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**Subject:** Greg Brown's Weekend Reading and Other Things.. 08/16/2015

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**Attachments:** Avocados\_Aren't\_The\_Only\_Trendy\_Food\_That\_May\_Be\_Endangered\_Because\_Of\_The\_Drought\_Huff\_Post\_April\_24,\_2015.docx; Gun-Death-Injury-Stat-Sheet-5-Year-Average-2013-Updates-Jan-2015.pdf; I\_Made\_\$41,879\_As\_An\_AirBNB\_Host\_Kelly\_Kampen\_Huff\_Post\_June\_1,\_2015.docx; Why\_conservatives\_are\_able\_to\_pass\_such\_harsh\_restrictions\_on\_the\_poor\_Christopher\_Ingraham\_TWP\_June\_1,\_2015.docx; Billy\_Joel\_bio.docx

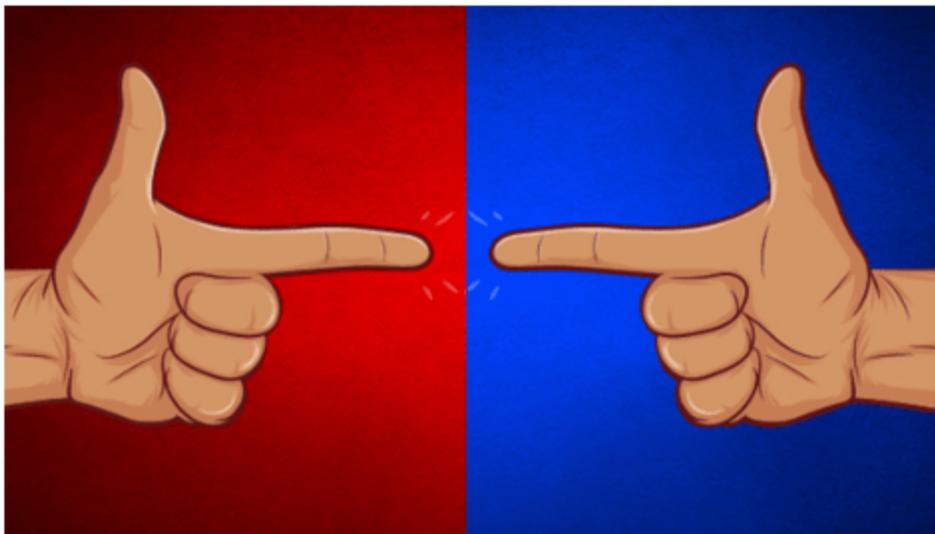
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**DEAR FRIEND.....**

## Our Country's Cartoonish Gun Debate Isn't Just Idiotic

**It's Really Damaging**



On average more than 32,000 people were killed by gunfire each year. Additionally, according to the Centers for Disease Control and Prevention, more than 70,000 suffered nonfatal injuries from guns

with an economic toll from gun violence that costs America an estimated \$229 billion plus a year. Yet there is still a debate in America on whether or not to pass any new laws that might lower these numbers. To illustrate the banality of this is Mark Follman's article in **Mother Jones** magazine – ***Our Country's Cartoonish Gun Debate Isn't Just Idiotic—It's Really Damaging.***

To illustrate the core of the debate, Follman recants a KQED's Forum on gun violence where a former US Marine came on the air and criticized the National Rifle Association for lying, the next caller, another gun owner, promptly denounced him for speaking against the Second Amendment and being "*full of it.*" That was followed by a woman who wanted to know what could be done to prevent gun manufacturers from manufacturing guns, whether "*we could stop it at the source.*" And that, in a nutshell, is pretty much the state of America's gun debate. Here's more of it—but also some vivid stories and data from those who know gun violence firsthand: Having reported on this subject intensively for the last three years, I'm still not totally sure whether guns kill people or people kill people, but I'm almost certain that you can be riddled to death with inanities. (See, for the umpteenth time: "Knives, baseball bats, and hands and feet kill people too!!"), said Follman.

## America has a problem with gun violence

- One in three people in the U.S. know someone who has been shot.
- On average, 32 Americans are murdered with guns every day and 140 are treated for a gun assault in an emergency room.
- Every day on average, 51 people kill themselves with a firearm, and 45 people are shot or killed in an accident with a gun.
- The U.S. firearm homicide rate is 20 times higher than the combined rates of 22 countries that are our peers in wealth and population.
- A gun in the home is 22 times more likely to be used to kill or injure in a domestic homicide, suicide, or unintentional shooting than to be used in self-defense.<sup>5=</sup>

## Gun Violence Takes a Massive Toll on American Children

- More than one in five U.S. teenagers (ages 14 to 17) report having witnessed a shooting.
- An average of eight children and teens under the age of 20 are killed by guns every day.
- American children die by guns 11 times as often as children in other high-income countries.
- Youth (ages 0 to 19) in the most rural U.S. counties are as likely to die from a gunshot as those living in the most urban counties. Rural children die of more gun suicides and unintentional shooting deaths. Urban children die more often of gun homicides.

- Firearm homicide is the second-leading cause of death (after motor vehicle crashes) for young people ages 1-19 in the U.S.
- In 2007, more pre-school-aged children (85) were killed by guns than police officers were killed in the line of duty.<sup>11</sup>

## Gun Violence is a Drain on U.S. Taxpayers

- Medical treatment, criminal justice proceedings, new security precautions, and reductions in quality of life are estimated to cost U.S. citizens \$100 billion annually.
- The lifetime medical cost for all gun violence victims in the United States is estimated at \$2.3 billion, with almost half the costs borne by taxpayers.

## Americans Support Universal Background Checks

- Nine out of 10 Americans agree that we should have universal background checks, including three out of four NRA members.
- Since the Brady Law was initially passed, about 2 million attempts to purchase firearms have been blocked due to a background check. About half of these blocked attempts were by felons.
- Unfortunately, our current background check system only applies to about 60% of gun sales, leaving 40% (online sales, purchases at gun shows, etc.) without a background check.

This standoff is the result of media and political influence of the NRA, as the gun lobby has pulled off a messaging feat decades in the making — its leaders perpetually blasting away with the idea that any discussion of guns in America can be nothing other than a brutal dichotomy. You're either a defender of constitutional liberty, their premise goes, or you're an anti-freedom "*gun grabber*." While the American medical community is nearly unanimous that gun violence is a serious public health threat, but yet, there remains precious little research on the problem, let alone funding to do more.

This is really destructive to our ability to make progress. The debate posed as an "*either or*," which was done by strategists working for the NRA over a long period of time. They wanted people to think that either you protect the rights of all gun owners to keep their guns, or you do research on gun violence, and that the two are diametrically opposed. And they had a zero-tolerance philosophy that said, "You can't even discuss research on gun violence because that leads down the slippery slope of all of us losing our guns." And that's led us into the morass where we are today.

We have seen with the Ebola scare how quickly and decisively the collective in America can move when it really wants. So what is different here? And where is the sanity of our politicians and the American public? Follman points out that after the mass shooting in Aurora, Colorado (which cost that community at least \$100 million), Mark Rosenberg, the former director of the CDC's National Center for Injury Prevention and Control and one of his fiercest old adversaries, former Republican Rep. Jay Dickey of Arkansas published a joint op-ed in the **Washington Post**: "*We were on opposite sides of*

*the heated battle 16 years ago," they wrote, "but we are in strong agreement now that scientific research should be conducted into preventing firearm injuries and that ways to prevent firearm deaths can be found without encroaching on the rights of legitimate gun owners. The same evidence-based approach that is saving millions of lives from motor-vehicle crashes, as well as from smoking, cancer and HIV/AIDS, can help reduce the toll of deaths and injuries from gun violence." So why is this still a debate and I actually started writing this before the massacre in Charleston?*

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## Dying to Breathe

A Short Film Shows China's True Cost of Gold



**Saanxi, China:** Since 2004 He Quanguai has suffered from silicosis – an incurable disease that scars and hardens the lungs. He is one of six million Chinese workers with a lung disease caused by breathing dust in mines. Once farmers, men like Mr. He left en masse in the late 1990s to work in gold mines – part of the army of migrant workers who powered China's economic boom in recent decades.

They dug deep into the mountains for treasures. Years later, they came back with the lung disease silicosis, and now wait in their homes for death.

He Quanguai, lives in an old earthen house with his wife, Mi Shixiu. Mr. He has been struggling with silicosis for over ten years—surviving longer than most in his area. He keeps a notebook to record the names of those who've succumbed to silicosis. Flipping through it, he says: *"I've watched them die, one by one. I know one day it will happen to me too."* This is the unseen cost of gold mining in China – the world's top gold producer. In China, silicosis is considered a form of pneumoconiosis, which affects an estimated six million workers who toil in gold, coal, or silver mines or in stone-cutting factories. It's the country's most prevalent occupational disease.

What the statistics can't capture are the miners' slow deaths. The men waste away, their lungs gradually scarring or becoming hardened from the dust they breathed years earlier. The disease is

irreversible — a lung transplant is the only known cure — but is preventable with protective gear and ventilation while drilling. Mr. He says the type of mines he worked in lacked such safety measures. In recent years, mining conditions have improved, but out here in hardscrabble rural China, most workers cannot track down mine owners to cover medical bills and don't get treatment until it is too late. Most just give up as costs mount. Some commit suicide.

Mr. He, once a healthy 143 pounds, deteriorate to a mere 88 pounds. He has suffered repeated collapses, and one suicide attempt in the middle of the night. He has said good-bye to his wife, family and friends many times, and then miraculously fought off severe tuberculosis and other ailments, living through another winter—the season silicosis patients fear most. The wooden coffin he built for himself sits under a dusty plastic shroud in the attic. For five years, his wife has been preparing the hand-sewn cloth shoes, five shirts, and three pairs of trousers he will wear to his grave as dictated by custom. After one of his many collapses, he whisper instructions in her ear: Buy thick white paper to line the coffin, do not spend too much money on religious rites or he will come back and haunt her, and wash his favorite faux leather jacket so he can wear it in death.

**Web Link:** [http://proof.nationalgeographic.com/2015/05/15/dying-to-breathe-a-short-film-shows-chinas-true-cost-of-gold/?utm\\_source=NatGeocom&utm\\_medium=Email&utm\\_content=pom\\_20150531&utm\\_campaign=Content](http://proof.nationalgeographic.com/2015/05/15/dying-to-breathe-a-short-film-shows-chinas-true-cost-of-gold/?utm_source=NatGeocom&utm_medium=Email&utm_content=pom_20150531&utm_campaign=Content)

**As one reader commented.** They are the real heroes of the economic miracle which is China. It's painful to see millions like Mr. He suffering this way, after spending the best part of his youth trying his best to provide for his family. I want to focus on the positive messages in this video. Firstly, Mrs. He's love and affection for her husband is beyond anything I've seen. Not forsaking him and still taking great pains to care for him. I truly have the greatest respect for Mrs. He. As much as Mr. He is suffering, I hope he will fight on, for the sake of his loving wife. My prayers are with the He family and the many families suffering the same fate. ■ humbled and inspired at the same time. Thank you for making this great video. **With this I invite you to click on the above website to see the video.**

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**AGAIN: YOUNG, BLACK, UNARMED AND NOW DEAD**

Young, Unarmed Black Man Killed By Cop Didn't Want To 'Die Too Young



An unarmed black teenager in Texas was shot dead by a cop who had only recently graduated from the police academy. Just over a week before his death, a Twitter account that appears to belong to 19-year-old Christian Taylor includes messages about being afraid to die young.



October 13th  
@he\_got\_sneaks



I don't wanna die too younggggg

5:16 PM - 30 Jul 2015

10,332 6,418

Cops in Arlington responded to a burglary call around 1 [REDACTED] on August 7, 2015 when they came upon the suspect, Taylor, who had crashed his vehicle into a car dealership. Police said a struggle ensued between Taylor and 49-year-old officer Brad Miller before Miller fatally shot the suspect. The officer graduated from the police academy in March and was working under the supervision of a training officer. Police said Miller had no experience prior to joining the Arlington Police Department. He has been placed on paid administrative leave.

Another social media post last year appearing to belong to Taylor said he didn't feel protected by police.



October 13th  
@he\_got\_sneaks



I don't feel protected by the police

8/12/14, 2:03 PM

150 RETWEETS 133 FAVORITES

Taylor, who was a football player at Angelo State University in San Angelo, was described as a "good kid" by his great-uncle, Clyde Fuller. "He was a good kid. I don't see him stealing no car or nothing like that," Fuller told the Fort Worth Star-Telegram. Police Sgt. Paul Rodriguez told The Star-Telegram that surveillance video at the dealership shows Taylor damaging a parked car and later driving through the showroom glass. However, Rodriguez said that officers are not equipped with body cameras, and that they haven't found security video at the car dealership that would have captured the fatal encounter.

This is an epidemic and for our political leaders and general public to not recognize the importance of addressing this tragic nationwide trend immediately it is beyond belief. We have to stop our police from acting as judge, jury and executor. How many children and young adults have to die before we stop excusing this abomination because in a humane society.... Black Lives Do Matter..... Obviously police training is a major part. But the idea that a black kid is considered a thug when he is killed by a police officer is ridiculous, even when he is a twelve year old playing with friends in a city park or obvious person suffering from a mental condition or an unarmed college football player who might be stealing a car, killing them is unacceptable. As someone who as a teenager took a joyride without permission, there but for the grace of God could have been me...

By the way police in Norway hardly ever use their guns, a new report released by the Scandinavian country's government shows. In fact, it's been almost 10 years since law enforcement shot and killed someone, in 2006. Perhaps the most telling instance was when terrorist Anders Breivik opened fire in 2011 and killed 77 people in Utoya and Oslo. Authorities fired back at him, all right, but only a single time. In 2014, officers drew their guns 42 times, but they fired just two shots while on duty. No one was hurt in either of those instances. Considering that police officers in the United States have killed more than 600 people this year alone, the report certainly is eye-opening. Of course, law enforcement officials in the United States face greater threats of violence while on duty. Still Norway is living proof that not only can a country produce almost all of its electric power using renewable energy, policing can be done without an epidemic of killing civilians.

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## 5 Tax Myths That Republicans Believe

 U.S. federal tax return 1040 form.

The overwhelming premise is that every economic ailments can be cured with a tax cut. Here are some perennial Tax Myths -- and why you shouldn't believe any of them.

**MYTH #1:** The way to create jobs and grow the economy is to cut taxes -- a lot.

When Republicans talk about cutting taxes on the middle class you may end up with a few extra bucks in your pocket each paycheck, but the real winners are the rich and big corporations. The standard GOP position on tax cuts is to slash the top tax rate on the rich by more than one third and the corporate tax rate by about 30 percent. Millionaires would get an average tax cut of at least \$200,000 a year, according to Citizens for Tax Justice. The only way they can pay for these gigantic tax cuts is to

slash benefits and services for average Americans, cutting into everything from Medicaid and Medicare to child nutrition and education services.

When it comes to taxes, what really matters to working Americans is seeing that the wealthy and corporations pay their fair share. The loophole-ridden tax code encourages corporations to hide profits and ship jobs overseas. This holds down wages and denies us the revenue needed to fix roads and bridges, build schools and conduct life-saving medical research. As for the economy, rebuilding our infrastructure and providing Food Stamps for hungry kids generates a lot more jobs than does more take home pay for millionaires. If you want to address inequality, create a fair tax system.

**MYTH #2:** The American corporate tax rate is the highest in the world and lowering it would boost our economy.

The only number that matters when you're talking about tax rates is what is actually paid. While the U.S. corporate tax rate is 35 percent, the effective tax rate paid by U.S. companies on their worldwide income was a meager 13 percent in 2010, according to the Government Accountability Office. Many corporations -- General Electric, Verizon, Priceline.com and 23 other big firms -- paid nothing at all in federal income taxes over a recent five-year period.

The problem isn't that U.S. corporate tax rates are too high. It's that American corporations aren't paying what they should. While workers' wages are stagnant and corporate profits are sky high, the corporate share of federal revenue has plummeted. Real corporate tax reform would stop subsidizing U.S. corporations that ship jobs offshore and close loopholes so that they pay their fair share.

**MYTH #3:** Corporations are holding more than \$2 trillion in profits offshore because our corporate tax rate is too high, so we should drastically cut the tax rate to entice that money home.

The reason there are \$2.1 trillion in U.S. corporate profits offshore is to avoid paying U.S. taxes on the money. It's a giant tax dodge. Corporations can do this because of a loophole called "*deferral*." It allows them to delay indefinitely paying taxes on their offshore profits as long as they do not bring them back home as dividends paid to shareholders. However, companies can still bring the profits back and invest them in Treasury bonds or even the stock of other companies. In fact, much of the profits offshore are actually invested here.

The answer isn't -- as Republican candidates will suggest -- drastically lowering the taxes due on that money to encourage corporations to "repatriate" it. We tried such a "tax holiday" before (in 2004). The only beneficiaries were the corporate executives and shareholders who used the money they brought home to beef up stock prices through repurchases, according to the Congressional Research Service. Many of these profits are "booked" in tax havens, where the tax rate is next to nothing - if not zero! But a lot of it is earned by the labor and innovation of U.S. workers.

We need to make corporations bring those profits home. But they shouldn't get a sweetheart tax break to do it. They should pay what they owe each year. Congress should end deferral. Corporations would then play by the same rules as the rest of us. This would raise \$600 billion over 10 years, according to Congress's Joint Tax Committee.

**MYTH #4:** We need a flat tax to simplify the tax system and make it fairer.

Americans angry about a rigged tax system are drawn to flat taxes. They assume that if everyone pays the same tax rate, special interests won't be able to bend the tax code to their will. But flat taxes are not fair taxes. Despite its loopholes, our current income tax system is still progressive: the higher your income the higher your tax rate. (I know income from investments, which are mostly owned by the rich, are taxed at a much lower rate.) Why?

Flat taxes are regressive. Under a flat tax, the hedge fund manager on Wall Street would pay the same tax rate as the teacher educating his kids. Take former Gov. Rick Perry's flat tax plan. Someone making from \$40,000 to \$50,000 would pay about \$250 more in taxes. Millionaires would get a \$495,000 tax cut, on average, according to the Tax Policy Center.

**MYTH #5:** The IRS has become a rogue agency and needs to be seriously reformed, if not abolished.

Any staff abuses at the IRS must be addressed (and that process is underway), but hobbling the agency makes no sense. Unlike almost any other government agency, the IRS actually makes money for U.S. taxpayers: every dollar spent on enforcement brings in \$10 of revenue. If we're really interested in bringing down our deficit and investing in our communities, we need to adequately fund the IRS. Cuts to its budget (an 18 percent reduction since 2010) hurt honest taxpayers because there are fewer employees to answer questions and fewer watchdogs going after tax cheats.

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Why are conservatives able to pass such harsh restrictions on the poor



Welfare restrictions have lately become fashionable in certain states, especially red ones. Missouri Republicans are trying to keep food stamp recipients from buying steak and seafood. Kansas wants to keep the poor from going to movies or the swimming pools. It also recently enacted cash withdrawal limits on welfare recipients that could drastically increase the amount of ATM fees the poor will have to pay.

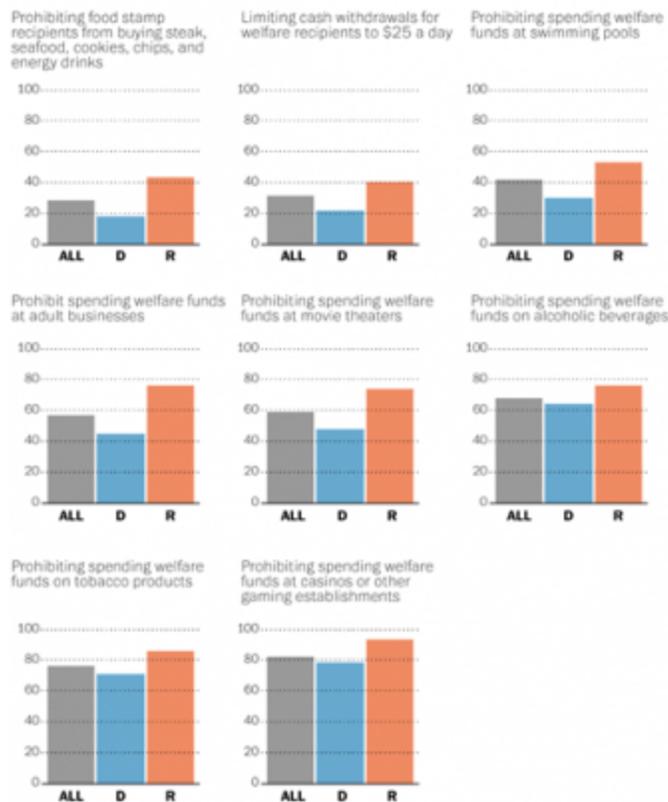
A new survey from **YouGov** helps explain why legislators may be able to enact such harsh restrictions. As you can see in the results below, Americans generally are uncomfortable with limits like the ban on steak and seafood or the ATM withdrawal caps. But they do support, by and large, limits on spending on adult businesses, movie theaters and alcoholic beverages. More than 40 percent of Americans even oppose low-income Americans using their welfare benefits to bring their kids to a swimming pool during the summer.

And in all cases, Republicans support the limits more than Democrats or the general population. So when legislators in red states advance these types of policies, if they frame it as working to stop wasteful spending (and don't mention the most restrictive policies), they may actually get quite a bit of support. After all, when YouGov asked people if the poor should be ashamed for applying for or using welfare benefits, 1 in 5 Republicans said "yes," while another third of them said they weren't sure. Among Democrats those numbers were 9 and 12 percent, respectively.

Take a more detailed look at the survey results below:

## Mixed feelings on welfare restrictions

% of all Americans, Democrats and Republicans saying they support...



WAP0.ST/WONKBLOG

Source: April 2015 YouGov survey

Among the eight types of welfare restrictions YouGov polled on last month, limits on food purchases were by far the least popular. Only 28 percent of Americans overall thought these were a good idea. That figure fell to 18 percent for Democrats, and rose to 43 percent among Republicans.

ATM withdrawal limits were similarly unpopular among all three groups. Interestingly, Americans said that welfare recipients shouldn't be able to use their funds at movie theaters and adult businesses (*eg, strip clubs and the like*) by nearly identical amounts -- 59 and 57 percent, respectively. There was widespread agreement that the poor shouldn't use welfare money to buy booze or cigarettes. And the most popular restriction was a ban on spending welfare checks at casinos.

The gap between Republicans and Democrats was widest on the question of adult entertainment: 45 percent of Democrats supported a ban on welfare recipients spending their money at these establishments, versus 76 percent of Republicans. By contrast, the gap was the smallest -- 12 percentage points -- on the question about the alcohol ban. Overall the results suggest that conservative lawmakers supporting some of the more controversial restrictions, on cash withdrawals and food purchases, may be overplaying their hands. On the other hand, elements of their policies do have broad support.

I definitely don't think that welfare recipients should be able to use food stamps in casinos or to buy alcohol but to deny them the use of swimming pools or to purchase ice cream or steaks is just mean spirited. More importantly we should see these people as victims instead of people gaming the system because even those who are actually gaming the system most of them are only just surviving. And although there are 49 million Americans receiving some sort of food assistance most are children,

disabled, elderly and people who are just down on their luck. Again.... These people are victims so why are we treating them like freeloaders and criminals.... ***and this is my rant of the week***

## WEEK'S READINGS

Paul Krugman condemns “*compassionless conservatism*”: Politicians don’t know how Americans actually live

*"American families could easily have much more security than they have"*



In his Friday New York Times column, economist Paul Krugman wrote about the findings of a Federal Reserve study on the financial well-being of U.S. households, which depicted a dire state of affairs for many Americans.

For instance, three in 10 “*nonelderly*” American citizens reported that they have no retirement savings or pension, and often had to forego medical treatments because they couldn't afford it. Almost 25 percent of respondents reported having experienced financial hardship in 2014, while 47 percent said an surprise expense of \$400 would require borrowing money or selling their possessions.

Krugman argued that our nation’s politicians are still oblivious to the average American’s plight:

I am not, or not only, talking about right-wing contempt for the poor, although the dominance of compassionless conservatism is a sight to behold. According to the Pew Research Center, more than three-quarters of conservatives believe that the poor “have it easy” thanks to government benefits; only 1 in 7 believe that the poor “have hard lives.” And this attitude translates into policy. What we learn from the refusal of Republican-controlled states to expand Medicaid, even though the federal government would foot the bill, is that punishing the poor has become a goal in itself, one worth pursuing even if it hurts rather than helps state budgets.

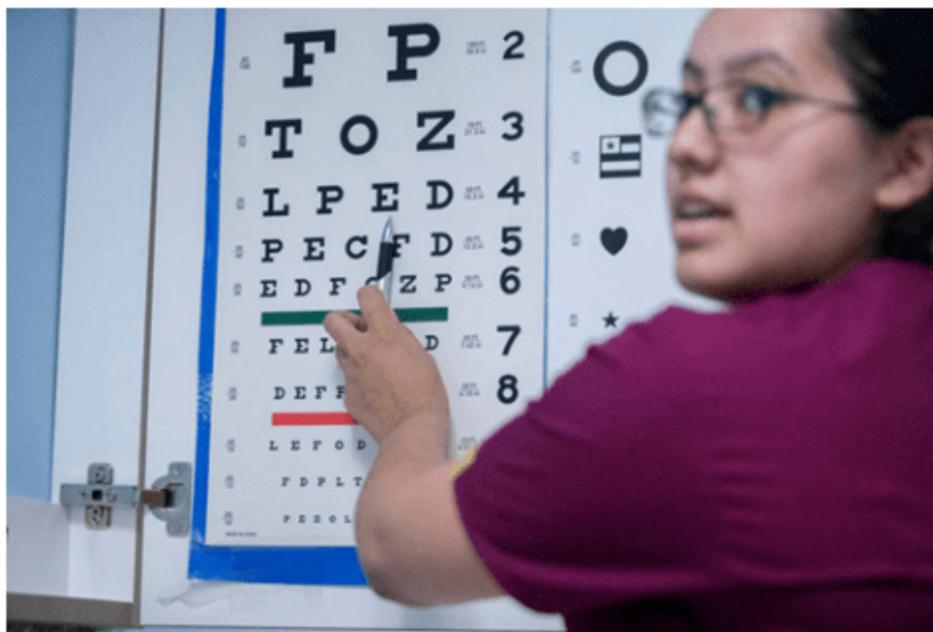
He continued to note that things could be worse. Social Security still exists, as do food stamps, unemployment insurance and Obamacare. Still — “American families could easily have much more security than they have,” he concluded. “All it would take is for politicians and pundits to stop talking blithely about the need to cut ‘entitlements’ and start looking the way their less-fortunate fellow citizens actually live.”

JOANNA ROTHKOPF — Salon Magazine — May 29, 2015

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## Obamacare Works

### In Spite of What Republicans Claim

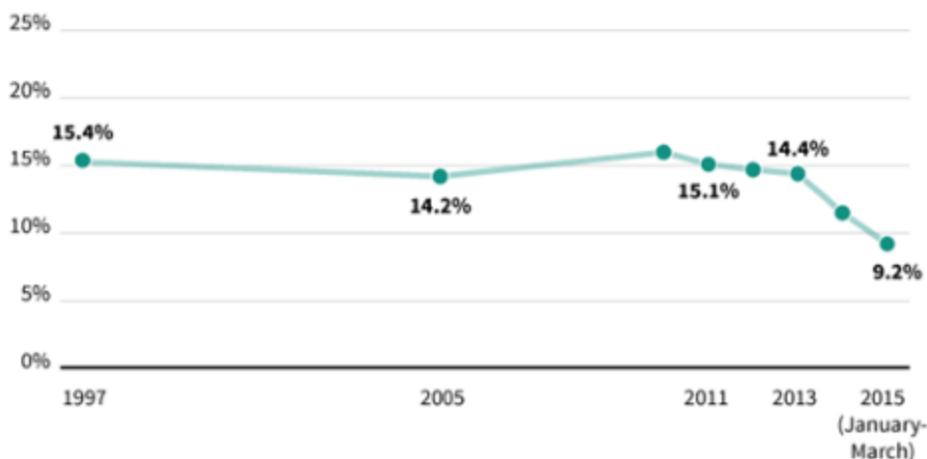


When Republicans carry on about what a “disaster” the Affordable Care Act is, they rarely acknowledge that the law is helping millions of people get health insurance. But as Johnathan Cohen pointed out this week in an article in the Huffington Post, we don’t need Republicans to tell us these things. We have data. The U.S. Centers for Disease Control and Prevention on Wednesday released the latest results of the National Health Interview Survey. According to the survey, just 9.2 percent of the

population, or about 29 million people, had no coverage during the first three months of 2015. That's down from 11.5 percent in 2014, 14.4 percent in 2013, and 16 percent back in 2010. And although the report doesn't identify a reason for the decline, the timing and characteristics of the trend make the primary reason obvious: It's President Barack Obama's signature health care law.

## Fewer People Are Uninsured

Percent of people without health insurance, all ages, at time of interview



Source: National Health Interview Survey

THE HUFFINGTON POST

After a long, slow rise in the proportion of Americans without insurance -- which for decades had only modest ups and downs -- the rate fell precipitously in 2014. That's the year that most of "Obamacare" took effect, expanding access to Medicaid for the poor and making subsidized, private health insurance available to working-class and middle-class people who couldn't get coverage through their workplaces. The proportion of Americans without health insurance has declined for all age groups, the NHIS data confirms. But the dramatic decline for the youngest age group, 18- to 24-year-olds, actually began a little earlier than the rest -- in 2011. That's another clue about the role of the Affordable Care Act, since it was in that year that the law began requiring insurers to let children stay on their parents' policies until age 26.

The NHIS is one of several surveys that experts use to measure the number of Americans without health insurance. All of these studies come with caveats, idiosyncrasies and uncertainty. But each one, including a private survey the Gallup organization released just a few days ago, has produced a similar result. Of course, the goal of the Affordable Care Act isn't simply to help people get health insurance. It's also to make sure more people can pay for their medical bills and get access to care when they need it. New research suggests that this, too, is happening.

A survey that the Henry J. Kaiser Family Foundation released at the end of July compared newly insured Californians with those who remained without coverage. The ones who had gotten health insurance, mostly through the Affordable Care Act, were substantially less likely to report having trouble paying for medical care -- and substantially more likely to say their health care needs were being met. That report became public just a week after a study in the *Journal of the American Medical Association* produced yet more evidence that the health care law had the net effect of improving access to medical care.

Like all legislation, from laws creating new entitlements to those cutting taxes, the Affordable Care Act comes with real costs and trade-offs. The health care law imposes new taxes on the wealthy, for example, while pressing financial penalties on people who can afford to buy insurance but opt not to do so. The law has also forced some people buying insurance on their own to pay higher premiums than they did previously, because insurers can no longer deny coverage to people with pre-existing conditions or sell policies that leave out benefits like prescriptions, rehabilitative services or maternity care.

Meanwhile, even with the law's subsidies, insurance remains expensive for many working- and middle-class people. That may be one reason that the progress on covering the uninsured, though substantial, appears to be smaller than many experts predicted initially. It also explains why liberals have started pushing for more aggressive efforts at cost control (starting with the government using more leverage with the prescription drug industry) and more financial assistance or regulation to limit out-of-pocket expenses. Meanwhile, some intellectuals on the right are starting to talk about ways of transforming the law into a more conservative version of health care reform with less regulation and lower spending.

These sorts of arguments, over how to change the Affordable Care Act, are likely to go on for a very long time. But the argument over whether the law is substantially reducing the number of Americans without health insurance, thereby achieving one of its primary goals, really should be over.

"The health law remains controversial, and that will likely continue to be the case," said Larry Levitt, senior vice president at the Kaiser Foundation. "But we now have facts that can be used to judge the ACA rather than hypothetical arguments, and there's no doubt at this point that more people are getting insured and it's making a difference in their lives." And two years into Obamacare, only one state – Texas – still has more than 20% uninsured, while at the other end of the scale, only five states' populations were so well-insured in 2013 that fewer than 1 in 10 adult residents lacked insurance. Today, more than half the states have achieved that goal.

The state-by-state insurance levels, which detail how rapidly the insurance picture has changed since President Obama's signature healthcare reform started, come from a large-scale, twice-a-year survey by Gallup. The survey included more than 178,000 adults in 2013, before the law took effect, and 88,667 in the first half of 2015, allowing unusually precise estimates of the effect the law has had at the state level.

Texas, whose officials have strongly resisted cooperation with the new law, had the highest level of residents lacking insurance before the law took effect and has made among the least progress of any state. Its uninsurance rate fell from 27% in 2013 to just under 21% in the first half of this year, making it the only state that has more than one-fifth of its residents uninsured.

By contrast, in Arkansas and Kentucky, both of which started above 20% uninsured, just 9% of adult residents lack insurance. California has gone from just under 22% without insurance to just under 12%, experiencing the largest number of newly insured people in the country. In addition to Texas, most of the states with the highest levels of adults lacking insurance are located in the South and interior West in states including Idaho, Montana, Wyoming and Nevada. By contrast, most of the New

England states have 5% or fewer of their residents uninsured, a mark also achieved by Iowa, Minnesota and Hawaii.

Reality is that conservatives fear has truly come to pass. Health reform has apparently succeeded. The government can actually make a positive difference in people's lives. The horror. This is a major blow to those that proclaim "government" is bad a per Reagan's... The Obamacare law has two main ways of insuring people who do not get health coverage at their jobs. People can sign up to buy insurance through the law's online marketplaces and receive government help with the cost if their incomes are below around \$97,000 for a family of four. Those whose incomes are too low to buy insurance on the exchanges can qualify for Medicaid.

About half the states have expanded Medicaid under the law. Most of the states that continue to have high levels of uninsured residents have declined Medicaid expansion, which many Republican governors and state legislators oppose. Why.....

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## Airbnb



**Airbnb** is a website for people to rent out lodging where it connects hosts and travelers and enables transactions without owning any rooms itself. Today it has over 1,000,000 listings in 34,000 cities and 190 countries. Founded in August 2008 and headquartered in San Francisco, California, the company is privately owned and operated by Airbnb, Inc. Users of the site must register and create a personal online profile before using the site. Every property is associated with a host whose profile includes recommendations by other users, reviews by previous guests, as well as a response rating and private messaging system.

Airbnb's primary source of revenue comes from service fees from bookings. Fees range between 6% and 12% depending on the price of the booking. Airbnb also charges the host 3% from each guest booking for credit card processing. Because a majority of Airbnb guests are vacation rentals, the company says that the average guest stay was 5.5 days, compared to 3.5 days for hotel guests, and the average guest spent \$1,045 during their stay, compared to the \$840 spent by hotel guests. And unlike traditional hotels, Airbnb scales not by scaling inventory but by increasing the hosts and travelers and matching them with each other.



Airbnb is an online marketplace for vacation rentals that connects users with property to rent with users looking to rent the space. Users are categorized as "*Hosts*" and "*Guests*," both of which must register with Airbnb using a variety of means. A valid email address and valid telephone were initially the only requirements to build a unique user profile on the website, however as of April 2013, a scan of a government issued ID is now required. Profiles include details such as user reviews and shared social connections to build a reputation and trust among users of the marketplace. Other elements of the Airbnb profile include user recommendations and a private messaging system. In addition to providing personal information, hosts display listing details including price, amenities, house rules, imagery, and detailed information about their neighborhood. Due to the nature of the business, a merit

system is in place to allow guests and hosts to leave references and ratings which are displayed to the public in order to provide an evaluation method.

It is one of those stories that seem to happen over and over in Silicon Valley. Shortly after moving to San Francisco in October 2007, Brian Chesky and Joe Gebbia created the initial concept for **AirBed & Breakfast** during the Industrial Design Conference held by Industrial Designers Society of America. The original site offered short-term living quarters, breakfast and a unique business networking opportunity for attendees who were unable to book a hotel in the saturated market.

At the time, roommates Chesky and Gebbia could not afford the rent for their loft in San Francisco. They made their living room into a bed and breakfast, accommodating three guests on air mattresses and providing homemade breakfast. In February 2008, Harvard graduate and technical architect Nathan Blecharczyk joined as the third co-founder of AirBed & Breakfast. During the company's initial stages, the founders focused on high-profile events where alternative lodging was scarce. The site [Airbedandbreakfast.com](http://Airbedandbreakfast.com) officially launched on August 11, 2008.

To help fund the site, the founders created special edition breakfast cereals, with presidential candidates Barack Obama and John McCain as the inspiration for "*Obama O's*" and "*Cap'n McCains*". In two months, 800 boxes of cereal were sold at \$40 each, which generated more than \$30,000 for the company's incubation and attracted Y Combinator's Paul Graham. After its inauguration, the site expanded to include properties in the market between hotels and CouchSurfing. In January 2009, Y Combinator invited Chesky, Gebbia and Blecharczyk to join the incubator's winter session for three months of training. With the website already built, they used the \$20,000 Y-Combinator investment to fly to New York to meet users and promote the site. They returned to San Francisco with a profitable business model to present to West Coast investors.

In March 2009, the name [Airbedandbreakfast.com](http://Airbedandbreakfast.com) was shortened to [Airbnb.com](http://Airbnb.com), and the site's content had expanded from air beds and shared spaces to a variety of properties including entire homes and apartments, private rooms, castles, boats, manors, tree houses, tipis, igloos, private islands and other properties. One year later, there were 15 people working from Chesky and Gebbia's loft apartment on Rausch Street in San Francisco. To make room for employees, Brian Chesky gave up his bedroom and lived through the Airbnb service until the company moved into its first office space.

The company continued to experience rapid growth through the year and in November 2010 raised \$7.2 million in Series A funding from Greylock Partners and Sequoia Capital, and announced that out of 700,000 nights booked, 80% had occurred in the past six months. On May 25, 2011, actor and partner at A-Grade Investments Ashton Kutcher announced a significant investment in the company and his role as a strategic brand advisor for the company.

In May 2011, Airbnb acquired a German competitor, Accoleo. This acquisition launched the first international Airbnb office in Hamburg. Then, in October 2011, Airbnb established its second international office in London. Given the growth of international users, Airbnb opened 6 additional international offices in early 2012. These cities include Paris, Milan, Barcelona, Copenhagen, Moscow, and São Paulo. These are in addition to existing offices in San Francisco, London, Hamburg, and Berlin where Airbnb maintains its international presence for the EMEA markets within a German

incubator space. Airbnb announced in September 2013 that its European headquarters would be located in Dublin.

At the beginning of November 2012, Chesky announced his focus on Australia, the second largest Airbnb market behind the United States, as well as Thailand and Indonesia. To support this effort, Airbnb opened its 11th office in Sydney. The Australian consumer accounts for one-tenth of the Airbnb user base. Weeks after announcing the focus on Australia, Airbnb announced its strategy to move more aggressively into the Asian market with the launch of their newest headquarters in Singapore. The company's goal is to acquire an additional 2 million properties within the continent. Airbnb announced it has expanded to Cuba in early April 2015, becoming one of the first American businesses to do so. This followed the Obama administrations easing restrictions on U.S. businesses to operate in Cuba.

So whether you are a potential Guest or a Host Airbnb has changed the landscape of vocational lodging around the world more than anything since the introduction of discount airlines. Obviously this is a pretty good business as Airbnb is now valued at \$20 billion which is not bad for a couple of guys who couldn't pay the rent seven years ago. For more information please feel free to download the attached **Huffington Post** article – ***I Made \$41,879 As An AirBNB Host*** – by Airbnb super host, Kelly Kampen.

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## Solar is “In”

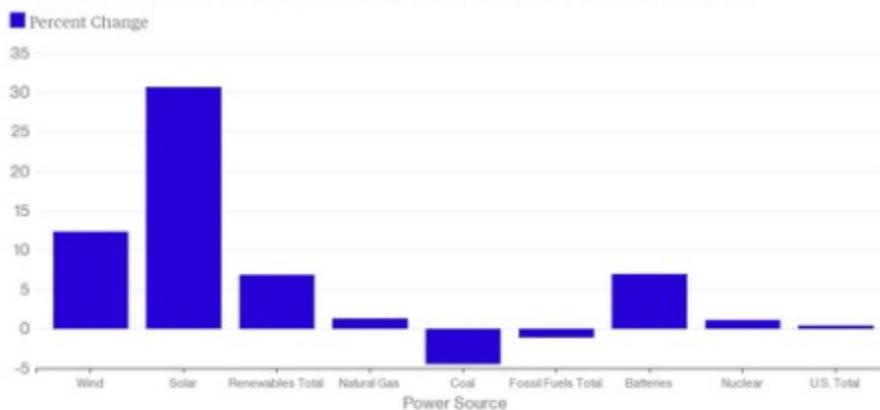
*Move over, shale. The sun is now the fastest-growing source of U.S. electricity.*



2015 could be called the Year of Solar as it is now the fastest-growing source of U.S. electricity. Although solar still accounts for less than 1 percent of total U.S. power production, behind coal, natural gas, oil, nuclear and hydroelectric solar power capacity in the U.S. has jumped 20-fold since 2008. Solar capacity surged 30 percent in 2014 to more than 20 gigawatts and will more than double by the end of 2016, according to the Washington-based Solar Energy Industries Association. That's enough to power 7.6 million U.S. homes, up from 360,000 in 2009. The biggest gains will be in California, Arizona, Texas, Georgia, New York and New Jersey. In Germany, Europe's biggest power market, solar power output gained 14 percent last year.

## U.S. Electricity Supply

Solar will be the fastest growing source of generating capacity over the next year



Source: U.S. Energy Information Administration 12-month projection based on summer capacity available as of March 2015

Bloomberg

Rooftop panels are sprouting on homes from suburban New York to Phoenix, driven by suppliers such as SolarCity Corp. and NRG Energy Inc. Giant farms of photovoltaic panels, including Warren Buffett's Topaz array in California, are changing power flows in the electrical grid, challenging hydro and conventional generators and creating negative prices on sunny days. The surge comes after shale drilling opened new supplies of natural gas, contributing to the 47 percent drop in oil since June. "Solar is the new shale," Michael Blaha, principal analyst of North American power at Wood Mackenzie Ltd. in Houston, said April 8. "Shale has lowered cost and enabled lower natural gas prices. Solar will lower costs for electricity."

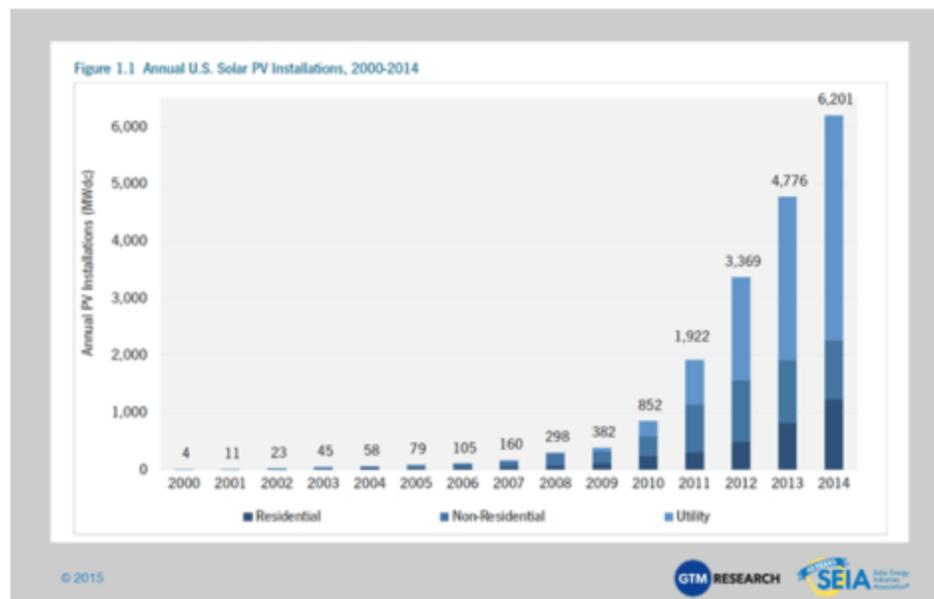
The U.S. installed 6,201 megawatts (MW) of solar photovoltaics (PV) in 2014 and 767 MW of concentrating solar power to reach 20 gigawatts (GW) of total installed capacity, enough to power 4 million American homes. 32 percent of new electric generating capacity came from solar in 2014, and the industry now employs nearly 175,000 workers, more than tech giants Google, Apple, Facebook and Twitter combined.

### Key Figures

- The U.S. installed 6,201 MWdc of solar PV in 2014, up 30 percent over 2013, making 2014 the largest year ever in terms of PV installations.
- More than one-third of all cumulative operating PV capacity in the U.S. came on-line in 2014.
- By the end of 2014, 20 states eclipsed the 100 MWdc mark for cumulative operating solar PV installations, and California's market alone is home to 8.7 GWdc.
- For the first time ever, more than half a gigawatt of residential solar installations came on-line without any state incentive in 2014.
- 32 percent of all new electric generating capacity in the U.S. came from solar in 2014.
- Growth remains driven primarily by the utility solar PV market, which installed 1.5 GWdc in Q4 2014, the largest quarterly total ever for any market segment.

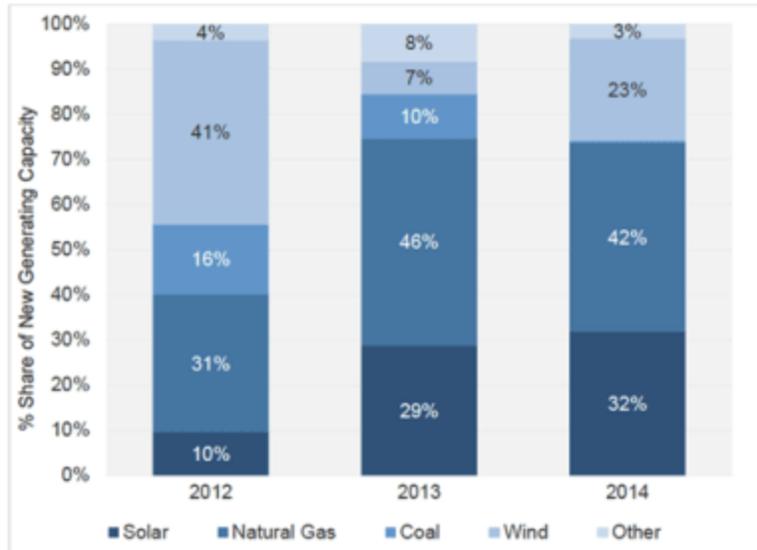
- We forecast that PV installations will reach 8.1 GWdc in 2015, up 31 percent over 2014. Growth will occur in all segments, but will be most rapid in the residential market.
- 2014 was the largest year ever for concentrating solar power, with 767 MWac brought on-line. Notable project completions include the 392 MWac Ivanpah project. Genesis Solar project's second phase of 125 MWac, and Abengoa's Mojave Solar (250 MWac), which achieved commercial operation in December 2014.

Solar energy posted another banner year in the U.S. in 2014. Photovoltaic (PV) installations reached 6,201 MWdc, up 30 percent over 2013 and more than 12 times the amount installed five years earlier. By the end of the year, a cumulative total of 18.3 GWdc of solar PV and another 2.2 GWac of concentrating solar power (CSP) were operating in the U.S. Over 600,000 homes and businesses now have on-site solar (nearly 200,000 of these installations were completed in 2014), and six states are home to more than 500 MWdc each of operating solar capacity.



As solar has grown in the U.S. over the past few years, so has its share of total new electricity generation capacity. In 2014, solar accounted for 32 percent of new generating capacity in the U.S., second only to natural gas.

Figure 1.2 New U.S. Electric Generating Capacity Additions, 2012-2014



Source: GTM Research, FERC

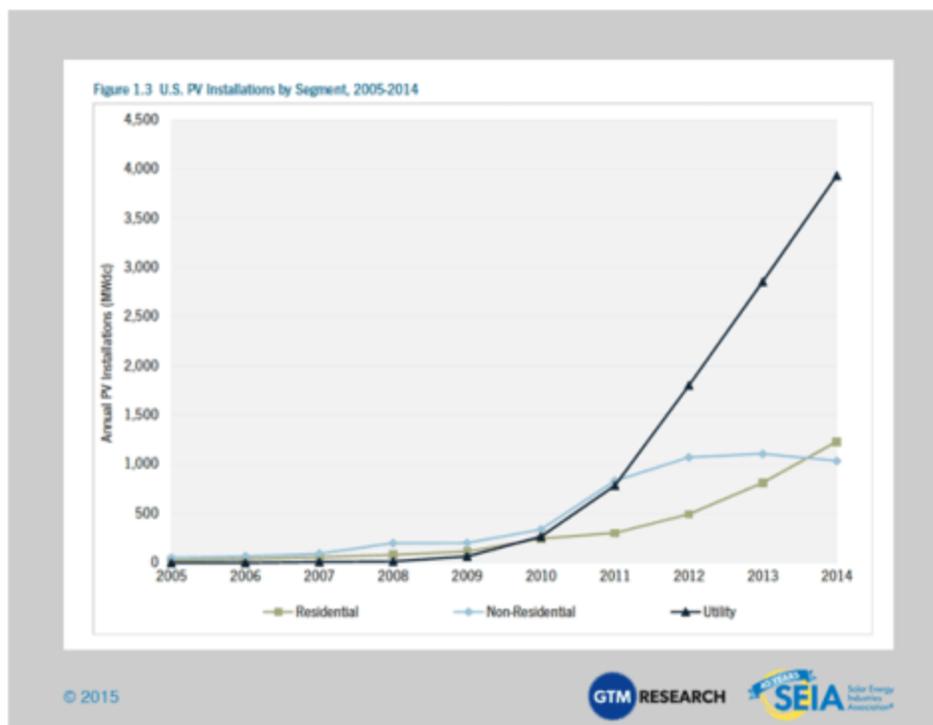
Note: SMI data used for solar and PV installation figures converted from DC to AC for apples-to-apples comparison. FERC data used for all other technologies.

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Three fundamental drivers have contributed to solar's continued growth in the U.S.

- 1. Falling costs:** The cost of solar continues to fall across segments and states. While PV module prices remained relatively flat in 2014, balance-of-systems (BOS) prices fell precipitously, leading to an average 10% annual decline in system prices, depending on the market segment. In many states, solar is on the cusp of economic feasibility, so each incremental decline in prices opens up the market to new potential customers and makes solar more competitive with the alternative, whether that's retail electricity or new combined-cycle natural gas plants.
- 2. Downstream innovation and expansion:** As the cost of solar has fallen, solar companies have created new and better ways to make solar available and attractive to more customers. In the residential market, the advent of financial solutions including power-purchase agreements (PPAs), leases and increasingly solar-optimized loans has opened up a wide swath of demand that previously did not exist. In the commercial market, developers sell multi-site portfolios to retailers, standardize their contracts to streamline financing, and now offer energy storage as an add-on to maximize solar's benefits by reducing demand charges. And in the utility-scale market, developers have sought procurement mechanisms outside utility regulatory or legislative requirements, resulting in over 4 GWdc of new PPAs signed through non-traditional means over the past 12 months.
- 3. Stable policy and regulation:** Despite an increasing number of proceedings regarding solar and electricity rate structures, the regulatory and policy environment for solar in the U.S. has generally been stable for the past few years. At the federal level, the industry has benefitted from the federal 30% Investment Tax Credit (more on that to follow), and most state policies have been reasonably clear and visible. As a result, businesses have been able to plan strategically and chart a clear course for expansion.



Again, 2015 will be another growth year for U.S. solar. But a number of factors will dictate the course and trajectory of growth. Some key themes to watch in 2015:

The residential solar boom continues, but rate structure revisions threaten growth. Home solar has been a consistent growth story over the past three years, posting annual growth rates over 50 percent in 2012, 2013 and 2014. But as we detail in this report, there are more than 20 ongoing proceedings that could impact residential solar's value proposition through either changes to net energy metering or electricity rate structures. 2015 will be the year in which some of the most prominent proceedings (most notably California's AB 327) start to see resolution, while new debates will undoubtedly emerge.

Commercial solar is seeking a comeback. While residential solar has soared in the U.S., commercial solar has stagnated. In 2014, just over 1,000 MWdc of commercial solar capacity was installed, down 6% from 2013 and even down 3 percent from 2012. Many factors have contributed to this trend, ranging from tight economics to difficulty financing small commercial installations. But 2015 will be a telling year for the commercial market. Many participants expect a pickup in demand in key states including California, New Jersey and New York, which, if proven true, could reignite the sector and bring it back on pace with the residential market.

The enormous utility-scale solar pipeline comes to fruition. There are just over 14 GWdc of utility-scale solar projects in the U.S. with power-purchase agreements in place and expected completion dates of 2015 or 2016. The next two years will see a flurry of project completion announcements and unprecedented installation figures from the utility solar sector. There is no question that this segment will remain by far the largest in terms of annual capacity additions through 2016, but its fate after the 2017 ITC expiration remains in doubt.

Solar beats wind and coal on key metric

Shayle Kann, senior vice president at GTM Research, noted that in just five years, the U.S. PV market — which does not include concentrated solar plants — has witnessed a fourfold expansion, from an estimated \$3 billion in 2009 to \$13.4 billion last year. Moreover, solar accounted for 32 percent of the nation's new generating capacity in 2014, beating out both wind energy and coal for the second consecutive year. Only natural gas constituted a greater share of new generating capacity, according to the report. *"From a high-level national perspective, the market has continued to see really impressive growth,"* both in established solar markets like California and Arizona and in regions where solar is a relative newcomer, such as in Virginia, the Carolinas, Georgia and Louisiana.

Some of the growth, especially in emerging solar states, was attributable to state incentives for residential and commercial solar, the growing popularity of third-party leases offered by firms like SolarCity and Sunrun, and a desire on the part of large utilities to diversify their fuel portfolios to include renewable energy. Cory Honeyman, a GTM solar analyst and lead author of the 2014 market report, further noted that *"2014 was the year where the concept of retail rate parity became something that extended beyond California to a growing number of other markets."* For example, North Carolina for 2014 was the nation's No. 2 solar state by installations behind California, with 397 megawatts of new solar power coming online. It was followed by Nevada, Massachusetts, Arizona and New Jersey, all of which have well-established solar markets.

Other states rising in the solar ranks include New Mexico, Missouri and Maryland. New Mexico for the first time became a top 10 state for solar development thanks to its 88 MW gain in solar capacity last year.

New York, Texas and Hawaii also each added more than 100 MW of solar capacity in 2014, securing their spots among the nation's solar leaders. Elsewhere in the Southeast, Georgia and Tennessee saw marked increases in utility-scale solar, while Louisiana and South Carolina experienced sustained growth in the residential solar sector, according to GTM. The U.S. residential sector added 1.2 GW of capacity in 2014, marking its first time surpassing 1 GW, according to GTM. Residential PV continues to be the fastest-growing market segment in the U.S. solar sector, riding three consecutive years of 50 percent or higher annual growth.

The utility sector also remains very strong, adding nearly 1 GW annually over the past several years. In 2014, 3.9 GW of utility-scale PV projects came online in the United States, with an additional 14 GW of projects under contract. *"Today the U.S. solar industry has more employees than tech giants Google, Apple, Facebook and Twitter combined,"* Rhone Resch, SEIA's president and chief executive officer, said in a statement. That success, he added, has come in part from the 9-year-old investment tax credit for solar power. *"We now have 20 gigawatts of installed solar capacity—enough to power 4 million U.S. homes — and we're helping to reduce harmful carbon emissions by 20 million metric tons a year,"* Resch said. *"By any measurement, the ITC has been a huge success for both our economy and environment."* With this said, solar is "In" in 2015.

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Living in California which is going through the worse drought in 1200 years, I am drawn to any articles and other media on water conservation, especially since we have been told that if we don't conserve we face the possibility of being fined. So when I saw an article in the **Huffington Post** that chronicled an article in the **New York Magazine** that posed the terrifying question, "***Have You Eaten Your Last Avocado?***" as a lover of lover of avocado I may have not panicked, but I have to admit I was concerned. Again.

Like the author of the article, I also believe that avocados are a precious fruit -- yes, avocados are a fruit, because actually they're a berry -- might be a lot more expensive in the coming years. When Chipotle announced last March that its guacamole may be at stake due to climate change, people freaked. More than a year later, however, we're still enjoying guacamole at Chipotle and elsewhere. Still the threat looms, and a collective hysteria set in again Wednesday.

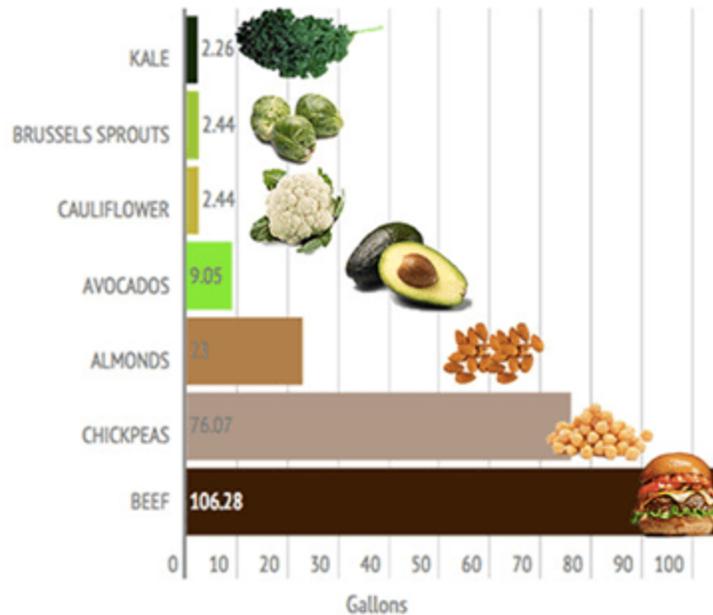
That's because, yes, avocados are super trendy. Instagram is reaching peak avocado toast, and one too many Super Bowl fans really just show up at parties for the guacamole. But avocados aren't the only trendy food that may be affected by the drought. From kale to the almonds that go into everyone's precious almond milk lattes, other foods-of-the-moment may be more threatened than people realize.

Though a number of factors put some California farm products at more risk than others, one major consideration is that some require more water to grow or produce. A single almond needs a staggering 1.1 gallons of water, while a single grape only uses 0.3 gallons. Beef, famously, requires a huge amount of water to produce, at 1,847 gallons per pound. While you're getting ready for grilling season or chasing after the cult favorite burger in your city, remember that beef requires more water than any other agricultural product.

While people may be freaking out about a possible guacamole shortage, they might want to start worrying about their hummus, too. According to the data in these great water use graphics by the LA Times, California chickpeas require roughly eight times more water per ounce than avocados. With the demand for hummus in the U.S. only increasing, could the "drought + demand" equation that's worrying avocado fans translate to chickpeas, too? While California only produces about eight percent of all chickpeas produced in the U.S., worldwide chickpea production has gone down 40-50 percent because of droughts all over the world. Hang on to your hummus!

Of course, avocados and chickpeas aren't the only in-demand foods that use up a lot of water. See how some of today's trendiest foods stack up:

## HOW MUCH WATER DOES YOUR FAVORITE FOOD USE? (PER OUNCE)



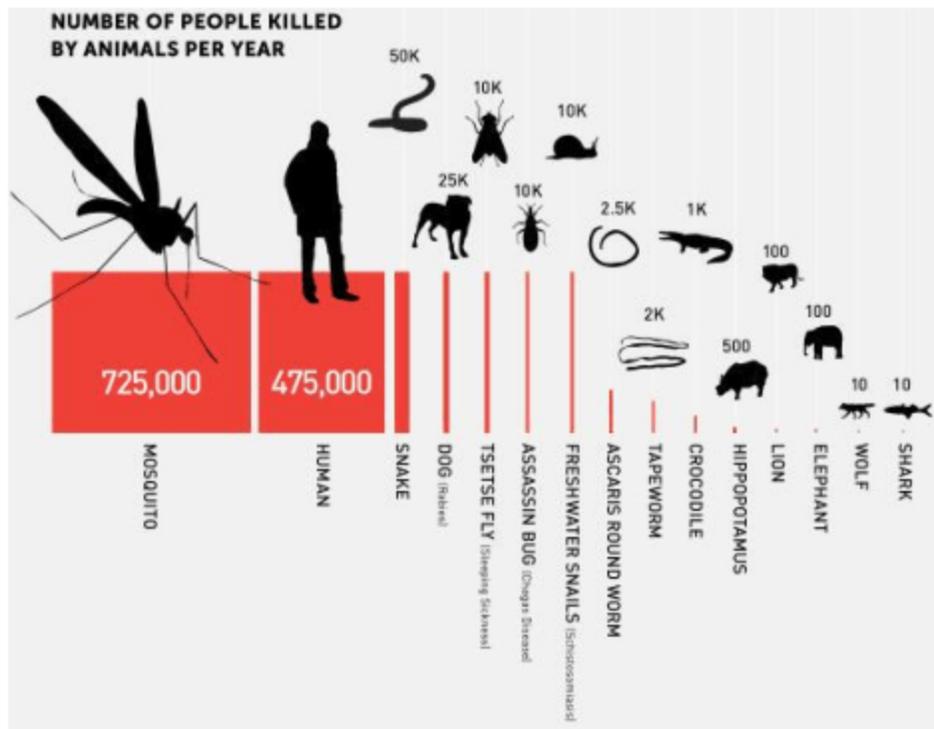
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While California recently issued mandatory cutbacks on water for landscaping, it did not further restrict water use for agriculture. The farming industry, which uses four times as much water as urban consumers according to Newsweek, is under scrutiny for seemingly getting a free pass on restrictions, though the magazine also notes the industry suffered the loss of 400,000 acres of farmland last year due to the severe conditions.

Will California agriculture see further water restrictions? For now, no, but the New York Times reported earlier this month that pressure to "move away from certain water-intensive crops -- like almonds" -- is likely.

If water restrictions are eventually mandated for in-demand foods like almonds, avocados and chickpeas, in some cases, imports from other states and countries could help shore up supply. Food prices may fluctuate, but so far, they haven't increased significantly. We'll just be over here eating as much guacamole as possible in the meantime, just in case. And hummus too.

**WORLD'S DEADLIEST ANIMALS**



## THIS WEEK'S QUOTES / THOUGHTS

### 9 Important Facts To Remember As We Grow Older

**#9** Death is the number 1 killer in the world.

**#8** Life is sexually transmitted.

**#7** Good health is merely the slowest possible rate at which one can die.

**#6** Men have 2 motivations: hunger and hanky panky, and they can't tell them apart. If you see a gleam in his eyes, make him a sandwich.

**#5** Give a person a fish and you feed them for a day. Teach a person to use the Internet and they won't bother you for weeks, months, maybe years.

**#4** Health nuts are going to feel stupid someday, lying in the hospital, dying of nothing.

**#3** All of us could take a lesson from the weather. It pays no attention to criticism.

**#2** In the 60's, people took acid to make the world weird. Now the world is weird, and people take Prozac to make it normal.

**#1** Life is like a jar of jalapeno peppers. What you do today might burn your butt tomorrow..... *and I know this first hand...*

## BEST VIDEO OF THE WEEK

This Kid is my Hero and I don't even play Golf....



**Web Link:** [http://player.theplatform.com/p/BxmELC/gc\\_player/select/I\\_6m3VpqoakQ](http://player.theplatform.com/p/BxmELC/gc_player/select/I_6m3VpqoakQ)

*... Simply Wonderful ...*

# THIS WEEK'S MUSIC

## Billy Joel



This week I would like to invite you to enjoy the wonderful music of the Piano Man himself, Mr. Billy Joel. Born on May 9, 1949 as William Martin Joel this American music icon is a pianist, singer-songwriter, and composer. Since releasing his first hit song, "*Piano Man*", in 1973, Joel has become the sixth best-selling recording artist and the third best-selling solo artist in the United States. His compilation album *Greatest Hits Vol. 1 & 2* is the third best-selling album in the United States by discs shipped.

Joel had Top 40 hits in the 1970s, 1980s, and 1990s, achieving 33 Top 40 hits in the United States, all of which he wrote himself. He is also a six-time Grammy Award winner who has been nominated for 23 Grammy Awards throughout his career. He has sold more than 150 million records worldwide, making him one of the best-selling artists of all time.

Joel was inducted into the Songwriters Hall of Fame (1992), the Rock and Roll Hall of Fame (1999), and the Long Island Music Hall of Fame (2006). In 2001, Joel received the Johnny Mercer Award from the Songwriters Hall of Fame. In 2013, Joel received the Kennedy Center Honors, the nation's highest honor for influencing American culture through the arts. Except for the 2007 songs "*All My Life*" and "*Christmas in Fallujah*", Joel stopped writing and releasing pop/rock material after 1993's *River of Dreams*. However, he continues to tour, and he plays songs from all eras of his solo career in his concerts. If you ever have chance to see him in concert please do as he gives an awesome show with great vocals, a tight band and songs that get you up on your feet singing and dancing.... With this please enjoy the music of the Piano Man himself and Long Island's own, Mr. Billy Joel....

Billy Joel – *Piano Man* -- <https://youtu.be/gxEPV4kolz0>

Billy Joel – **Goodnight Saigon** -- <https://youtu.be/0e5AUckHNps>  
Billy Joel – **Allentown** -- [https://youtu.be/c3bcBBA9\\_68](https://youtu.be/c3bcBBA9_68)  
Billy Joel – **Movin' Out** -- <https://youtu.be/L3U5rUkF2VE>  
Billy Joel – **Just The Way You Are** -- <https://youtu.be/tJWM5FmZyqU>  
Billy Joel – **She's Always a Woman** -- <https://youtu.be/D4nQB3V10i8>  
Billy Joel – **We Didn't Start The Fire** -- <https://youtu.be/N7za7OsW-qs>  
Billy Joel – **Only the Good Die Young** -- <https://youtu.be/IKSpzi9IKyQ>  
Billy Joel – **You May Be Right** -- <https://youtu.be/lfdiaoZ84M0>  
Billy Joel – **Prelude/Angry Young Man** -- [https://youtu.be/gJf7\\_5vHIWE](https://youtu.be/gJf7_5vHIWE)  
Billy Joel – **Scenes From An Italian Restaurant** -- [https://youtu.be/TEO\\_2eFpSeQ](https://youtu.be/TEO_2eFpSeQ)  
Billy Joel – **Captain Jack** -- <https://youtu.be/r8fL4U-zaJA>  
Billy Joel – **The Downeaster 'Alexa'** -- <https://youtu.be/v-ikaYcG9UU>  
Billy Joel – **The Ballad Of Billy The Kid** -- <https://youtu.be/6eombnsKnOc>  
Billy Joel ft. John Mayer – **This Is The Time** -- <https://youtu.be/B51C93pma44>  
Billy Joel ft. Garth Brooks – **Shameless** -- [https://youtu.be/POXZ\\_tJkiyw](https://youtu.be/POXZ_tJkiyw)  
Billy Joel ft. Tony Bennett – **New York State Of Mind** -- <https://youtu.be/Xbd3C44fAHo>  
Elton John w/Billy Joel – **Goodbye Yellow Brick Road** -- <https://youtu.be/RH0EKivFRFY>

*I hope that you have enjoyed this week's offerings and wish you  
and the ones whom you love a great week and a fantastic  
summer....*

Sincerely,

**Greg Brown**

--

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