, letter officially approving the sale of *Risperdal* warned that the agency would “*consider any advertisement or promotional labeling for Risperdal false, misleading or lacking fair balance*” if it stated or implied that “*Risperdal is superior to haloperidol [Haldol].*” The letter was signed by Dr. Robert Temple, a highly regarded specialist in clinical trials who had joined the FDA in 1972.

“Our role is not to decide that one drug is more effective than another drug, or to say that they’re equally effective, even if one is much more expensive,” Temple, now the FDA’s Deputy Center Director for Clinical Science, told me. “If the data that the sponsor submits demonstrates that the drug is effective and the potential benefits of its intended use outweigh the risks, we approve it. But,” he added, “it has never been clear to me that Risperdal was more effective than Haldol, and we never allowed them to claim that.”

Later in 1994, when Janssen submitted for FDA approval some promotional materials meant for doctors who treat the elderly, it got back another letter bomb. This one struck at the heart of what the company’s strategic planners envisioned as a key market. “*It would be misleading to suggest that the safety and efficacy of Risperdal has been established in the elderly,*” the regulators wrote.

The following year, Janssen submitted a new proposal to the FDA to conduct studies among geriatrics that would justify expanding the label to meet those market aspirations. Again, the FDA refused to go along. “*You appear to be exploring Risperdal’s potential value for a much broader and more diffuse clinical target, namely ‘behavioral disturbances in demented patients,’*” Dr. Paul Leber of the FDA wrote. That label, he continued, “*would also encompass a range of other clinical findings, e.g., anxiety, depression, agitation, aggressiveness, verbal outbursts, wandering, etc. that would not necessarily be considered psychotic manifestations.*”

Seeming to anticipate the mental institutions and nursing homes that were a big part of the market targeted in Johnson & Johnson’s business plan, Leber added, “Some [of these symptoms] ... might even be construed by some as appropriate responses to the deplorable conditions under which some demented patients are housed, thus raising an ethical question regarding the use of antipsychotic

medications for inappropriate behavioral control.” Leber and the FDA appeared to have Johnson & Johnson boxed in.

A year later, in August 1996, Janssen submitted another proposal to the FDA. This time, it involved expanding the label to include children. Again, the agency rebuffed the company, declaring, *“Your supplement [to the approved label] proposes the expansion of Risperdal use into pediatric patients, however, you never state for what child or adolescent disorders Risperdal would be intended. Indeed, you acknowledge that you have not provided substantial evidence from adequate and well-controlled trials to support any pediatric indications, nor developed a rationale to extend the results of studies conducted in adults to children.”*

“Your rationale for proposing this supplement,” the agency concluded, “appears to be simply that, since Risperdal is being used in pediatric patients, this use should be acknowledged in some way in labeling.” That last sentence hinted at efforts Janssen had already quietly made to expand the sale of *Risperdal* beyond the limits of the label. By 1997, overall Risperdal sales in the U.S. had reached \$589 million. That was a huge jump from launch-year revenue of \$172 million in 1994, and it meant that the drug was somehow being prescribed for patients outside the narrow boundaries of the label. And asked Steven Brill.... How?

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## The Republican Party Has Given Up on Hispanics

**The second debate showed how far the GOP has strayed from its post-2012 strategy**



**Inline image 20**

Neither Rick Santorum nor Senator Lindsey Graham are likely to win the Republican nomination for president, much less the presidency itself. But their back-and-forth at Wednesday undercard debate illustrated, better than any other exchange of the night, why immigration is such a divisive, and potentially decisive, issue for the Republicans. Graham won applause from the establishment-friendly crowd by calling for Republicans to reach out to Hispanic voters, but in the end, the toxic blend of faux-populism and xenophobia that Santorum championed is the dominant strain in the GOP primary

The GOP's autopsy of its 2012 election loss laid out "how precarious our position has become" vis-a-vis the Hispanic community. Mitt Romney had performed dismally among Hispanics voters, famously suggesting that America's 11 million undocumented immigrants self-deport, and those voters comprise an increasingly important bloc in swing states like Ohio, Colorado, New Mexico, Virginia, and Florida. The report, which came short of advancing policy solutions, suggested that Republicans reverse this trend by being more "inclusive and welcoming" to Hispanics. George W. Bush secured 44 percent of the Latino vote in 2000 by preaching a compassionate brand of conservatism, the report claimed. Any candidate hoping to seize back the White House in 2016 needed to do likewise.

Graham made this same point Wednesday. Bush "won with Hispanics," he said (abeyt inaccurately), and chastised Santorum and others for supporting politically unfeasible, unpopular hardline proposals like mass deportation.

"What we need to do," Santorum responded, "is we need to win—we need to win fighting for Americans. We need to win fighting for Americans in this country."

"Hispanics," said Graham, cutting in, "are Americans." In the 2016 Republican primary race, this has become an assertion worthy of the applause it received.

Graham is hardly liberal on immigration: For one, he favors ending birthright citizenship. His grievance with Santorum stems solely from the practical difficulties and political inexpediency of deportation on such a bold scale. That is, he's one of the few prominent Republicans to put the message of the 2013 GOP report into practice. In the aftermath of President Barack Obama's re-election, he worked with Senator Marco Rubio and Senate Democrats on a comprehensive immigration bill to establish a pathway to citizenship for undocumented immigrants. Faced with intense backlash from conservatives like Senator Ted Cruz, who joined Santorum on Wednesday night in referring to the plan as "amnesty," Rubio went on to oppose his own bill. Two years later, with an ongoing debate over how best to do away with the Fourteenth Amendment, and Mitt Romney's self-deportation proposal seems downright friendly.

Later Wednesday, on the main debate stage, the closest anyone came to challenging the hardline anti-immigration stance was Chris Christie, who, like Graham, took care not to object to the principle. Instead, Christie said only that the identification, tracking, and forced removal of 11 million individuals from the United States is "an undertaking that almost none of us could accomplish given the current levels of funding, and the current number of law enforcement officers." Ben Carson, another deportation skeptic, clarified that he "would be willing to listen" to anyone who could explain "exactly how" such a purge would be accomplished. In over five hours of debate Wednesday, the only candidate to express a moral opposition to mass deportation was Jeb Bush, who said it would "destroy community life" and "tear families apart"—but only after lamenting the "hundreds of billions of dollars" it would cost. Bush also defended his bilingualism and his wife's Mexican heritage, which Donald Trump has suggested is influencing Bush's "soft" immigration position, but he did it so tepidly as to merely raise further doubts about his ability to challenge the real-estate magnate, on immigration or anything else.

What we are seeing now is more than just the usual dash to the right in the Republican primary. It is the end stages of a long fight for the soul of the party itself, the *"tug of war,"* as New Republic's Brian

Beutler has written, “between its own ego and its conservative id.” It may be tempting to dismiss Trump’s fear mongering (“They’re bringing drugs. They’re bringing crime. They’re rapists.”) or Bobby Jindal’s fascism (“immigration without assimilation is invasion”) as outlandish and politically untenable, but Santorum’s appeal to the anxieties of “workers” is in keeping with a demonstrated decades-long migration of white lower and lower-middle class voters to the Republican Party. Taken together, they are articulating a coherent strategy to win back political power, one predicated on the supposed threat that immigration poses to the security, cultural purity, and economic stability of white America.

Republican elites believe that they can stave off this racialized fissure with bilingual campaign ads and half-hearted appeals to pragmatism. What they ignore is not simply the extent to which they themselves have deliberately encouraged the accommodation of white supremacy within their ranks, but the likelihood that those elements actually have a more coherent vision for the future than they do. Latinos are not a one-issue monolith. Polling shows their views on key issues such as climate change, social welfare, and the minimum wage are out of line with GOP policy. Whites, meanwhile, still make up over 70 percent of voters. It’s entirely possible, likely even, that scaring enough white voters away from the Democrats to win a general election represents a more manageable task than moderating the Republican Party on almost every major issue. So while Santorum stands no better chance of becoming the next president than Graham does, his strategy of pitting working class whites against immigrants at least has the prospect of electoral success. Consciously or not, the Republican Party has decided to put it to the test.

Steven Cohen – New Republic – September 17, 2015

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## Top 10 Social Security myths



Two surveys conducted in 2015 demonstrate just how little the average American knows about Social Security benefits. Only 28% of the more than 1,500 adults who took an online quiz about basic Social Security facts received a passing grade, according to one survey sponsored by Massachusetts Mutual Life Insurance Co. And the vast majority of more than 900 current and future retirees age 50 and older who participated in a different survey sponsored by Nationwide Retirement Institute said they are

worried about the Social Security running out of money during their lifetimes. That could prompt some to claim benefits earlier than they should.

Here are the most popular misconceptions about Social Security and the facts everyone should know to make educated claiming decisions.

#### **Myth #1**

Claim benefits early before the system runs out of money.

**The facts:** Even if Congress does nothing between now and 2034 when the Social Security trust funds are projected to run dry, there would still be sufficient funds from FICA taxes to fund about 75% of promised retirement and survivor benefits. But it is highly unlikely that lawmakers would let the most popular and successful government program in history reach that point. Future changes, which are likely to take effect decades from now, could include raising the full retirement age, boosting payroll taxes or altering the benefit formula.

#### **Myth #2**

It doesn't matter when you claim benefits.

**The facts:** The age when you claim benefits makes a huge difference in the amount you will receive for the rest of your life. Claim Social Security at the earliest age of 62 and you will receive a permanent 25% cut in retirement benefits compared to full benefits at 66. Wait until 70 to claim benefits and receive a 32% boost above your full retirement age amount. Claiming benefits at 70 rather than 62 would result in a 76% increase in monthly income.

#### **Myth #3**

Working while collecting Social Security has no impact on the benefit amount.

**The truth:** Wrong! If you claim Social Security benefits before your full retirement age and continue to work, your benefits will be temporarily reduced by \$1 for every \$2 you earn above \$15,720 in 2015 and 2016. There is a higher earnings cap in the year you reach full retirement age. If you plan to keep working, it is better to wait until the magic age of 66 to claim benefits when earnings restrictions disappear.

#### **Myth #4**

Everyone should file and suspend at 66.

**The facts:** Although filing and suspending is a powerful strategy that can allow a married worker to trigger benefits for a spouse or minor dependent child while the worker's own retirement benefits continue to grow until age 70, it is not appropriate for everyone. Each person is allowed one choice when claiming Social Security. If you file and suspend, it would preclude you from using a different strategy of restricting your claim to spousal benefits which might be a better choice in some cases.

#### Myth #5

Claim spousal benefits early and switch to your own maximum retirement benefit at 70.

**The truth:** No. If you claim Social Security benefits before full retirement age, you can't select which benefit to receive. You must collect your own reduced retirement benefits first and would receive an additional amount only if your spousal benefit — also reduced for early claiming — were higher than your own. But if you wait until 66, you can restrict your claim to spousal benefits, receiving half of your mate's benefit amount, and switch to your own larger benefit at 70.

#### Myth #6

Divorced spouses are out of luck when it comes to collecting on an ex.

**The facts:** Benefits available to divorced spouses were among the least understood Social Security benefits, according to the recent nationwide survey. As long as you were married at least 10 years, are divorced and currently single, you can collect on a former spouse's earnings record. But basic claiming rules apply. For some, waiting until 66 to file a restricted claim to spousal benefits while allowing their own benefits to earn delayed retirement credits may be a smarter move.

#### Myth #7

There is no magic claiming strategy to maximize benefits for unmarried individuals.

**The truth:** On the contrary, file and suspending benefits at 66 can be a powerful strategy for singles because it acts as an insurance policy. At any point up to age 70, an individual can request a lump sum payout of benefits back to the date of suspension instead of the 8% per year increase. Normally, maximum lump sum retroactive payments are limited to six months.

#### Myth #8

If a worker delays collecting Social Security until 70, his spouse will receive half of his maximum benefit.

**The truth:** No. The maximum spousal benefits is worth 50% of the worker's full retirement age amount. But if the worker delays benefits until 70 and later dies, the remaining spouse will collect a survivor benefit worth 100% of what the deceased worker collected — including any delayed retirement credits.

**Myth #9**

Social Security benefits are tax free.

**The facts:** Depending on income, up to 85% of Social Security benefits may be taxed. Individuals with modified adjusted gross income, which includes tax-free interest, above \$34,000 or married couples with MAGI of \$44,000 or more pay the maximum tax on benefits.

**Myth #10**

A Social Security claiming decision is forever.

**The truth:** Breathe easy. A hasty claiming decision can be reversed. If you withdraw your application for benefits within a year of first claiming and repay all the benefits you have received, you can wipe the slate clean and receive higher benefits at a later date. If you miss the 12-month window, you can suspend benefits at 66 — but not repay them — and earn delayed retirement credits of 8% per year up until age 70.

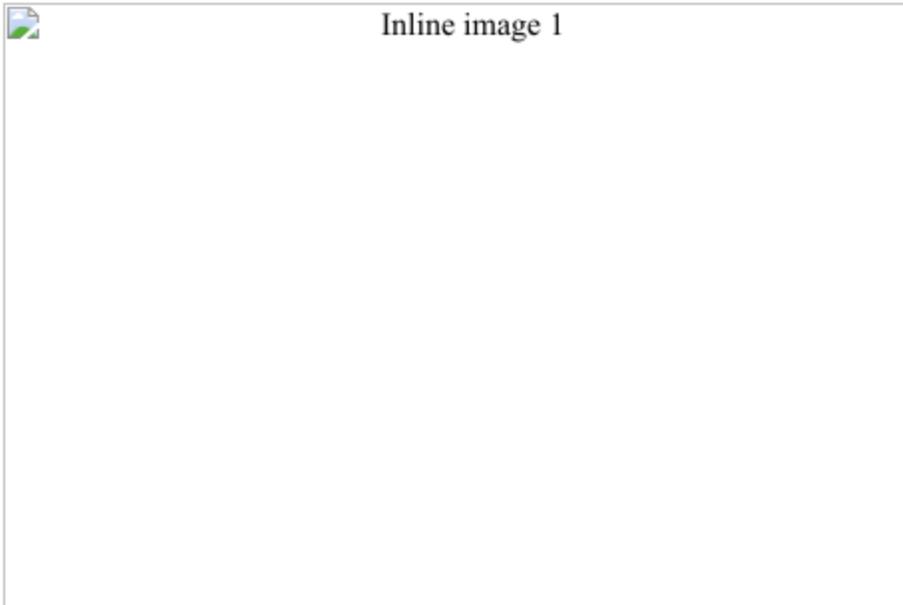
Mary Beth Franklin – Investment News – September 14, 2015

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The 10 Most Beautiful European Cities To Visit This Fall



Inline image 1



Autumn in Les Tuilleries in Paris

For those of you who might plan a family vacation in the Fall after the summer's heat and crowds have disappeared -- It's a great time to visit Europe with good weather (mostly!) for exploring, better rates all around, and that glorious Fall light bathing the picturesque scenery. Whether you choose Paris, Rome or Prague, each city has its own charm and exciting events at this special time of year. Here are several top picks for the best towns to visit in Europe for fall foliage and more.

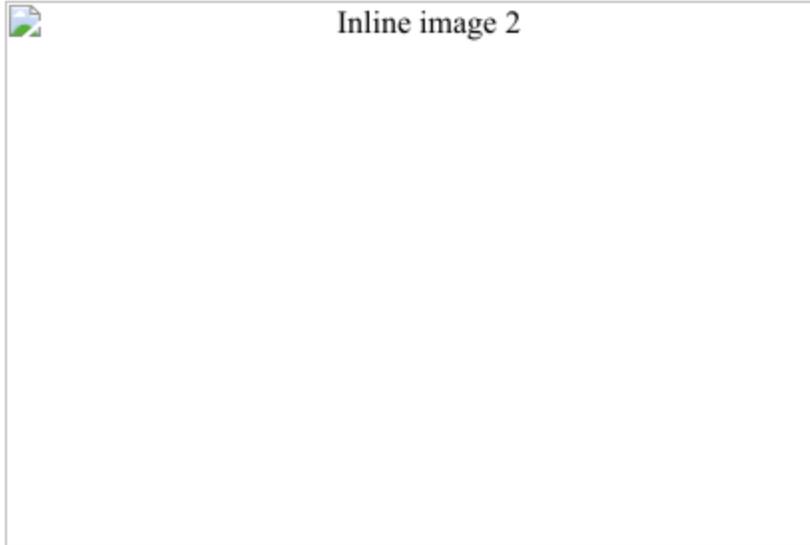
## **Paris**

Paris has its fair share of kids entertainment in the Fall season. Wander the parks as the leaves change, sample the warming '*chocolat chauds*' to fend off any chills, or stay up all night for the "*White Night*" (October 3) to visit museums by night for free! You'll find plenty of museums with kid-friendly exhibits to keep you busy in the daytime too, such as the *Musee en Herbe*, which is running a *Tintin* exhibit until the end of November. To stay in the heart of the action, try the *Hotel des Grands Hommes* near the *Luxembourg Gardens* or *Hotel Home* near the *Eiffel Tower*.

## **Rome**

Visit when the temperatures are ideal for roaming compared to the blistering summer's heat! The perfect family fall vacation in Rome includes a stroll around *Villa Borghese*, mooching around the *Campo di Fiori* markets, getting an ice cream at *Giolitti's* near the *Pantheon* and taking a look at the Coliseum, where gladiators once fought for their lives. If budget is no issue check into the gorgeous *Hotel de Russie* where kids are treated like VIPs. For a resort feel try the *Gran Melia*, within easy reach of *Trastevere* and *Vatican City*.

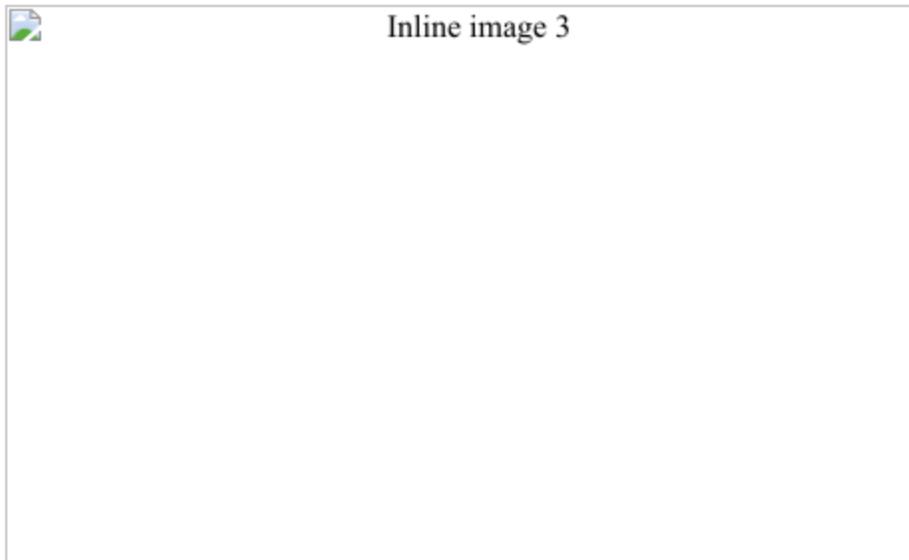
## **Amsterdam**



Autumn in Amsterdam

Kid-friendly Amsterdam offers a great cultural family vacation. Cruise the canals and take in the views in the crisp autumn light, which inspired so many artists. In the fall, catch the annual *Cinekid Festival* for film, television and new-media with over 50,000 children (15 October to 1 November 2015) or be spooked at the Halloween Festival (October 29 till November 1 2015). To stay in town, check into the Crowne Plaza City Centre with its bunk bed rooms, or to be close to the zoo, head to The Rembrandt, a boutique hotel with a resident cat.

## Prague



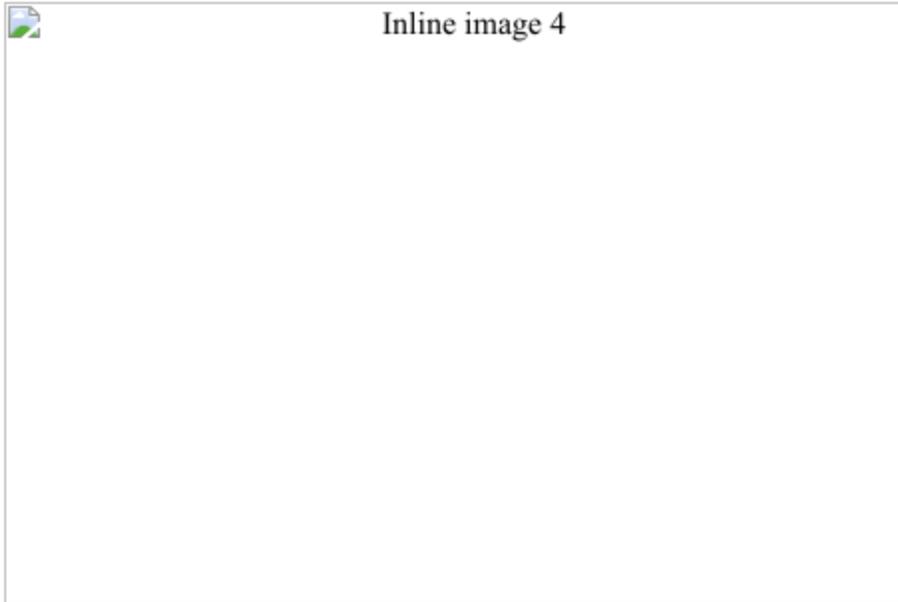
Prague in the fall

Prague in the fall is a sight to behold, with its mellow glow and its coat of golden leaves. With kids, don't miss climbing the *Petrín Tower* and *Charles Bridge* for great fall views. To sleep like a baby, the *Four Seasons Hotel* is the perfect home from home with babysitting services. For those who like a kid's club, try *Alchymist Grand and Spa Hotel*.

## Budapest

A fairytale city, Budapest is ideal in the fall when you can still sample the famous baths and the beaches, or hit the museums. October is a busy month with the *Palinka & Sausage Festival*, *Children's Festival* and the *Vintage Model Trains Festival*, as well as the *Budapest Vintage Cars Festival!* Book into the chic Four Seasons Gresham Palace with its lovely pool or to get wet at the *Aquaworld Resort Budapest*.

## Dubrovnik



Dubrovnik Old Harbor in the Old City

Dubbed the "*Jewel of the Adriatic*," Dubrovnik deserves its nickname. Just as pretty in the Fall when the sun still shines, though less harshly over the cobbled streets and the leaves start to fall, it's a great place to combine beach, culture and history perfectly. Even better, the summer's tourists have left! Go island hopping or take a *Game of Thrones* tour (it's the setting for *King's Landing*) -- all in perfect weather. For the best views, stay at the luxurious Excelsior, a sophisticated family-friendly hotel, with the great discounted Fall rates.

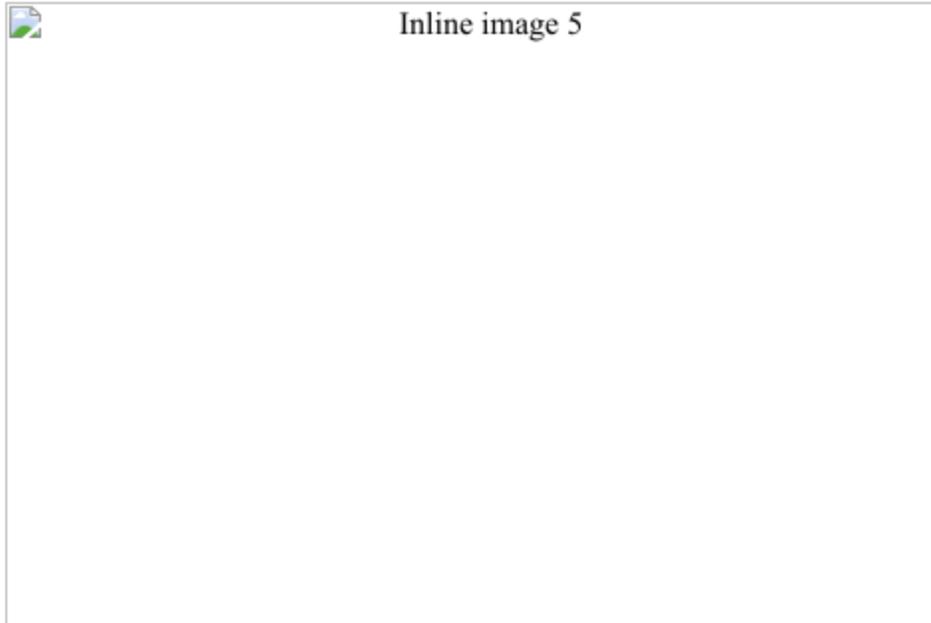
## Dublin

Fall is the perfect time for a family vacation in Dublin thanks to the many festivals and events, from the *Jurassic Adventures* at the state-of-the-art *Helix* theatre, to the *Animation Film Festival* and *Bram Stoker Scary Festival*. In keeping with the scary theme, Halloween is also a great time to visit for the *GAA Museum's Halloween Tours* in *Croke Park*, the *Ghastly Glasnevin Cemetery's Children's Ghoulish Graveyard Tours* and the *Spooktacular* at the zoo amongst others. For a treat, try the Halloween trick or treat workshop at the *Chocolate Warehouse!* Stay at the *Westbury Hotel*, famous for its *Teddy Bear Tea* or, try the *Radisson Blu St. Helen's Hotel* for 18th century Georgian grandeur.

## Oxford

Pretty as a picture especially during the Fall season, Oxford is the perfect place for Harry Potter fans to take a family vacation. Catch all the action as the students return and cycle around town in their black robes! Visit the *University Parks*, at their best in their autumn colors, see the beautiful college buildings, the covered market for a warming cup of tea or soup, and don't miss the *Ashmolean Museum's Tutankhamun* exhibition running until November 2nd. To stay in a family-friendly hotel with a twist, check into the *Malmaison Oxford Castle*, a swish boutique hotel set in the old prison!

## Bruges



Fall foliage in Belfont Hallen, Bruges

Families in search of culture, history and chocolate won't be disappointed in the "*Venice of the North*"! *The UNESCO World Heritage Site* with its canals and ancient buildings, and many chocolate shops is utterly charming, especially in the soft Fall light. Even better in late September, the *Kookeet* festival brings gourmet food to town with gastronomic dishes at fair prices! Stay at the *Hotel Dukes' Palace*, a former aristocratic residence with 5 family rooms and a large garden to roam free in.

## Monaco

Tucked between France, Italy and the Mediterranean, Monaco is a great place to visit in the fall with its warm weather and great autumnal events such as the *Grimaldi Trophy* sailing cup, which takes place (on 17th and 18th of October) with the *Monaco Yacht Club*. Kids will love the annual fun fair at *Port Hercule* which brings the place alive from 23 October to November 19th. Families will love the *Hotel Metropole's* cool kid's amenities like 'Petit Prince' bathing products, mini-robos and Mary-Poppins style nannies.

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# A Tip for Cooking Ground Beef and Other Meats

## *The Maillard Reaction*



When it comes to cooking meat, browning is everything. One of the most important flavor-producing reactions in cooking is the **Maillard reaction**, sometimes called the “*browning reaction*.” Not only does browning take the flavor of your meal up a notch, but a crispy brown crust makes it look a whole lot more appetizing, too. Cooked meats, seafood, and other protein-laden foods that undergo the Maillard reaction do turn brown, but there are other reactions that also cause browning. The Maillard reaction creates brown pigments in cooked meat in a very specific way: by rearranging amino acids and certain simple sugars, which then arrange themselves in rings and collections of rings that reflect light in such a way as to give the meat a brown color.

The important thing about the Maillard reaction isn't the color, it's the flavors and aromas. It should be called “*the flavor reaction*,” not the “*browning reaction*.” The molecules it produces provide the potent aromas responsible for the characteristic smells of roasting, baking, and frying. What begins as a simple reaction between amino acids and sugars quickly becomes very complicated: the molecules produced keep reacting in ever more complex ways that generate literally hundreds of various molecules. Most of these new molecules are produced in incredibly minute quantities, but that doesn't mean they're unimportant.

The Maillard reaction occurs in cooking of almost all kinds of foods, although the simple sugars and amino acids present produce distinctly different aromas. This is why baking bread doesn't smell like roasting meat or frying fish, even though all these foods depend on Maillard reactions for flavor. The Maillard reaction, or its absence, distinguishes the flavors of boiled, poached, or steamed foods from the flavors of the same foods that have been grilled, roasted, or otherwise cooked at temperatures high enough to dehydrate the surface rapidly in other words, at temperatures above the boiling point of water. These two factors, dryness and temperature, are the key controls for the rate of the Maillard reaction.

High-temperature cooking speeds up the Maillard reaction because heat both increases the rate of chemical reactions and accelerates the evaporation of water. As the food dries, the concentration of reactant compounds increases and the temperature climbs more rapidly.

Temperatures need to be high to bring about the Maillard reaction, but as long as the food is very wet, its temperature won't climb above the boiling point of water. At atmospheric pressure, only high-heat cooking techniques can dry out the food enough to raise the temperature sufficiently. It's not the water that stops the reaction, but rather the low boiling point at normal, sea-level pressure. In the sealed environment of a pressure cooker, the Maillard reaction can, and does, occur. This is something we exploit when making soups, like in their Caramelized Carrot Soup, or purees, like the broccoli puree in our Brassicas recipe. Adding baking soda to the pressure cooker raises the food's pH (making it more alkaline), which also helps. Chinese cooks often marinate meat or seafood in mixtures containing egg white or baking soda just before stir-frying.

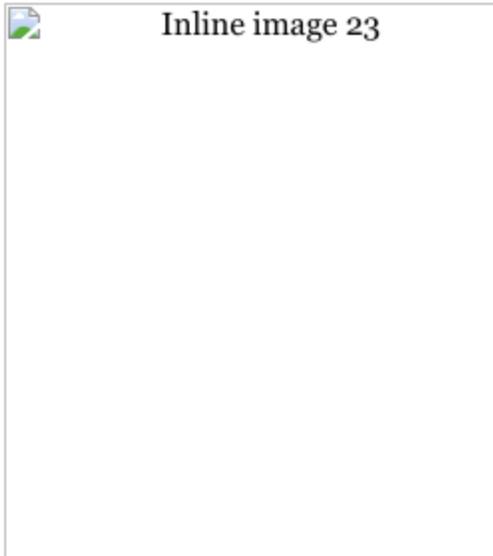
So, in boiled, poached, and steamed muscle foods, an entirely different set of aromas dominates the flavor. Drying and browning the surface first will, however, allow the reaction to proceed slowly at temperatures below the boiling point of water. This is why we sear frozen steak before cooking it in a low-temperature oven. Searing food before vacuum sealing and cooking sous vide can add depth to the flavor of sous vide dishes. This step should be avoided for lamb, other meats from grass-fed animals, and a few other foods in which pre-searing can trigger unwanted reactions that cause off-flavors and warmed-over flavors to form when the food is later cooked sous vide. We recommend searing those foods after cooking them sous vide.

One of the challenges to getting the Maillard reaction going is getting the surface hot and dry enough without overcooking the underlying flesh or at least overcooking it as little as possible. Cooks have developed several strategies to this end, some simple and some fairly baroque.

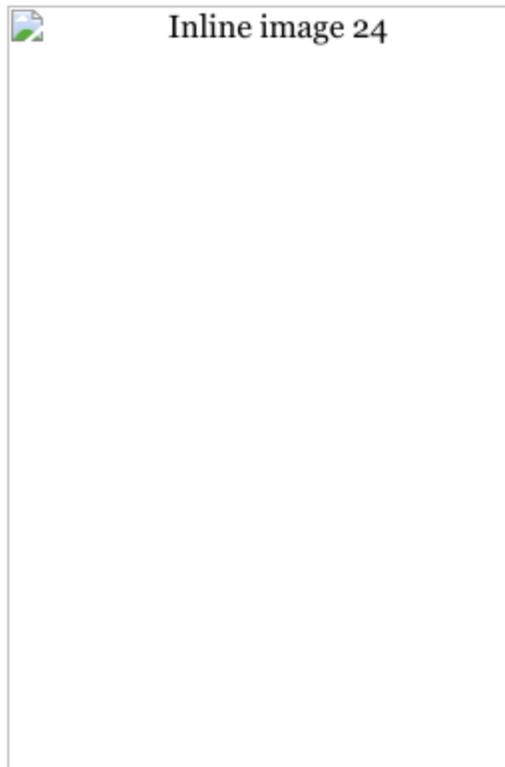
One strategy that works well is to remove as much water from the surface of the meat as possible before cooking it (via blotting or drying at low temperature). Fast heating using deep fryers, super hot griddles and grills, and even blowtorches are also helpful tactics, such as when we deep-fry chicken wings.

You might think that raising the temperature even higher would enhance the Maillard reaction. It does up to a point, but above 180 °C / 355 °F a different set of reactions occur: pyrolysis, also known as burning. People typically like foods a little charred, but with too much pyrolysis comes bitterness. The black compounds that pyrolysis creates also may be carcinogenic, so go easy on charring your foods for visual appeal.

Most of us know this is true when it comes to steaks, but few of us apply this same principle to ground beef. This is not OK. We all deserve better than a pan of grayish meat, which is often the result when ground beef is cooked wrong. As we enter chili and casserole season, it's time to learn how to properly brown this stuff. Again: Here's the basic idea. Before you do anything, get the pan hot -- like, smoking hot. Then add the beef, without breaking it up. Like so:



Despite your instinct to separate the mass, let the beef sit in the hot pan undisturbed for roughly two minutes. It'll start to sear and get all nice and brown. Once that happens, flip it over and do the same thing on the other side before you mess with it.



Only then, once your meat is browned on both sides, feel free to break it up and season to your heart's content. Looks pretty good, right?

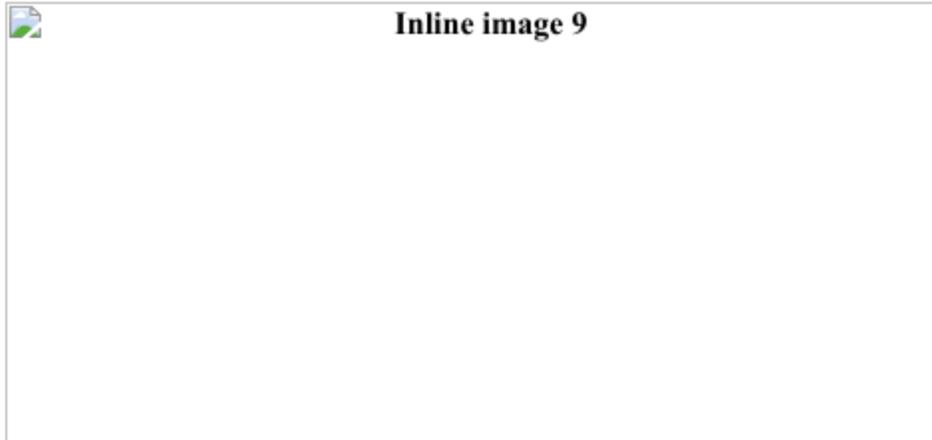
## **THIS WEEK'S QUOTE**

*“Democracy is when the indigent, and not the men of property, are the rulers.”*

Aristotle

**THIS IS BRILLIANT**

What A Wonderful World with David Attenborough -- BBC One



Web Link: <https://youtu.be/auSo1MyWf8g>

This really is Magic. And is an example who David Attenborough was so special. What a stunning commercial from BBC!

**THINK ABOUT THIS**

100 Years in 10 Minutes (1911 - 2011 in 10 Minutes)



Inline image 8

Web Link: <https://youtu.be/Xxh-sS8Qoco>

**BEST VIDEO OF THE WEEK**

Police Violence



Inline image 3

Web Link: [REDACTED]

Most police officers are true protectors of the public but this video shows that there are a lot of “*rotten apples*”, as there are too many incidents of police brutality and unnecessary “*over*” use of force and like mass shootings police brutality is far too routine. I am sorry to share this with you, but this behavior has to stop.

## THIS WEEK'S MUSIC

### Child Prodigies



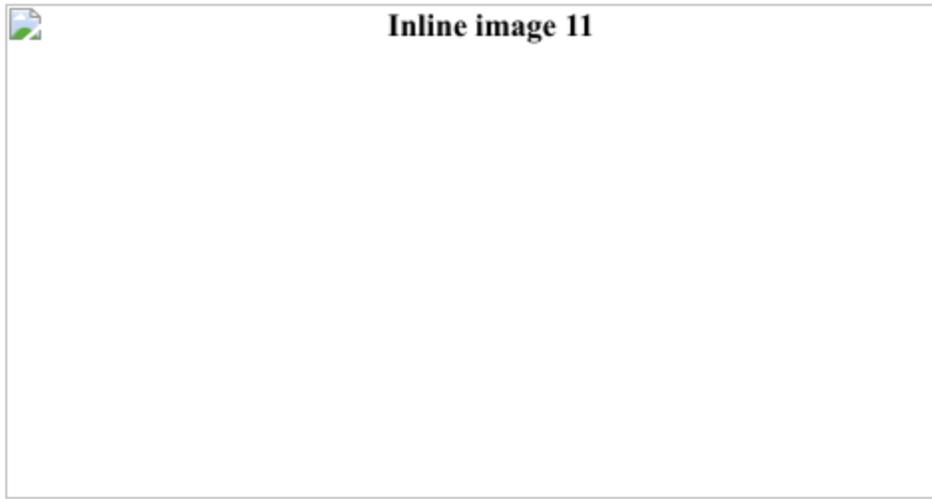
This week again I would like to break the mold by focusing the music section on five non-famous child musicians which due to their immense talent could be described as prodigies. Wikipedia, describes the term child **Prodigy** as a person under the age of ten who produces meaningful output in some domain to the level of an adult expert performer. Child prodigies are rare, and in some domains there are no child prodigies at all. Prodigiousness in childhood does not always predict adult eminence. The term **Wunderkind** (from German: "*wonder child*") is sometimes used as a synonym for "*prodigy*", particularly in media accounts. Wunderkind also is used to recognize those who achieve success and acclaim early in their adult careers

Examples of particularly extreme prodigies could include Wolfgang Amadeus Mozart, Felix Mendelssohn, Evgeny Kissin and Teresa Milanollo in music; Bobby Fischer, Samuel Reshevsky, Judit Polgár, Magnus Carlsen, Sergey Karjakin, Paul Morphy and José Capablanca in chess; Carl Friedrich Gauss, Shakuntala Devi, Srinivasa Ramanujan, John von Neumann and Terence Tao in mathematics; Pablo Picasso and Wang Ximeng in art; and Saul Kripke in philosophy. French composer Camille

Saint-Saëns has been recognized by musical historians as one of the greatest musical child prodigies, but his mother was cautious, and didn't seek to exploit her son's skills, fearing it would cause him emotional trouble.

Now I am not saying that any of the children below are going to become the Mozarts of their generation but it is wonderful to see children excelling at something beyond Xbox and social media. With this said, I invite you to enjoy the music of these five child musicians who without a doubt have special gifts.

This young lad, Michael Pipoquinha is truly talented



**Web Link:** [REDACTED]

7-Year Old Child Violinist Brianna Kahane Performs "Csardas" on a 1/4-Size Violin.



**Inline image 12**

**Web Link:** <https://youtu.be/GEOZ31HeZT4>

4 Year Old Boy Plays Piano Better Than Any Master

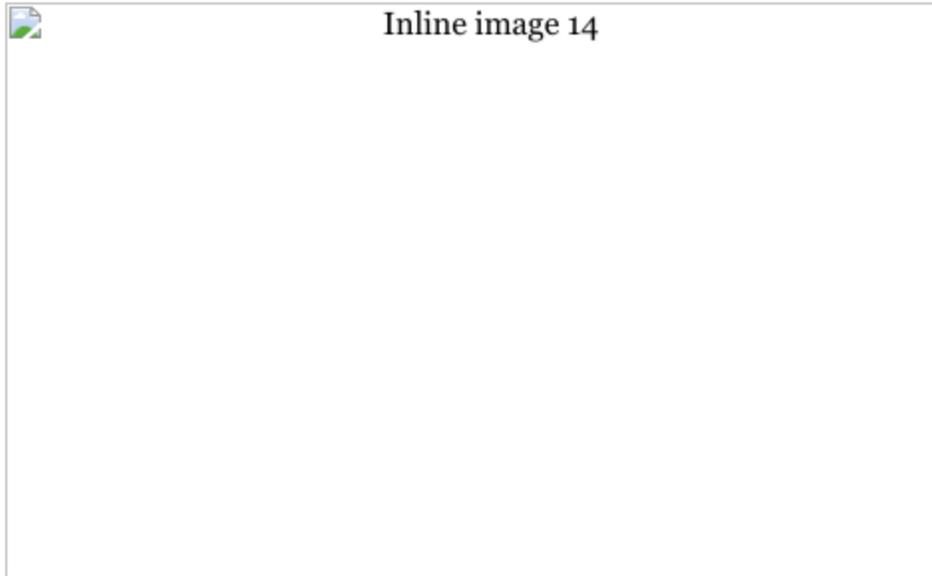


**Inline image 13**

**Web Link:** <https://youtu.be/omuYi2Vhgjo>

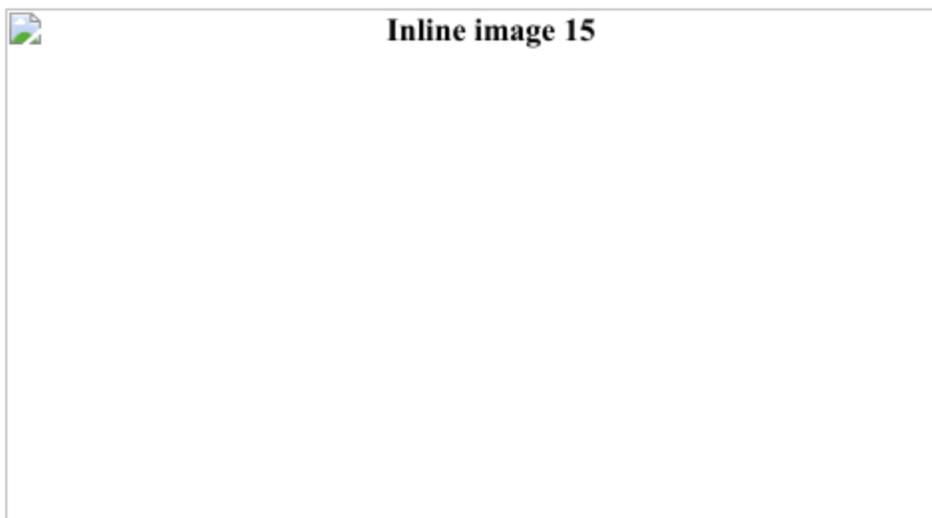
5 year old Gospel Organist Darius Holston

Featured in Ray Daniels House of Music Student Recital



**Web Link:** <https://youtu.be/24WUhYjvHc>

Watch This Gifted 4-Year-Old Violinist Wow the Audience with His Talent



**Web Link:** [REDACTED]

And should you like to see more, please find 10 videos of astonishing child prodigies on this *Classic FM's* web site: [REDACTED]

Again.... Sit back and prepare to be inspired and utterly staggered by their abilities.

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

Sincerely,

**Greg Brown**

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