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Subject: Greg Brown's Weekend Reading and Other Things.... 12/15/2013

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Attachments: The Appalling Stance of Rand Paul Charles Blow TWP December 11, 2013.docx;
At Least 194 Children Have Been Shot to Death Since Newtown Mark Follman Mot
her Jones December 10, 2013.docx;
The Year After Newtown Joe Nocera NYT December 13, 2013.docx;
[REDACTED].docx;
Criminal Action Is Expected for JPMorgan in Madoff Case NYT December 12, 2013.
docx;
[REDACTED] Morgan's Settlement Sits in History of Corporate Fines WSJ October 19,
2013.docx; 10 Biggest White-
Collar Crimes In History Business Pundit December 14, 2009.docx

Inline-Images: image.png; image(1).png; image(2).png; image(3).png; image(4).png

DEAR FRIEND.....

Truly one of the most important pictures of the year: *Inspiring The Remarkable*

 Inline image 1

I was shocked when I received several comments minimizing Nelson Mandela's contributions and somehow suggesting that his "socialist" policies and cozy relationships with Robert Mugabe and Muammar Gaddafi somehow delegitimized his credentials as a democratic leader and that he was convicted of a terrorist act, made him some sort of a bin Laden. When I was growing up in "street slang" these people are *player-haters*, or people who sit on the side denigrating something that they themselves can't do. As Deputy White House Counsel during the early days of President Bill Clinton's administration, Vince Foster wrote in his suicide note, "..... *ruining people is considered sport.*" And believing that your god only speaks to you leaves little doubt that the fault might be yours, or someone else's idea superior. And why was there such outrage because of this one handshake, when Nixon's shining signature accomplishment was opening up China and Reagan was working with Gorbachev to bring down the Iron Curtain. Every journey starts with a first step and if encouraged this handshake could just be that.

 Inline image 2

Mandela inspired us all to what is possible and that taking risks on behalf of the ideas of tolerance, fairness and forgiveness is an ideal that we should all try to live for and be prepared to die for if this is the only alternative. Nelson Mandela promoted the human dignity on the firm foundations of non-

violence, reconciliation and truth, inspiring generations of South Africans and people around the world to put justice and the common good at the forefront of their political aspirations and self-interest, as the collective is more important than any one individual. And there was no greater example of this was the warm greeting and handshake between US President Barack Obama and Cuban President Raul Castro. As Rwandan President Paul Kagame described Nelson Mandela: ***A Politician Capable of the Remarkable***. And the above picture are an example that even after death, his legacy is that of *inspiring the remarkable*.

As some of you may know I started my career as young wannabe filmmaker in the mold of Orson Wells, Stanley Kubrick, Ingmar Bergman, Akira Kurosawa, Federico Fellini and Woody Allen and Marty Scorsese, who both had only made one or two small films at the time but obviously yearned for the same dream. Then along the way, due to an insatiable curiosity I somehow got into the world of business across a wide sector of industries and much of this was due to a decade of analyzing the hundreds of business propositions that were presented to an internationally recognized Middle Eastern billionaire whom we gave him the moniker “*merchant statesman*” in lieu of “*the largest arms dealer of the world*” and “*world’s richest man*” coined by one of the international tabloid media. Hence early during my journey these worlds met and at 3am Friday, I sensed an epiphany which was so inviting that I got up in an endeavor to remember/write it, so that it could be included in this week’s ***Weekly Offerings***, which I was having troubled starting due to a combination of “*real work*” issues and writer’s block, which I am told happens to even the best writers, not only novices like myself.

In my dream I was offering a further explanation of a solution to a problem, (*which I no longer can remember*) as a result of trying to get the above preamble paragraph right. And in the middle of my explanation the person in-charge cut me off, as if to say “*we will use it, so let’s check that box and move on.*” But while in my sleep I really wanted to explore more. I am not sure that this is making sense and maybe I should have just stayed asleep, but I realized that in today’s society so much is just surface and as long as the box has a check in it, to many it is no longer important why or any potential consequences. I have been traveling to France for forty-five years and one of the things that was most exciting about Paris in the 1960s and 1970s, was that every evening in every street and in every café – from *Café Flore* to *Café Deux Magots* to *Café Select* to almost every “*local*” even in the working class neighborhoods there was intense debate. As such in those days and in those cafes, life wasn’t just about checking boxes or what car you were driving or how much money you or they made, because no one really cared about “*the superficial.*” Thus the debate was often an existential argument in search of greater understanding not limited to 140 characters, one day, one topic or one philosophic concept or lack of.

In a world of the expectation of immediate gratification, quarterly profits, 24 hour news cycle and twitter, it appears that less and less people are interested in the long term, therefore putting a check in a box enabling everyone to move on without the thought of long term consequences is now the rule in business and politics and taught in Harvard, Wharton and the LSE. How else can you explain that the largest private sector employer in the world, WalMart, can justify paying workers so little that they qualify for food (assistance) stamps and that the company has people in their own HR Department whose job is to help employees sign up. How else can you explain with almost 50 million Americans living without healthcare insurance we have politicians who don’t believe that in the richest country in the world, universal healthcare should not be given and those in need of public assistance programs are deemed “*takers*” even if they children, elderly or in-firmed.

My epiphany obviously not new or groundbreaking as much as a way for me to ask again what happened to the concept of *Noblesse oblige*, “*One for All*” and where is the *Peace Corps*. And why are

people more interested in getting to the bottom of the killing of four Americans in Benghazi, while ignoring the facts that almost 12,000 Americans die each year as a result of gun violence, 15,000,000 children go to bed hungry every night in the “richest country in the world” and that last week it was announced that among the 34 **Organization for Economic Cooperation and Development**, or **OECD** countries the United States ranked 26th in math — trailing nations such as the Slovakia, Portugal and Russia — and that American high school students dropped to 21st in science (from 17th in 2009) and slipped to 17th in reading (from 14th in 2009). In an age where education is the pathway to prosperity, education in America is in a free-fall and except around election times, no one really talks about it.

There is an unsustainable growing economic inequality that has totally squeezed the Middle Class and reduced opportunities for the poor to rise out of poverty and it seems that no one really cares. We have a Congress who cares more about austerity than people’s needs, while at the same time advocating for further tax cuts favoring business and the rich. Five members of the Walton Family (*heirs of the founder of WalMart*) have a combined wealth larger than the bottom 140 million Americans and our major companies are holding more than \$3 trillion *off-shore* so that they don’t have to pay taxes, while demanding that the American government protect their intellectual property rights around the world and that Wall Street is raking in 40% of all of the profits in the country and as a result 330,000 New Yorkers are millionaires, while Stockton, Detroit, Canton are bankrupt and municipalities around the country are cutting essential services, including police, fire-fighters and teachers. Isn’t something wrong with this picture? Or is it just me?

As it is now 4:30am — enough of a rant — hopefully one of you will wake up in the middle of the night unable to sleep and unsatisfied that just putting a check into a box as if “*Mission Accomplished*” doesn’t mean that the war has been won. Because it hasn’t and probably never will, as every life form needs to eat to sustain its growth and thrive. As a result, we can really only be successful, if the collective is valued more than the individual and I am not talking about socialism. Being a serial entrepreneur, I am totally rooted in capitalism. I love the privileges afforded by wealth, and often joke “*please don’t change the rules when I get there.*” But I also believe that we have lost critical thinking, the sense of *Noblesse oblige*, as well as tolerance, fairness and caring. I want to think and act beyond putting a check in a box. I want to do more than just be successful. And wherever that journey leads me, I am not sure today. But what I do know is that if I truly want to contribute and be successful. It has to more than just about self. With this said, this week I urge for you to look within yourselves even though my message is a bit rambling and garbled.

For all of you who think that being poor is easy and the 47% are “*takers*” you obviously didn’t meet my mother, who started working full-time as a domestic servant at the age of twelve until she was sixty-five, when after years of night classes she got her GED and then a nursing certification and continued to work for another 20 years. Or my Godmother, *Louise*, who also worked well into her late 80s, sometimes two and three jobs at the same time. But I grew up with dozens of men and women of their generation whose number one priority was to do everything they could so that their children would live a better life than theirs. Being poor sucks.... And having been both wealthy and poor, I know first-hand. I also know that it takes a village to raise a child, as well as to protect our elderly and most vulnerable. And getting back to my initial premise, we can’t just do this individually or as a collective by just checking boxes. As JFK challenged a country and a generation, *it is what we give back that will separate us from the rest of the world.* In a village or in any team sport, having the highest scorer means little if the team loses the game. As such the underlying concept of *Noblesse oblige* is really not about just helping the poor as much as it is about having a society where a helping hand is the norm and the collective is more important than the individual and every child is our child and we only win when we all win. Obviously this may not always be possible, but without ideals, life has a lot less meaning. *Not a bad rant the first day after my 65th birthday....*

THIS WEEK'S READINGS

One of the largest challenges in the United States, and to be honest around the world is the growing economic inequality but the real issue that I would like to address in this piece is the total indifference that politicians here and abroad to plight of the poor. In an article this week in **The Washington Post** by Charles Blow – ***The Appalling Stance of Rand Paul*** – points to this insensitivity when last Sunday in an interview on Fox News, Senator Rand Paul, Republican of Kentucky, said: *“I do support unemployment benefits for the 26 weeks that they’re paid for. If you extend it beyond that, you do a disservice to these workers.”* Charles Blow: This statement strikes at the heart – were a heart to exist – of the divide between conservatives and liberals about whether the social safety net provides temporary help for those who hit hard times or functions as a kind of glue to keep them stuck there.

Of course people game the system, you only have to watch Judge Judy to see that there is a systemic undercurrent in the country that since everyone else is gaming the system, *“why can’t I.”* But as Charles Blow also points out that gaming the system is not the exclusive domain of the poor and put-upon. Businesses and the wealthy regularly take advantage of subsidies and tax loopholes without blinking an eye. But somehow, when some poor people, or those who unexpectedly fall on hard times, take advantage of benefits for which they are eligible it’s an indictment of the morality and character of the poor as a whole. The poor are easy to pick on. They are the great boogymen and women, dragging us down, costing us money, gobbling up resources. That seems to be the conservative sentiment.

We have gone from a war on poverty in this country to a war on the poor, in which poor people are routinely demonized and scapegoated and attacked, and conservatives have led the charge. They paint the poor as takers, work averse, in need of motivation and incentive. Growing up in family headed by a single mother, who often worked two jobs so that we could survive this is not my experience with poverty. When I was young enough to understand salaries, my Mother and her piers were only earning \$8 a day, and if the boss was generous they would also pay for carfare. I grew up among poor people, and almost all of them worked. The problem wasn’t lack of effort, but low pay. Folks simply couldn’t make enough to shake the specter of need.

In fact, the poor folks I knew growing up were some of the hardest working people I have ever known – rising before dawn to pack lunches and sip coffee, trying to get the mind right for a day of toil and sweat that breaks the body but not the spirit. They were people who wanted what most folks want – to earn an honest wage for an honest day’s work; to live a happy, meaningful life that leaves a mark on the world when they are gone from it; to raise bright, healthy children who go further in life than they did; to be surrounded by family and friends and neighbors – a village – where people support and cared for one another.

That is why I have such a hard time with the conservative argument that helping those in need diminishes their desire to do for themselves, that it suckles them to passivity on a government teat. Hogwash. To buy into this destructive lie about the character of the poor means you’ve either had no experience being poor, or have no capacity to empathize with their plight. Being poor is a job unto itself. The daily juggle of supplying the most basic needs – food, shelter, medicine – and the stress of

knowing that you are always just one twist of fate away from calamity. **James Baldwin** put it best: *“Anyone who has ever struggled with poverty knows how extremely expensive it is to be poor.”*

The liberal argument for extending unemployment benefits is that aside for being the most humane thing for the government to do, it actually provides a stimulus to the economy as almost every penny as these people spend every last dollar trying to survive. While conservatives believe that cutting these benefits will “nudge” workers to accept lower waged jobs, that they might not accepted and that this would lower the unemployment rate. The problem with this is that when people can't earn enough money to survive the pain inflicted upon them and their families can have long-term consequences that can range from emotional, health and the lack of skills, that hurt their ability to compete in the international labor pool. Kids who haven't had breakfast can't concentrate in school and if there is food insecurity at home, do you really think that they can focus 100% of their homework, especially in an environment where money worries has most likely distressed the social fabric of the family.

Most people want to work. But sometimes, bad luck comes calling. Sometimes you have a job, but you lose it. Sometimes, no matter how hard you try, a new one proves elusive. And following the Great Recession that is a particular problem. Maybe you are older and employers are less willing to take a chance. Maybe your industry is shrinking and becoming more efficient, getting by with fewer employees. Maybe the jobs you can find are farther from your house than you can travel and you can't afford to move. The problems are plenty. But what we shouldn't do is to tell people who had jobs and lost them, people who want work and can't find it, that to help them does them a “*disservice.*” That is the height of arrogance and callousness. And it's disrespectful.

 **Inline image 1**

Last week was the anniversary of the Newtown school massacre when on Dec. 14, 2012 Adam Lanza barged into the Sandy Hook Elementary School and killed 20 children and six adults in the space of about 10 minutes, and little has changed other than political lip service from spineless politicians, otherwise how else can one explain that gun laws have been loosen on the state and local levels and the lack of mental health support has not been addressed. One of us would have thought that the Newtown massacre would have galvanized the adults in government to enact laws so that this couldn't happen again. But on the one year anniversary of Newtown more than 194 children have died as a result of gun violence as pointed out in an article in **Mother Jones** by Mark Follman – ***At Least 194 Children Have Been Shot to Death Since Newtown***, while the NRA says arming more adults will protect kids — except that most are killed at home, often with unsecured guns.

Web Link: <http://youtu.be/paN7kyZuvZo>

AGAIN: A year after the mass shooting at Sandy Hook Elementary School, **Mother Jones** has analyzed the subsequent deaths of 194 children ages 12 and under who were reported in news accounts to have died in gun accidents, homicides, and suicides. They are spread across 43 states, from inner cities to tiny rural towns. Following Sandy Hook, the **National Rifle Association** and its allies argued that arming more adults is the solution to protecting children, be it from deranged mass shooters or from home invaders. But the data we collected stands as a stark rejoinder to that view:

- 127 of the children died from gunshots in their own homes, while dozens more died in the homes of friends, neighbors, and relatives.
- 72 of the young victims either pulled the trigger themselves or were shot dead by another kid.
- In those 72 cases, only 4 adults have been held criminally liable.
- At least 52 deaths involved a child handling a gun left unsecured.

Additional findings include:

- 60 children died at the hands of their own parents, 50 of them in homicides.
- The average age of the victims was 6 years old.
- More than two-thirds of the victims were boys, as were more than three-quarters of the kids who pulled the trigger.
- The problem was worst over the past year in the South, which saw at least 92 child gun deaths, followed by the Midwest (44), the West (38), and the East (20).

Earlier this year the **Centers for Disease Control and Prevention** reported that over the last decade an average of about 200 children ages 12 and under died from guns every year. But those numbers don't capture the full scope of the problem, due to inconsistencies in how states report shootings, and because the gun lobby long ago helped kill off federal funding for gun violence research. Most media-based analysis of child gun deaths also understates the problem, as numerous such killings likely never appear in the news. New research by two Boston surgeons drawing on pediatric records suggests that the real toll is higher: They've found about 500 deaths of children and teens per year, and an additional 7,500 hospitalizations from gunshot wounds. *"It's almost a routine problem in pediatric practice,"* says Dr. Judith Palfrey, a former president of the American Academy of Pediatrics who holds positions at **Harvard Medical School and Boston Children's Hospital**. Palfrey herself (who is not involved with the above study) lost a 12-year-old patient she was close with to gun violence, she told me.

No other affluent society has this problem to such an extreme. According to a recent study by the **Children's Defense Fund**, the gun death rate for children and teens in the US is four times greater than in Canada, the country with the next highest rate, and 65 times greater than in Germany and Britain. The pediatric community has been focused on elevating the issue. Public health researchers have found that 43 percent of homes with guns and kids contain at least one unlocked firearm. One study found that a third of 8- to 12-year-old boys who came across an unlocked handgun picked it up and pulled the trigger. On Tuesday, the **American Academy of Pediatrics** released a video emphasizing physicians' role in keeping children safe from gun violence. The academy also issued specific recommendations this fall, including making sure firearms have trigger locks and storing them unloaded and under lock and key.

State legislators around the country have sought to require such precautions for gun owners, but the gun lobby has fought them vigorously. The NRA and other groups downplay the dangers firearms pose to children—in part by citing deficient federal data. According to the **New England Journal of Medicine**, research has shown that when doctors consult with their patients about the risk of keeping firearms in a home, it leads to *"significantly higher rates"* of handgun removal or safe storage practices. Here, too, the NRA has done battle: It backed the so-called *"Docs vs. Glocks"* law passed in Florida in 2011, which forbid doctors from asking patients about firearms. That law may have come with a price: Among the 194 child gun deaths we analyzed, 17 took place in Florida. Seven were accidents, including three involving unsecured weapons in homes. *"The children were covered in blood,"* a shaken witness told a reporter after toddlers in a Lake City home played with a gun and fatally shot an 11-year-old boy in the neck.

Florida's tally was second only to that of Texas, which saw 19 children killed over the last year. By comparison, the other two of the four most populous states, California and New York, saw 11 and 3 deaths, respectively. Already known for strict gun regulations, California and New York both passed additional restrictions after Sandy Hook. Texas, meanwhile, enacted 10 new laws deregulating guns, including weakening safety training requirements for concealed-carry permit holders and blocking universities and local governments from restricting firearms. Florida tightened mental health controls this year—one of 15 states to do so—but has otherwise operated as a de facto laboratory for permissive gun laws, including its *Stand Your Ground* statute made famous by the Trayvon Martin case.

Often when kids are killed in gun accidents, public outrage focuses on the parents. But legal repercussions are another matter: While charges may be pending in some of the 84 accidental cases, we found only 9 in which a parent or adult guardian has been held criminally liable. And in 72 cases in which a child or teen pulled the trigger, only four adults have been convicted. According to the nonpartisan **Law Center to Prevent Gun Violence**, which tracks state regulations closely, only 14 states and the District of Columbia have strong laws imposing criminal liability for negligent storage of guns with respect to children. (Florida, Texas, and California are among the 14.)

What happened a year ago in Newtown is still in some ways hard to fathom. The nation mourns again for the victims and families. But as Palfrey also puts it, "*Newtown concentrated the horror in one place.*" Whether by malice or tragic mistake, the day-to-day toll of children dying from guns goes on. According to Slate's gun tracker, as of Friday evening, there have been around 11,460 gun deaths in the year since the Newtown massacre. ***I now ask my conservative friends where is your outrage....***

In addition to the country's with economic recovery one of the other great successes of the Obama Administration has been its pragmatic diplomacy, that has allowed the end the war in Iraq and winding down of the US participation in the war in Afghanistan, as well as keeping us out of potential armed conflicts in hot spots such as Syria and Iran. Although Libya is still going through the instability of understanding how to live under democracy, somehow Muammar Qaddafi is ggest achievements is that UN inspectors reported this week that there are no more chemical weapons in Syria and the new President in Iran has offered an olive branch of peace to the US after 35 years of open hostilities. And all of this was done without putting one single boot on the ground. Libya is no longer us as well as any threat from the country against the US and its Western Allies. But the biggest change is which even Obama critics have to admit when they are alone, is that the world for Americans and its allies is safer now due to the pragmatic diplomatic policies of the Obama Administration. Yes, there are crazies but they have always been and will always be, but state sponsored hostilities against America is almost none existent.

This week in **The Washington Post** journalist David Ignatius wrote an op-ed – ***Obama's relentlessly pragmatic diplomacy*** – that this has been a year when America re-embraced diplomacy after a frustrating decade of war, displaying a relentlessly pragmatic approach that recalls the days of such deal-making secretaries of state as Henry Kissinger and James A. Baker III. And that the secret diplomatic machinations have been dizzying, and sometimes disorienting. President Obama and Secretary of State John Kerry have opened doors and created opportunities for settling intractable conflicts. But the administration's turnabouts, especially in the Middle East, have been so sudden and unsentimental that Machiavelli himself might blush.

The Iran nuclear agreement was the most striking example of the willingness to engage former adversaries. In his speech last weekend to the Saban Forum in Washington, Obama made the case that it's worth experimenting to see if Iran's drive toward nuclear weapons can be reversed through diplomacy. He gave his gambit a 50 percent chance of success; given that war is a possible alternative, that's a reasonable wager.

Ignatius: Israelis I talked to afterward were impressed (if not always convinced) by the dry, precise clarity of Obama's argument for testing the Iranians. We'll find out next year whether Obama meant it when he said that a bad deal (i.e., one that didn't make sure the Iranian program remains peaceful for years to come) would be worse than none at all. What's fascinating about the Iran effort is how long it had been germinating in the dark. The feelers went out back in 2012, when Hillary Clinton was secretary of state and the fire-breathing Mahmoud Ahmadinejad was president of Iran. A back channel was provided by the sultan of Oman, an eccentric character worthy of a spy novel, who learned the arts of clandestine activity from the masters, the British. These covert contacts accelerated when Hassan Rouhani was elected president last June, but they were blessed first by Supreme Leader Ali Khamenei.

Kerry has even taken on the Rubik's Cube of diplomacy, the Israeli-Palestinian problem. His argument to both sides, at bottom, has been ruthlessly practical: Begin the transition to Palestinian statehood now, or you'll regret it later. Watching the administration's gyrations on Syria has been less encouraging. Obama shied for more than a year from a serious program to train and arm Syria's moderate opposition. Had he done the right thing back in mid-2012, the rebels today might have up to 10,000 CIA-trained fighters, who could have prevented al-Qaeda from recapturing the Euphrates Valley. Now, with the bootless moderate opposition shattered and al-Qaeda surging, Obama reportedly has decided to work with Saudi Arabia and its Islamic Front, a not-quite-jihadist group eerily reminiscent of the warlords the United States backed in Afghanistan in the 1980s.

Given the dismal options available, this latest revision of Syria policy makes sense if it draws the Islamists toward moderation and an eventual political settlement in Syria. But it sits uneasily with the other pieces of the administration's Syria portfolio — its decision to work with Russia to dismantle Syria's chemical weapons and its support for a Geneva conference in January to plan a political transition (or perhaps, just organize safe zones for humanitarian relief this winter). *"A hasty solution in Syria is just as harmful as doing nothing,"* cautions Samir al-Taqi, a Syrian exile who runs a think tank here. He argues that a shattered Syria can be put back together only slowly, region by region. And he warns that President Bashar al-Assad's Alawite-led army will never suppress al-Qaeda: As the United States learned in Iraq, he argues, the best weapon against the Sunni insurgency fomented by al-Qaeda is a Sunni counterinsurgency.

Egypt is another area where I get dizzy trying to follow administration policy. The United States remained supportive of the Muslim Brotherhood government long after most Egyptians had rejected it last summer; after months of waffling, the United States recently seems to have made the *"realist"* decision to work with Egypt's friends in Saudi Arabia and the United Arab Emirates to stabilize its economy and, if possible, push it back toward civilian government.

The 2013 realpolitik tour continues here in the oil kingdoms of the Gulf. The Saudis and Emiratis were so upset by Obama's opening to Iran and dithering on Syria that they threatened a revolt from decades of alliance with the United States. Though Obama seems more than fed up with hectoring from Saudi Arabia, he again opted for the conciliatory, diplomatic approach. Defense Secretary Chuck Hagel was

in Bahrain last weekend, reassuring the Gulf Arabs and reminding them just how much the United States spends on their security. These diplomatic maneuvers haven't always been pretty to watch. But critics should recognize that this is interests-based foreign policy in its raw form.

Inline image 1

As someone who thought of himself as indestructible until a severe stroke seven years ago that I am still suffering from the residual affects after years of therapy and taking a daily cocktail of prescription medications, I thought it wise to also take a daily grouping of vitamins and other dietary supplements as a pathway to better health – I was distress after reading an article in the **New York Times** by Paul Offit and Sarah Erush – ***Skip the Supplements*** – because many are mislabeled and aren't what they say they are, and worse that many aren't made according to minimal standards of manufacturing (the ██████ has even found some of the facilities where supplements are made to be contaminated with rodent feces and urine).

For example: In 2003, researchers tested “ayurvedic” remedies from health food stores throughout Boston. They found that 20 percent contained potentially harmful levels of lead, mercury or arsenic.

In 2008, two products were pulled off the market because they were found to contain around 200 times more selenium (an element that some believe can help prevent cancer) than their labels said. People who ingested these products developed hair loss, muscle cramps, diarrhea, joint pain, fatigue and blisters.

Last summer, vitamins and minerals made by **Purity First Health Products** in Farmingdale, ██████, were found to contain two powerful anabolic steroids. Some of the women who took them developed masculinizing symptoms like lower voices and fewer menstrual periods.

Last month, researchers in Ontario found that popular herbal products like those labeled St. John's wort and ginkgo biloba often contained completely different herbs or contaminants, some of which could be quite dangerous.

The ██████ estimates that approximately 50,000 adverse reactions to dietary supplements occur every year. And yet few consumers know this.

Here's the problem: The Joint Commission, which is responsible for hospital accreditation in the United States, requires that dietary supplements be treated like drugs. It makes sense: Vitamins, amino acids, herbs, minerals and other botanicals have pharmacological effects. So they are drugs. But the Food and Drug Administration doesn't regulate dietary supplements as drugs – they aren't tested for safety and efficacy before they're sold.

The good news is that we've been able to find some vitamins, amino acids, minerals and a handful of other supplements that meet this standard. For example, melatonin has been shown to affect sleep

cycles and has a record of safety, according to testers who identified a number of products that met manufacturing and labeling standards. The bad news is that this was/is a vanishingly small percentage of the total group.

You should not take any dietary supplements unless the manufacturer provides a third-party written guarantee that the product is made under the [REDACTED]'s "good manufacturing practice" ([REDACTED].) conditions, as well as a **Certificate of Analysis (C.O.A.)** assuring that what is written on the label is what's in the bottle. Although the [REDACTED] has the mandate it doesn't have the manpower to oversee the labeling and manufacture of these supplements. In the meantime, doctors — and consumers — are on their own. For too long, too many people have believed that dietary supplements can only help and never hurt. Increasingly, it's clear that this belief is a false one. Hence be careful and read the labels.....

 **Inline image 2**

Buried in the news this week was the fact that JPMorgan Chase and federal authorities are nearing settlements over the bank's ties to Bernard L. Madoff, striking tentative deals that would involve roughly \$2 billion in penalties and a rare criminal action. The government will use a sizable portion of the money to compensate Mr. Madoff's victims. The settlements, which are coming together on the anniversary of Mr. Madoff's arrest at his Manhattan penthouse five years ago on Wednesday, would fault the bank for turning a blind eye to his huge Ponzi scheme, according to people briefed on the case who were not authorized to speak publicly. A settlement with federal prosecutors in Manhattan, the people said, would include a so-called deferred-prosecution agreement and more than \$1 billion in penalties to resolve the criminal case. The rest of the fines would be imposed by Washington regulators investigating broader gaps in the bank's money-laundering safeguards.

The agreement to deferred prosecution would also list the bank's criminal violations in a court filing but stop short of an indictment as long as JPMorgan pays the penalties and acknowledges the facts of the government's case. In the negotiations, the prosecutors discussed the idea of extracting a guilty plea from JPMorgan, the people said, but ultimately chose the steep fine and deferred-prosecution agreement, which could come by the end of the year. Until now, no big Wall Street bank has ever been subjected to such an agreement, which is typically deployed only when misconduct is severe. JPMorgan, the authorities suspect, continued to serve as Mr. Madoff's primary bank even as questions mounted about his operation, with one bank executive acknowledging before the arrest that Mr. Madoff's "Oz-like signals" were "too difficult to ignore," according to a private lawsuit.

The thing about Wall Street and white collar crime is that perpetrators of these criminal acts usually only get a slap on the risk, as if their being caught and fall from grace is punishment enough. As for the fines, whether they be \$2 billion or 13 billion, for these mammoth financial institutions and large international corporations, multi-billion fines are just *the price of doing business*, so until the heads of these companies get serious jail time or receive large personal fines little will change. It behooves me that these "masters of the universe" seem to know nothing when things go wrong, yet when things are going well they believe that their eight and nine figure compensation packages are justified. Either way, they are overpaid incompetents running criminal enterprises when their malfeasance is exposed. So where are the RICCO statutes? And why aren't these guys going to jail. Please feel free to read the **New York Times** by Jessica Greenberg & Ben Protess – ***Criminal Action Is Expected for***

JPMorgan in Madoff Case – as well as the *Wall Street Journal* article – *Where [REDACTED]. Morgan's Settlement Sits in History of Corporate Fines* and *10 Biggest White-Collar Crimes In History* – as of December 15, 2009.

THIS WEEK'S QUOTE

“The future belongs to those who believe in the beauty of their dreams.”

Eleanor Roosevelt

INTERESTING TED TALK VIDEO

What All Great Leaders Have In Common: The Power of Purpose

Web Link: [REDACTED]

What do you stand for? Why do you do what you do? Your ability to answer these questions is the key to unlocking your magnetism as a leader. In one of the most popular **TEDTalks** of all time, Simon Sinek vividly illustrates the communication style that history's most influential people and organizations share. Get ready to completely reframe how you define yourself, your company and your cause.

GREAT PICTURES

See web link below!

[REDACTED]

THIS WEEK'S MUSIC

I so enjoyed last week's music that for the first time ever I am encoring the music section which premiered in the week of the death of Nelson Mandela and in the spirit, soul and conscience of "*The Possible.*" Mandela was a skillful politician whose policy of reconciliation saved the country from a blood bath and ushered it into a period of democracy, human rights and tolerance. He should also be admired for his compassion and generosity, values that are not usually associated with politicians, as well as his integrity and loyalty. With this said, I invite you this week to enjoy the music of South Africa. *So for those who didn't get a chance last week.... here is it again....*

Hugh Masekela – **Mandela** -- <http://youtu.be/XKck8o5xzaM>

Hugh Masekela – **STIMELA / Coal Train** -- <http://youtu.be/cPxmmMpfG88>

Hugh Masekela – **Grazing In The Grass** -- <http://youtu.be/UKcGCOEb28>

Hugh Masekela – **Old People, Old Folks** -- http://youtu.be/7JJY71_Zf5g

Miriam Makeba – **Soweto Blues** -- [REDACTED]

Miriam Makeba *Live* – **Africa Is Where My Heart Lies** -- http://youtu.be/rXIj_oAxUaA

Miriam Makeba & Paul Simon – **Under African Skies** -- <http://youtu.be/yLVhjdZEsZU>

Miriam Makeba – **Malaika** -- <http://youtu.be/bCh58peMl98>

Miriam Makeba with Hugh Masekela – **South Africa freedom song** -- <http://youtu.be/oJiqvPMQXAc>

Abdullah Ibrahim (*Dollar Brand*) – **Soweto** -- <http://youtu.be/izJYZhZgkMg>

Abdullah Ibrahim & Ekaya – **Water from an Ancient World** -- <http://youtu.be/Rt1ZAtC9TUY>

Abdullah Ibrahim & Johnny Dyani – **Namhanje** -- http://youtu.be/j1_IosjObOQ

Johnny Clegg (*with Nelson Mandela*) – **Asimbonanga** -- <http://youtu.be/BGS7SpI7obY>

Soweto Gospel Choir – **Nkosi Sikelel** (*South African National Anthem*) -- <http://youtu.be/tTtINHRja4k>

Nkosi Sikeleli Africa -- http://youtu.be/cBKNXsFI_3s

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

Sincerely,

Greg Brown

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