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**Attachments:** Facts & Figures, [REDACTED], 2014.docx; Everything\_You\_Don't\_Know\_About\_Tipping\_Huff\_Post\_04\_08\_2014.docx; The\_Changing\_Demographics\_of\_America\_Joel\_Kotkin\_Smithsonian\_August\_2010.docx; This\_Is\_Us\_Portrait\_of\_a\_Changing\_America\_ALEXIS\_C\_MADRIGAL\_The\_Atlantic\_04\_14\_14.docx; [REDACTED]; CBO\_Obamacare\_Will\_Cost\_Less\_Than\_Projected\_Cover\_12\_Million\_Uninsured\_People\_This\_Year\_Huff\_Post\_04\_14\_14.docx; CARLOS\_SANTANA\_bio.docx; CARLOS\_SANTANA\_bio(1).docx

**Inline-Images:** image.png; image(1).png; image(2).png; image(3).png; image(4).png; image(5).png; image(6).png; image(7).png; image(8).png; image(9).png; image(10).png; image(11).png; image(12).png; image(13).png; image(14).png; image(15).png; image(16).png; image(17).png

**DEAR FRIEND.....**

## FDR and the Four Freedoms Speech



*FRANKLIN D. ROOSEVELT, 1941 STATE OF THE UNION ADDRESS ("THE FOUR FREEDOMS") (6 January 1941)*

Franklin Roosevelt was elected president for an unprecedented third term in 1940 because at the time the world faced unprecedented danger, instability, and uncertainty. Much of Europe had fallen to the advancing German Army and Great Britain was barely holding its own. A great number of Americans remained committed to isolationism and the belief that the United States should continue to stay out of the war, but President Roosevelt understood Britain's need for American support and attempted to convince the American people of the gravity of the situation.

In his Annual Message to Congress (*State of the Union Address*) on January 6, 1941, Franklin Roosevelt presented his reasons for American involvement, making the case for continued aid to Great Britain and greater production of war industries at home. In helping Britain, President Roosevelt stated, the United States was fighting for the universal freedoms that all people possessed.

As America entered the war these "**Four Freedoms**" -- the freedom of speech, the freedom of worship, the freedom from want, and the freedom from fear - symbolized America's war aims and gave hope in the following years to a war-wearied people because they knew they were fighting for freedom.

**Sam Rosenman quote**

Roosevelt's preparation of the Four Freedoms Speech was typical of the process that he went through on major policy addresses. To assist him, he charged his close advisers Harry L. Hopkins, Samuel I. Rosenman, and Robert Sherwood with preparing initial drafts. Adolf A. Berle, Jr., and Benjamin V. Cohen of the State Department also provided input. But as with all his speeches, FDR edited, rearranged, and added extensively until the speech was his creation. In the end, the speech went through seven drafts before final delivery.

The famous Four Freedoms paragraphs did not appear in the speech until the fourth draft. One night as Hopkins, Rosenman, and Sherwood met with the President in his White House study, FDR announced that he had an idea for a peroration (the closing section of a speech). As recounted by Rosenman: "*We waited as he leaned far back in his swivel chair with his gaze on the ceiling. It was a long pause—so long that it began to become uncomfortable. Then he leaned forward again in his chair*" and dictated the Four Freedoms. "*He dictated the words so slowly that on the yellow pad I had in my lap I was able to take them down myself in longhand as he spoke.*"

The ideas enunciated in the Roosevelt's *Four Freedoms* were the foundational principles that evolved into the *Atlantic Charter* declared by Winston Churchill and FDR in August 1941; the United Nations Declaration of January 1, 1942; President Roosevelt's vision for an international organization that became the United Nations after his death; and the Universal Declaration of Human Rights adopted by the United Nations in 1948 through the work of Eleanor Roosevelt.

Although I was born years after FDR's death, as long as I could remember, my mother, my father, all of my relatives, as well as everyone in the church that we attended and almost everyone around me including my teachers and the parents of my white friends and classmates all paid homage to Franklin Roosevelt. Look at what Roosevelt's New Deal built across the country – hospitals, schools, libraries, parks, paved roads, sewage plants and the extension of the electric grid, as well as the safety net for the poor and elderly, the very things that we take for granted today. And it was Roosevelt who challenged the young and old from every ethnic group and region to mobilize to make these things happen in the 1930s. He showed America that if workers, women, minorities, students, intellectuals all mobilized for the betterment of the common good the country would prosper. And the result was, "*the Greatest Generation*" and unprecedented prosperity for the next 30 years.

FDR's ideas were radical and like Abraham Lincoln many of his methods were unorthodox to say the least. In addition to this he used the power of rhetoric and empathy to mobilize the country (both the private and public sector) to work together which most conservatives today, who see big government as the problem, as impossible. Big government run well works, just like big business run well works

with the difference is that government's job is to serve the greater common good and businesses' goal is about generating wealth and often for a very few and after more than thirty years of trickle-down economics this trend has created the greatest economic inequality since the gilded age a hundred years ago.

We need to redeem the meaning of democracy and freedom in America. Fighting for democracy abroad while suppressing voter access at home is not the America that our Founding Fathers, as well as Abraham Lincoln and Franklin Roosevelt envisioned. As a result, we should do everything that we can to fight for our **Four Freedoms** – the freedom of speech and religion and the freedom from want and fear – and that those basic freedoms be extended to every American. These freedoms are not ideals as they have to be continually defended to sustain and secure democracy. That's what Roosevelt knew. That's what Jefferson knew. And no one seems to remember that today. I invite you to read the full text of this wonderful speech. Also please take a look at a recent interview by Bill Moyers with historian Harvey J. Kaye about why FDR's "**Four Freedoms**" – freedom from fear and want and freedom of speech and religion – are more important now than ever. **Web Link:**  
[REDACTED]

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Why are record numbers of Americans on food stamps? Because record numbers of Americans are in poverty. Why are people falling through the cracks? Because there are cracks to fall through. It is simply astonishing that in this rich nation more than 21 million Americans are still in need of full-time work, many of them running out of jobless benefits, while our financial class pockets record profits, spends lavishly on campaigns to secure a political order that serves its own interests and demands that our political class push for further austerity. Meanwhile, roughly 46 million Americans live at or below the poverty line and, with the exception of Romania, no developed country has a higher percent of kids in poverty than we do. Yet there is little support among the wealthiest Americans for policy reforms to reduce income inequality.

*"Inequality matters,"* Bill Moyers said in a recent essay. *"You will hear people say it doesn't, but they are usually so high up the ladder they can't even see those at the bottom."* The distance between the first and the least in America is indeed vast and growing – proven by shocking statistics and tens of thousands personal stories of challenge and hardship, made even harder by policies and political collusion that reward the wealthy at the cost of everyone else. Whatever your politics – I urge everyone to learn more about the class gap, how it happened, what's making it worse and what "you" and the collective "we" can do about it.

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## The Changing Demographics of America



Estimates of the United States population at the middle of the 21st century vary, from the [REDACTED]'s 404 million to the **U.S. Census Bureau's** 422 to 458 million. To develop a snapshot of the nation at 2050, particularly its astonishing diversity and youthfulness, roughly 100 million more than we have today. The United States is also expected to grow somewhat older. The portion of the population that is currently at least 65 years old—13 percent—is expected to reach about 20 percent by 2050. This *"graying of America"* has helped convince some commentators of the nation's declining eminence. For example, an essay by international relations expert Parag Khanna envisions a *"shrunk America"* lucky to eke out a meager existence between a *"triumphant China"* and a *"retooled Europe."* Morris Berman, a cultural historian, says America "is running on empty."

But even as the baby boomers age, the population of working and young people is also expected to keep rising, in contrast to most other advanced nations. America's relatively high fertility rate—the number of children a woman is expected to have in her lifetime—hit 2.1 in 2006, with 4.3 million total births, the highest levels in 45 years, thanks largely to recent immigrants, who tend to have more children than residents whose families have been in the United States for several generations.

Moreover, the nation is on the verge of a baby boomlet, when the children of the original boomers have children of their own. Between 2000 and 2050, census data suggest, the U.S. 15-to-64 age group is expected to grow 42 percent. In contrast, because of falling fertility rates, the number of young and working-age people is expected to decline elsewhere: by 10 percent in China, 25 percent in Europe, 30 percent in South Korea and more than 40 percent in Japan.

Within the next four decades most of the developed countries in Europe and East Asia will become veritable old-age homes: a third or more of their populations will be over 65. By then, the United States is likely to have more than 350 million people under 65. The prospect of an additional 100 million Americans by 2050 worries some environmentalists. A few have joined traditionally conservative xenophobes and anti-immigration activists in calling for a national policy to slow population growth by severely limiting immigration. The U.S. fertility rate—50 percent higher than that of Russia, Germany and Japan and well above that of China, Italy, Singapore, South Korea and virtually all the rest of Europe—has also prompted criticism. But even with 100 million more people, the United States will be only one-sixth as crowded as Germany is today.

Immigration will continue to be a major force in U.S. life. The United Nations estimates that two million people a year will move from poorer to developed nations over the next 40 years, and more

than half of those will come to the United States, the world's preferred destination for educated, skilled migrants. In 2000, according to the Organisation for Economic Co-operation and Development, an association of 30 democratic, free-market countries, the United States was home to 12.5 million skilled immigrants, equaling the combined total for Germany, France, the United Kingdom, Australia, Canada and Japan.

If recent trends continue, immigrants will play a leading role in our future economy. Between 1990 and 2005, immigrants started one out of four venture-backed public companies. Large American firms are also increasingly led by people with roots in foreign countries, including 15 of the Fortune 100 CEOs in 2007. For all these reasons, the United States of 2050 will look different from that of today: whites will no longer be in the majority. The U.S. minority population, currently 30 percent, is expected to exceed 50 percent before 2050. No other advanced, populous country will see such diversity. In fact, most of America's net population growth will be among its minorities, as well as in a growing mixed-race population. Latino and Asian populations are expected to nearly triple, and the children of immigrants will become more prominent. Today in the United States, 25 percent of children under age 5 are Hispanic; by 2050, that percentage will be almost 40 percent.

Growth places the United States in a radically different position from that of Russia, Japan and Europe. Russia's low birth and high mortality rates suggest its overall population will drop by 30 percent by 2050, to less than a third of the United States'. No wonder Prime Minister Vladimir Putin has spoken of "the serious threat of turning into a decaying nation." While China's population will continue to grow for a while, it may begin to experience decline as early as 2035, first in work force and then in actual population, mostly because of the government's one-child mandate, instituted in 1979 and still in effect. By 2050, 31 percent of China's population will be older than 60. More than 41 percent of Japanese will be that old.

Political prognosticators say China and India pose the greatest challenges to American predominance. But China, like Russia, lacks the basic environmental protections, reliable legal structures, favorable demographics and social resilience of the United States. India, for its part, still has an overwhelmingly impoverished population and suffers from ethnic, religious and regional divisions. The vast majority of the Indian population remains semiliterate and lives in poor rural villages. The United States still produces far more engineers per capita than India or China. Suburbia will continue to be a mainstay of American life. Despite criticisms that suburbs are culturally barren and energy-inefficient, most U.S. metropolitan population growth has taken place in suburbia, confounding oft-repeated predictions of its decline.

Some aspects of suburban life—notably long-distance commuting and heavy reliance on fossil fuels—will have to change. The new suburbia will be far more environmentally friendly—what some sociologists call "*greenurbia*." The Internet, wireless phones, video conferencing and other communication technologies will allow more people to work from home: at least one in four or five will do so full time or part time, up from roughly one in six or seven today. Also, the greater use of trees for cooling, more sustainable architecture and less wasteful appliances will make the suburban home of the future far less of a danger to ecological health than in the past. Houses may be smaller—lot sizes are already shrinking as a result of land prices—but they will remain, for the most part, single-family dwellings. A new landscape may emerge, one that resembles the network of smaller towns characteristic of 19th-century America. The nation's landmass is large enough—about 3 percent is currently urbanized—to accommodate this growth, while still husbanding critical farmland and open space.

A more competitive and environmentally sustainable America will rely on technology. Fortunately, no nation has been more prodigious in its ability to apply new methods and techniques to solve fundamental problems; the term “*technology*” was invented in America in 1829. New energy finds, unconventional fuel sources and advanced technology are likely to ameliorate the long-prophesied energy catastrophe. And technology can ease or even reverse the environmental costs of growth. With a population of 300 million, the United States has cleaner air and water now than 40 years ago, when the population was 200 million. The America of 2050 will most likely remain the one truly transcendent superpower in terms of society, technology and culture. It will rely on what has been called America’s “*civil religion*” — its ability to forge a unique common national culture amid great diversity of people and place. We have no reason to lose faith in the possibilities of the future.

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As Chris Cillizza points out this week in **The Washington Post** in an op-ed — ***The Next America’ presents challenges, opportunities for politicians*** — the America of today bears little resemblance to the country of 50 years ago. It is older. It is less white. And those two demographic trends will only accelerate over the next 50 years. First of all the country is getting less white and within the next thirty years Caucasians will constitute less than 50% of the population. And the second demographic is the graying of our nation. Medical advances and better eating habits are extending our lives to a point unimaginable even as recently as 1960. Back then, average life expectancy was a shade under 70; in 2011, it was nearly 79. (The gap between men and women has shrunk as well. In 1960, women lived on average seven years longer; in 2011 that advantage was less than five years.) Experts say that we will have almost as many Americans over age 85 as under age 5” by 2060 — changing the usual age pyramid — broad among the young and narrowing significantly as the age ranges rise — will turn into more of an age rectangle over the next five decades. (This phenomenon is not simply a result of people living longer; the birth rate is declining simultaneously.)

The other major demographic shift is the declining white population and the surging Hispanic community. The American population was 85 percent white in 1960, but by 2060, it is expected to be 43 percent white. By contrast, Hispanics, who were just 4 percent of the population in 1960, are projected to make up more than 30 percent by 2060. The political implications of these changes are profound and are already being visited on the two major parties. Mitt Romney won the white vote by 20 points in 2012 — the largest margin since Ronald Reagan in his landslide reelection in 1984 — but still lost the election convincingly. That’s because whites were just 72 percent of voters, the lowest percentage ever; it was the sixth-straight presidential race in which the white vote declined as a share of the overall electorate. Combine the smaller white vote with Obama’s dominance among Hispanics (he won 71 percent of their votes) and African Americans (93 percent), and you see why he won easily among an electorate that simply looked different than it had in years past.

Perhaps the most interesting about demographic ethnicity shift, is not the projected growth of the Hispanic community or the shrinking of the white community, but rather the blurring of racial lines. In 1960, just over 2 percent of the population married someone not of their own race. By 2010, that number had surged to 15.5 percent. By 2050, will our racial categories still make much sense? These days our old labels are having trouble keeping up with our new weddings. The broad takeaway is that age and ethnicity are reshaping our country, and even our ways of describing each other, rapidly and meaningfully. Those changes mean that assumptions based on the past are extremely dangerous, in politics and everywhere else. We are entering a new age for America and as my friend from New York University use to say 40 years ago we are entering into the ***Fourth World*** (more multi-cultural and age diverse) and both major political parties need to acknowledge that reality and act — and react —

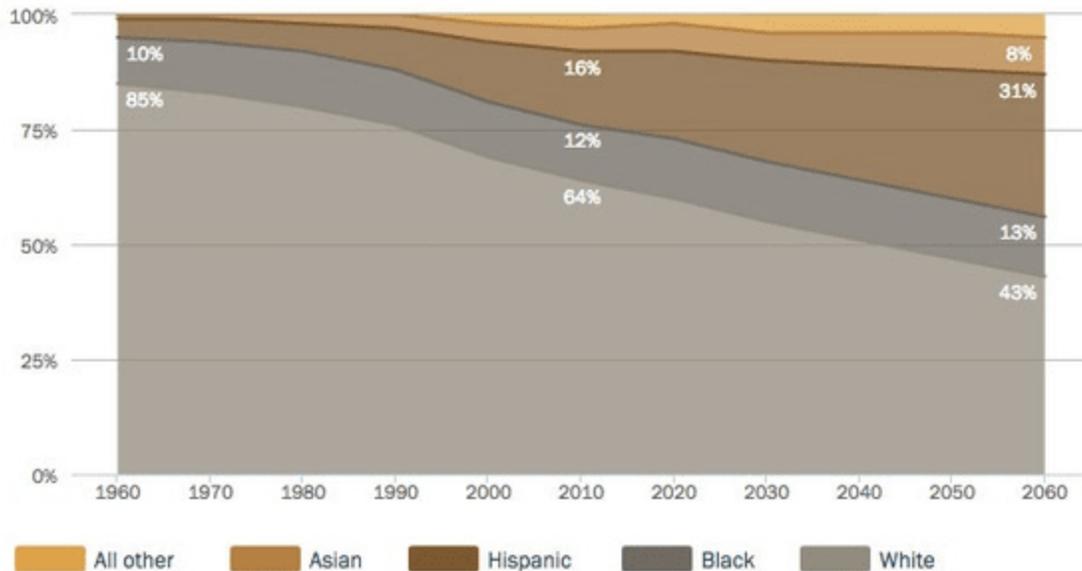
accordingly and this doesn't mean building higher citizenship walls, suppressing voter turnout or gerrymandering safe congressional districts.

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# This Is Us: Portrait of a Changing America

## Changing Face of America

Percent of total U.S. population by race and ethnicity, 1960-2060



Change is complex and often difficult, particularly at the scale of a nation 300 plus million strong. It doesn't proceed smoothly or at the same rate among all age, racial, or ethnic groups. And yet: some of the movements—like the increase in support of gay marriage or interracial relationships or the decline of religious affiliation—are so clearly defined as to seem inexorable now. **Pew Research's** new report, *The Next America*, provides a portrait of these demographic and cultural shifts. It's filled with fascinating details about who Americans are, what we believe, and how both of those things have changed over the last several decades. For more information attached please the other six charts in Alexis Madrigal's article in *The Atlantic* – *This Is Us: Portrait of a Changing America* – showing the huge demographic shifts in seven easy graphs.

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Earlier this month I ran across several interesting articles as I was preparing for assembling my weekly readings about a venture – **Spread Networks** – to dig, from scratch, a superfast fiber-cable route for sending trades between Chicago and New York. It would be nearly as straight as the crow flies and

create a new critical link for speed-obsessed traders. While several years ago, Chris Christie, the governor of New Jersey, trying to curry favor with the government- and public-transit-hating Republican Base, abruptly canceled America's biggest and arguably most important infrastructure project, a desperately needed new rail tunnel under the Hudson River. But what blew me away was the purpose of this 825 mile underground fiber-optic cable that would shave three milliseconds — *three-thousandths of a second* — off communication time between the futures markets of Chicago and the stock markets of New York. And the fact that this tunnel was built while the rail tunnel wasn't tells you a lot about what's wrong with America today.

Not all trading takes place in New York. By historical accident, derivatives such as futures and options are mostly traded on the Chicago Mercantile Exchange, 720 miles away. So a few years ago, a company called Spread Networks began quietly buying up rights-of-way for a route that would lop about 140 miles off the shortest fiber-optic cable distance between the Chicago Merc and the communications hub of Carteret, New Jersey, the primary data center for Nasdaq. Existing networks tend to follow railroad lines and were designed to serve population centers, not to provide a point-to-point link for traders. Instead of dipping south toward Philadelphia, Spread's route heads northwest through central Pennsylvania and then due west to Cleveland and then onto Chicago.

Spread's one-inch cable is the latest weapon in the technology arms race among Wall Street houses that use algorithms to make lightning-fast trades. Every day these outfits control bigger stakes of the markets—up to 70% now. *"Anybody pinging both markets has to be on this line, or they're dead,"* says Jon A. Najarian, cofounder of OptionMonster, which tracks high-frequency trading. Spread's advantage lies in its route, which makes nearly a straight line from a data center in Chicago's South Loop to a building across the street from Nasdaq's servers in Carteret, ■■■. Older routes largely follow railroad rights-of-way through Indiana, Ohio and Pennsylvania. At 825 miles and 13.3 milliseconds, Spread's circuit shaves 100 miles and 3 milliseconds off of the previous route of lowest latency, engineer-talk for length of delay. Again, three milliseconds is three one-thousandths of a second. Does that really matter? *"That's close to an eternity in automated trading,"* says Ben Van Vliet, a professor at the Illinois Institute of Technology. *"This is all about picking gold coins up off the floor—only the fastest person is going to get the coins."*

Who cares about three milliseconds? The answer is, high-frequency traders, who make money by buying or selling stock a tiny fraction of a second faster than other players. Not surprisingly, Michael Lewis starts his best-selling new book *"Flash Boys,"* a polemic against high-frequency trading, with the story of the Spread Networks tunnel. Economist Paul Krugman says: The real moral of the tunnel tale is independent of Mr. ■■■ polemic. Think about it. You may or may not buy Mr. ■■■ depiction of the high-frequency types as villains and those trying to thwart them as heroes. (If you ask me, there are no good guys in this story.) But either way, spending hundreds of millions of dollars to save three milliseconds looks like a huge waste. And that's part of a much broader picture, in which society is devoting an ever-growing share of its resources to financial wheeling and dealing, while getting little or nothing in return.

How much waste are we talking about? A paper by Thomas Philippon of New York University puts it at several hundred billion dollars a year. Mr. Philippon starts with the familiar observation that finance has grown much faster than the economy as a whole. Specifically, the share of ■■■, accruing to bankers, traders, and so on has nearly doubled since 1980, when we started dismantling the system of financial regulation created as a response to the Great Depression. What are we getting in return for all that money? Not much, as far as anyone can tell. Mr. Philippon shows that the financial industry has grown much faster than either the flow of savings it channels or the assets it manages. Defenders

of modern finance like to argue that it does the economy a great service by allocating capital to its most productive uses — but that’s a hard argument to sustain after a decade in which Wall Street’s crowning achievement involved directing hundreds of billions of dollars into subprime mortgages.

Wall Street’s friends also used to claim that the proliferation of complex financial instruments was reducing risk and increasing the system’s stability, so that financial crises were a thing of the past. No, really. But if our supersized financial sector isn’t making us either safer or more productive, what is it doing? One answer is that it’s playing small investors for suckers, causing them to waste huge sums in a vain effort to beat the market. Don’t take my word for it — that’s what the president of the American Finance Association declared in 2008. Another answer is that a lot of money is going to speculative activities that are privately profitable but socially unproductive. And now one of the latest scams is high-frequency trading where complex algorithms and millisecond advantages enable computers to intercept buy and sell orders and execute interim trades between the parties making pennies on each share but totaling billions of dollars without these interlopers contributing any benefits to the buyers or seller and the economy at large.

You may object that this can’t be right, that the invisible hand of the market ensures that private returns and social returns coincide. Economists have, however, known for a long time that when it comes to speculation, that proposition just isn’t true. Back in 1815 Baron Rothschild made a killing because he knew the outcome of the Battle of Waterloo a few hours before everyone else; it’s hard to see how that knowledge made Britain as a whole richer. It’s even harder to see how the three-millisecond advantage conveyed by the Spread Networks tunnel makes modern America richer; yet that advantage was clearly worth it to the speculators.

On another note, in April of 2012, the Canadian research ship *Coriolis II* set out from Halifax to survey parts of the continental shelf stretching 1,000 miles off the east coast of Nova Scotia. The ship was hired by **Hibernia Atlantic**, (which changed its name last year to **Hibernia Networks**), a Summit, New Jersey-based company that operates undersea telecom cables, to map out a new \$300 million trans-Atlantic fiber-optic line called **Project Express**. The cable stretches 3,000 miles beneath the North Atlantic, connecting financial markets in London and New York at record transmission speeds. A small group of U.S. and European high-speed trading firms will pay steep fees to use the cable. The “new” New York–London link intended to shave 311 miles off the usual distance and cut the round-trip message time from 65 milliseconds to just under 60. As a result, Project Express became the fastest cable across the Atlantic, reducing the time it takes data to travel round-trip between New York and London to 59.6 milliseconds from the current top speed of 64.8 milliseconds, according to Hibernia Atlantic, **Bloomberg Businessweek**. Those five milliseconds might not seem like a big deal, but to the handful of electronic trading firms that will have exclusive access to the cable, it will be a huge advantage. *“That extra five milliseconds could be worth millions every time they hit the button,”* says Joseph Hilt, senior vice president of financial services at Hibernia Networks.

In short, we’re giving huge sums to the financial industry while receiving little or nothing — maybe less than nothing — in return. Mr. Philippon puts the waste at 2 percent of ██████. Yet even that figure, which Paul Krugman says understates the true cost of our bloated financial industry. For there is a clear correlation between the rise of modern finance and America’s return to Gilded Age levels of inequality. Never mind the debate about exactly how much damage high-frequency trading does. It’s the whole financial industry, not just that piece, that’s undermining our economy and our society. And the fact that for political reasons, the building of a greatly needed tunnel that would have carried tens of thousands of people a day was abandoned and a 825 mile fiber optic cable was completed so that financial market traders could make additional billions of dollars without contributing any real value is

emblematic of a structural and moral deficiency in our society. We have to change our priorities if we would like our country to grow and generate prosperity for all instead of a few speculators and their customers.....

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# COSTS OF WAR

Over 330,000 Killed by Violence, \$4 Trillion Spent and Obligated

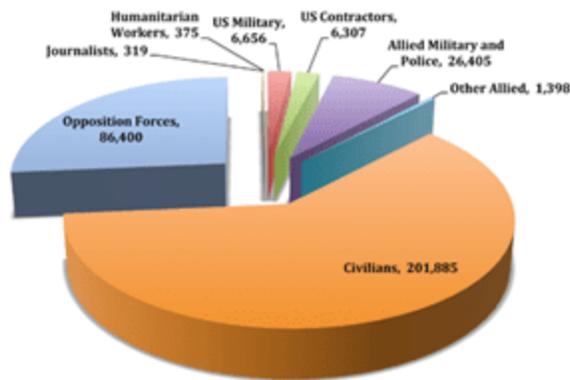
## ESTIMATED DOLLAR COSTS OF WARS, in \$BILLIONS

THESE U.S. TOTALS DO NOT INCLUDE:  
 Medicare costs for injured veterans after age 65; Expenses for veterans paid for by state and local government budgets or the social cost of veterans care; Additional macroeconomic consequences of war spending including infrastructure and jobs. On macroeconomic consequences, see: Edwards, Heintz, and Garrett-Peltier.

	\$BILLIONS	REPORT / SOURCE
Congressional War Appropriations to Pentagon <sup>1</sup>	\$1,406.9	Wheeler and Crawford
War-related Additions to the Pentagon Base Budget	743.1	Crawford
War-related International Assistance (State Department/USAID) <sup>2</sup>	103.5	Dancs and Crawford
Veteran's Medical and Disability	134.7	Bilmes
Additions to Homeland Security Spending	455.2	Dancs and Crawford
Cumulative Interest Payments on Pentagon War and State/USAID Appropriations through FY2013 by 2013	259.4	Edwards
<b>SUBTOTAL FEDERAL OUTLAYS FY2001-FY2013</b>	<b>3,102.85</b>	
Projected Iraq, Afghanistan and ONE spending, FY 2014 <sup>4</sup>	65	Crawford
Projected Increase In Pentagon Base, FY2014	65	Crawford
Future Obligations for Veterans Medical and Disability through 2053 <sup>3</sup>	754.4	Bilmes
<b>SUBTOTAL FUTURE SPENDING AND OBLIGATIONS</b>	<b>884.4</b>	
<b>TOTAL COSTS OF WARS FROM FY2001 INCLUDING FUTURE SPENDING AND OBLIGATIONS</b>	<b>3,987.25</b>	
Additional Cumulative Interest on Past Pentagon and State/USAID War Appropriations FY2001-2013 by 2053 <sup>4</sup>	>7,000	Edwards

TWeb Link: 

The official tally of all of the war's recorded dead — including soldiers, militants, police, contractors, journalists, humanitarian workers and civilians — shows that over 330,000 people have died due to direct war violence, many more indirectly. Indirect deaths from the wars, including those related to malnutrition, damaged health infrastructure, and environmental degradation are not represented in the aforementioned number. In previous wars, these deaths have far outnumbered deaths from combat and that is likely the case here as well.



**330,000 Direct War Deaths, Afghanistan, Iraq, and Pakistan, 2001-February 2013\***  
 \* Does not include indirect deaths which may total many hundreds of thousands more

200,000 civilians have been killed as a result of the fighting at the hands of all parties to the conflict, and more will die in Afghanistan, Iraq, and Pakistan as the violence continues. But most observers acknowledge that the number of civilians killed has been undercounted. The true number of civilian dead may be much larger when an adequate assessment is made. While we know how many US soldiers have died in the wars (over 6,600), what is startling is what we don't know about the levels of injury and illness in those who have returned from the wars. New disability claims continue to pour into the VA, with over 750,000 disability claims already approved. Many deaths and injuries among US contractors have not been identified.

Millions of people have been displaced indefinitely and are living in grossly inadequate conditions. The number of war refugees and displaced persons --7.4 million-- is equivalent to all of the people of Connecticut and Oregon fleeing their homes. Despite the US military withdrawal, Iraq's health, infrastructure, and education systems remain war-devastated. The armed conflict in Pakistan, which the US helps the Pakistani military fight by funding, equipping and training them, is in many ways more intense than in Afghanistan although it receives less coverage in the US news. The wars have been accompanied by erosions in civil liberties at home and human rights violations abroad. Furthermore, the human and economic costs of these wars will continue for decades, some costs not peaking until mid-century.

The US federal price tag for the Iraq war — including an estimate for veterans' medical and disability costs into the future — is about \$2.2 trillion dollars. The cost for both Iraq and Afghanistan/Pakistan is going to be close to \$4 trillion, not including future interest costs on borrowing for the wars. Many of the wars' costs are invisible to Americans, buried in a variety of budgets, and so have not been counted or assessed. For example, while most people think the Pentagon war appropriations are equivalent to the wars' budgetary costs, the true numbers are twice that, and the full economic cost of the wars much larger yet. As with former US wars, the costs of paying for veterans' care into the future will be a sizable portion of the full costs of the war.

The ripple effects on the US economy have also been significant, including job loss and interest rate increases, and those effects have been underappreciated.

While it was promised that the US invasions would bring democracy to Afghanistan and Iraq, both continue to rank low in global rankings of political freedom, with warlords continuing to hold power in Afghanistan with US support, and Iraqi communities are more segregated today than before by gender and ethnicity as a result of the war. Women in both countries are essentially closed out of political power and high rates of female unemployment and widowhood have further eroded their condition.

During the US troop withdrawal from Iraq, President Obama said that the United States military was leaving behind a “*sovereign, stable, and self-reliant Iraq.*” This was not only an inaccurate account of Iraq’s situation at that time, but the country has since become less secure and politically stable. Although violence in Iraq has declined since its peak, there has been a steady increase in the number of attacks over the last year. And to be honest the statement was a farce.

Serious and compelling alternatives to war were scarcely considered in the aftermath of 9/11 or in the discussion about war against Iraq. Some of those alternatives are still available to the US.

There are many costs of these wars that we have not yet been able to quantify and assess. With our limited resources, we focused on the human toll in the major war zones, Afghanistan, Iraq and Pakistan and on US spending, as well as on assessing the claims made for enhanced security, democracy, and women’s condition. There is still much more to know and understand about how all those affected by the wars have had their health, economies, and communities altered by the decade of war, and what solutions exist for the problems they face as a result of the wars’ destruction.

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**More than 70% of deaths from direct war violence have been civilians. This does not include indirect deaths from disease and injury suffered in conditions degraded by war.**

It is imperative that we understand how much the wars in Afghanistan and Iraq cost the people in America, Iraq, Afghanistan and Pakistan. The cost is staggering, the present cost, the future cost, the human cost with its financial cost and their social cost. We have borrowed virtually all of the money that we use to finance the wars in Afghanistan and Iraq, adding at least one and a half trillion dollars to a national debt. Millions of people have been displaced. Many more have suffered and died due to the lack of access to clean drinking water, because they are malnourished, and because they can't get the health care. There has been a major war going on in Pakistan that few Americans realize. In Pakistan there have been tens of thousands of people killed in several million refugees created. In Iraq at least 125,000 civilians have been killed. And in Pakistan at least 35,000 people have died as a result of the Afghan war. The cost of taking care of our veterans over the next 20 to 30 or 40 years alone is estimated to add at least several billion dollars.

Many of the cost of these two wars are under-counted, uncounted and even suppressed which makes it imperative that we try to get a full sense of what these wars have cost. Many Americans know that 6,000 men and women have died in uniform in these wars. But very few people know that the scale of human death and wounding has been much higher both in the military and in the civilian sectors. Because the cost has been borne unevenly, as military families, contractor families, the people of Iraq, Afghanistan and Pakistan have borne a tremendous cost that often gone unseen. As it is hard to convey the cost of these wars beyond lives because; the psychological toll and the physical toll of the survivors who have lost limbs, whose growth has been stunted by malnourishment and who have suffered diseases that they otherwise might not have gotten. This is very tough to talk about but we have to. When the battles have been fought what kind of destruction is left behind? What are the refugee flows? The destruction of housing? What kind of new family structures I set up when women a widowed? What kind of poverty often ensues for these families?

Someone has to take responsibility for this. And what the true cost because someone made the decision to go to war. We need to acknowledge and understand the overall cost of taking two million young people, injecting of them into the line of fire and conflicts that really had no front lines, causing a very large number of injuries relative to fatalities. The cost of these wars of choice is borne by many different groups in our society, as the cost of wars are never over when the wars are over. Because many costs go on for decades and some of the peak costs may not be incurred 40 years after, as veterans age into some of the most difficult years of dealing with their disabilities and injuries from the war. Some of the big questions that should be asked about the decision to invade Iraq in particularly. Did starting a second war extend the war in Afghanistan? Would oil prices be what they are now if we hadn't invaded Iraq? Would the national debt be as high? Would the financial crisis have been as severe? And arguably the answer to all for those questions is no.

One of the things we also have to understand is what the trade-offs were. What kinds of job creations were loss as a result of our focus on these wars? What was the cost to our infrastructure at home? What kind of greening to our economy that could have occurred with all of the funds, human labor and other resources if our country's focus had not gone into waging the wars in Iraq, Afghanistan and Pakistan. There is an immense and urgent requirement to learn from the experiences of the past decade and try to ensure that we don't make the same mistakes all over again. Wars cost and every time one is waged, the human toll is far more destructive than ever envisioned or promised. These were wars of choice. We were told that they would be easy. And they wouldn't cost a lot. We were also told that we would create stable friendly democracies. We were told that these countries were behind 9/11. They weren't. There were no Weapons of Mass Destructions. WMDs.... We were manipulated and lied to by our leaders who to this day are unapologetic or remorseful. It is easy to believe that

because no one has been made to pay a penalty America will make this same mistake again. And this is my rant of the week.....

## WEEK'S READINGS



One of the biggest outrages with wage inequality that has little to do the Top 1% or Wall Street is back in 1991, the **National Restaurant Association** passed around enough campaign contributions to persuade Congress to set the federal minimum wage for waiters, busboys and bartenders at only \$2.13 an hour. And it has never gone up. There has been a wave of recent protests calling on fast food chains like McDonald's and Burger King to raise wages for their employees, who are forced to live on next to nothing. But did you know that many workers in sit-down restaurants may be faring even worse? These sit down restaurants claim that tips are additional income that make up the difference. But tips are random and often meager. So much so that restaurant workers are twice as likely as other Americans to be on public assistance. In other words, the people who run the system expect taxpayers to subsidize profits with welfare for their poorly-paid employees. There are 10 million restaurant workers in American who are desperately in need for better wages and working conditions.

This is a women's issue as well, because millions of young women start their work life working in restaurants, and some continue to work in the industry when they get older. They suffer from three times the poverty rate of the rest of the US workforce, and they use food stamps at double the rate of the rest of the US workforce. So we're talking about poverty-wage workers, including their tips. In any other context, when an employer practically doesn't pay their workers, full-time workers, **it's called slavery**. But the big question is how is it that a major industry has basically convinced America, convinced Congress, that they practically shouldn't have to pay their workers at all. It's purely money and power. And their control over our legislators. Worse of all, the industry does everything that is can fight changes in health and safety regulations, the minimum wage and organized labor.

How is it that a major industry has basically convinced America, convinced Congress, that they practically shouldn't have to pay their workers at all? It's purely money and power. And their control over our legislators. And when people are living completely off their tips, it means that we as customers are paying their wages, not the employer. And the **National Restaurant Association** ultimately does not want people to know that they've gotten away with this immense boondoggle. Furthermore most people assume that when they leave a tip the person waiting on them and maybe the bus-person are going to get it. But the truth is that at many establishments, your server has to share the tip with probably 20 or 30 other people in the restaurant. Often management illegally takes a portion of the tips. So that \$3 or \$5 and the \$10 tip that you left, your server might only see 25 cents to a dollar of that tip. No customer in America believes when they leave a tip that they are leaving a wage for a worker. Nobody believes that they're paying a wage. People think they're paying a tip on top of a wage. We don't think about this in any other context except restaurants. We believe somehow that because they're getting tips, they shouldn't get a wage. It's not true in any other context. And that is because of the power of this industry.

The **National Restaurant Association** say that an increase in the minimum wage will mean a cut in service and higher costs. Their two main arguments: one that it will kill jobs, two that it will make the cost of food go up. So on that first one, killing jobs. There are actually seven states in the United States that have the same wage for tipped and non-tipped workers. They range from somewhere around \$8.00 and \$9.50 an hour. You can go to California, Oregon, Washington, Alaska, Montana, Nevada and Minnesota. All seven states have faster industry growth rates than the restaurant industry nationally. At the same time, the **Restaurant Opportunities Centers United (ROC)** – a not-for-profit organization and worker center with affiliates in a number of cities across the United States – looked at the states with the higher minimum wages for tipped workers and found that they have higher sales per capita in the restaurant industry. So one could argue that evidence shows that you could actually do better as an industry, faster industry growth, more jobs, if you treat your workers better.

On that second argument that the cost of food will go up. **ROC** did a study employing USDA methodology. They applied the current bill that's moving through Congress to every worker along the food chain, from farm workers, to meat and poultry processing workers, to restaurant workers. And assume that every employer along the food chain would pass on 100 percent of the cost of the wage increase to their purchaser. The title of the report is "**A Dime a Day**," because it would cost the average American household at most \$0.10 more for all food bought outside the home. That's groceries and restaurants alike. So we're talking pennies more on your hamburger when you eat out, for 30 million workers to come out of poverty.

As for the small-business owner, who says "*Gee I run a very small place, we-- our waiters depend upon the tips at the counter. We just can't afford it. We'd go out of business if you require us to raise their wages.*" **ROC** says the following. First of all, small businesses are actually being cheated by these very large corporations that are running the show, setting the standards, raking in millions of profits and screwing their smaller competitors by getting away with very-- you know-- very, very large, high-volume business and setting standards that require most small restaurants to have to pay for very high rates of turnover. The industry has the highest rates of employee turnover of any industry in the United States. Not to say that all small businesses pay their workers \$2.13 an hour as plenty of small businesses around the country pay their workers a livable wage and have managed to cut their turnover in half, in some cases, completely out, because they treat their workers well. **ROC** says that it doesn't expect wages to change overnight. They suggest policies that would phase in a minimum wage increase. A minimum wage increase for both your servers and the back of the house.

The tips are meant to make up the difference between that lower minimum wage of \$2.13 and the overall minimum wage of \$7.25. But the U.S. Department of Labor reports an 80 percent violation rate with regard to employers actually making sure that tips make up that difference. And what results? Seventy percent of tipped workers in America are women. And they work at the IHOP and the Applebee's and the Olive Garden. Their median wage, including tips, is under \$9 an hour. They suffer from three times the poverty rate of the rest of the U.S. workforce, and they use food stamps at double the rate of the rest of the U.S. workforce. So we're talking about poverty-wage workers, including their tips.

Again in many ways this is a woman's issue as millions of women in America start their work life as a young woman in high school or college or graduate school working in restaurants. Many go on to something else, millions stay in this industry. But whether they stay or they go on, because these

women are forced to live off their tips because their wages are so low, they go to taxes, and they're not getting their income from their employer, but rather from the consumer. They're forced to put up with whatever the customer might do to them, however they may touch them or treat them or talk to them. And as a result, women servers have the highest rates of sexual harassment of any industry in the United States. Seven percent of American women work in restaurants. But 37 percent of all sexual harassment claims to the E.E.O.C. come from the restaurant industry. So we are exposing young women to the world of work in this industry in which they can rely completely for their income off tips, in which they can be touched and treated any which way. It's a demeaning situation to be in when you earn \$2.13 an hour as a woman and you are completely reliant off customers' largess, off the mercy of the clientele for your income, 100 percent. You're living off tips.

This is essential work, and it is. It's not going to be outsourced to China--or to Mexico or to India. These are jobs that are growing. These are the jobs that are available now. These are the jobs that people being laid off from any other sector or anybody entering the workforce, a young person, an immigrant, people coming out of prison, these are the jobs that are available. They could be great jobs, they should be, and these are professions. Many of the people we're talking about want to be treated as professionals, want to move up, want to learn, and want to move up in the industry to livable-wage jobs. And these are mostly adults. Many with college educations. Many using these jobs during a period of transition or as the only job they could get when their company downsized or factory closed.

We need to eliminate the system of a lower wage for tipped workers all together. There is a bill moving through Congress that would raise the overall minimum wage to \$10.10 and get tipped workers to 70 percent of that, or \$7. That's a good start, because it allows these workers some base wage, \$7 is not sufficient. \$7, as we all know, is a poverty wage. And as long as the tipped worker's wage is \$7, that's the true minimum wage in our country. So if there's an effort or a concern to raise the wage above \$7, we've got to get tipped workers there too. So there is momentum now in states across the country. Ballot measures, and legislation, to actually get all workers to the same base wage.

We should wonder what happens if we don't raise the minimum wage for these workers. Aside from the obvious that lives are going to be unending poverty, unstable family incomes, and constant reliance on public assistance. But the **big ugly** is how does this affect customers -- what does it mean for us as customers? It means being served by workers who are too poor or often too sick to take care of themselves and thus take care of us well. It means exposing ourselves to health risks. Because when you live off of tips and you don't have paid sick days, as most of these workers do not, if your income comes from tips, you're going to go to work to get those tips regardless of what condition they're in, right? You're going to go to work with H1N1-- swine flu. And the CDC has traced back a number of outbreaks to restaurants where the employees, customers or restaurant itself spread disease.

If you wonder why so many Americans doing essential but menial work at low wages never seem to get a break, here's an answer for you. That's how it's intended to be. Not by nature, or the market, or from any lack of character or will on the part of workers. No, the fact is: our system is organized against them. The very thing workers most want and need -- a fair wage -- is the very thing the controlling interests don't want them to have. This inequity has to be addressed, as a teenager I worked in a Chinese restaurant as a dishwasher. It was in Brooklyn and it took me an hour and a half each way by subway from Mount Vernon. I worked weekends and holidays. And I worked lunch and dinner so we are talking about 12 and 13 hour days. And no one working in that restaurant was a slacker.... The economic/wage inequality needs to be address and addressed yesterday.

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# Facts & Figures: Women and Pay Inequality

APRIL 8<sup>TH</sup> was **Equal Pay Day**, chosen as the symbolic date when women's wages catch up to men's from the previous year. Today is also the day that President Obama, lacking support from Congress on equal pay measures, signed an executive order barring federal contractors from retaliating against employees who discuss their pay with one another. He also directed the Labor Department to adopt rules requiring federal contractors to provide compensation data based on sex and race. *"Pay secrecy fosters discrimination, and we should not tolerate it, not in federal contracting or anywhere else,"* Obama said at the signing. He was joined at the White House by Lilly Ledbetter, whose name appears on a pay discrimination law Obama signed in 2009. Some dismiss the gender pay gap as due to women's occupational and lifestyle choices, but data analysis by labor economists Francine Blau and Lawrence Kahn concluded that over 40 percent of the pay gap cannot be explained by such differences. To understand why this really outrages women and enlightened men, have a look at the depth of the problem here.

## THE PROBLEM

There are a number of ways to look at the pay disparities between men and women. This chart from [The American Association of University Women \(AAUW\)](#) shows women's median annual earnings as a percentage of men's over the past 40 years. The pay gap has steadily narrowed over time, but its progress has stalled in recent years.

### The Pay Gap Over Time

Women's Median Annual Earnings as a Percentage of Men's Median Annual Earnings  
for Full-time, Year-Round Workers, 1972–2012



Pew Research looked at the pay gap by examining hourly earnings, estimated as usual weekly earnings divided by usual hours worked, because it "irons out differences in earnings due to differences in hours worked." As such, Pew's calculations take into account that women are twice as likely to work part-time as men, 26 percent versus 13 percent. They found that for every dollar a man earns, a woman earns \$0.84.



## IN YOUR STATE

The AAUW used the most recent statistics from the US Census Bureau to show the gender pay gap in states, as well as [congressional districts](#). In Maryland, where the gender pay gap is second-smallest only to that of Washington, DC, women were paid 85 percent of what men were paid in 2012. Wyoming is on the opposite side of the spectrum with the most pay inequality, with women paid just 64 percent of what men were paid.

	Men	Women	Earnings Ratio
1 Washington, DC	\$66,754	\$60,116	90%
2 Maryland	\$57,447	\$49,000	85%
3 Nevada	\$42,137	\$35,941	85%
4 Vermont	\$44,776	\$38,017	85%
5 New York	\$51,274	\$43,000	84%
6 California	\$50,139	\$41,956	84%
7 Florida	\$40,889	\$34,202	84%
8 Hawaii	\$45,748	\$38,040	83%
9 Maine	\$42,280	\$35,057	83%
10 Arizona	\$43,618	\$35,974	82%
11 North Carolina	\$41,859	\$34,421	82%
12 Georgia	\$43,707	\$35,479	81%
13 Delaware	\$50,689	\$41,120	81%
14 Rhode Island	\$50,975	\$41,074	81%
15 New Mexico	\$41,211	\$33,074	80%
16 Colorado	\$50,509	\$40,402	80%
17 Minnesota	\$50,885	\$40,595	80%
18 Texas	\$44,802	\$35,453	79%
19 Massachusetts	\$60,243	\$47,651	79%
20 Oregon	\$47,402	\$37,381	79%
21 Virginia	\$52,125	\$41,104	79%
22 New Jersey	\$60,878	\$47,878	79%
23 Illinois	\$51,262	\$40,309	79%
24 Connecticut	\$61,097	\$47,900	78%
25 Washington	\$52,529	\$41,062	78%
26 South Dakota	\$40,721	\$31,792	78%
27 Wisconsin	\$46,898	\$36,535	78%
28 South Carolina	\$41,740	\$32,402	78%
29 Iowa	\$45,305	\$35,106	77%
30 Nebraska	\$42,878	\$33,218	77%
31 Tennessee	\$41,828	\$32,398	77%
32 New Hampshire	\$54,136	\$41,774	77%
33 Ohio	\$46,789	\$35,984	77%
34 Arkansas	\$40,153	\$30,843	77%
35 Missouri	\$42,974	\$32,868	76%
36 Montana	\$41,656	\$31,775	76%
37 Kansas	\$44,765	\$34,131	76%
38 Oklahoma	\$41,415	\$31,543	76%
39 Kentucky	\$42,321	\$32,157	76%
40 Pennsylvania	\$49,330	\$37,414	76%
41 Mississippi	\$40,081	\$30,287	76%
42 Idaho	\$41,664	\$31,296	75%
43 Alaska	\$57,068	\$42,345	74%
44 North Dakota	\$45,888	\$33,877	74%
45 Michigan	\$49,897	\$36,772	74%
46 Indiana	\$45,620	\$33,419	73%
47 Alabama	\$44,567	\$31,674	71%
48 Utah	\$48,540	\$34,062	70%
49 West Virginia	\$44,159	\$30,885	70%
50 Louisiana	\$47,249	\$31,586	67%
51 Wyoming	\$51,932	\$33,152	64%
United States*	\$49,398	\$37,791	77%

Figure 2 from the AAUW report *The Simple Truth about the Gender Pay Gap*, 2014 edition

\*National data include workers ages 15 and older and are based on data from the U.S. Census Bureau's Current Population Survey, State Median Annual Earnings and Earnings Ratio for Full-time, Year-round Workers, Ages 16 and Older, by State and Gender, 2012. Sources: State data: U.S. Census Bureau, 2012 American Community Survey, National data: DeNavas-Walt, Carmen, Bernadette D. Proctor, and Jessica C. Smith, (2012), U.S. Census Bureau, Current Population Reports, Income, Poverty, and Health Insurance Coverage in the United States: 2011, Washington, DC: U.S. Government Printing Office.



IT ADDS UP!

Comparing earnings between men and women, the Center for American progress created this infographic below to show how the pay gap added up over time, using 2010 data. That year, the median full-time working man had earnings of \$47,715 in earnings, compared to \$36,931 for women. That pay difference of \$10,784 adds up to \$431,360 over 40 years! Here's what women, and their families, are missing out on.

 Inline image 7

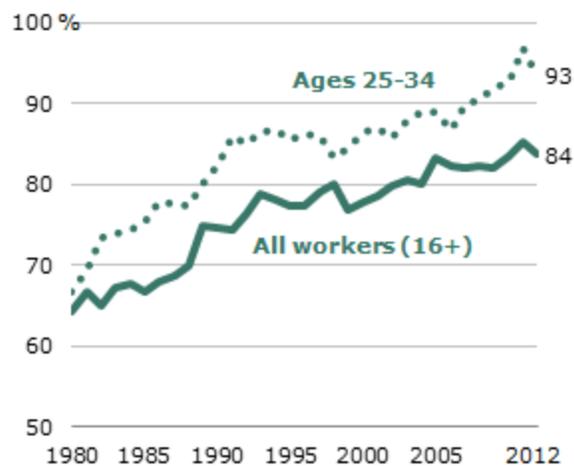
## MILLENNIALS ARE STARTING TO CLOSE THE GAP

A survey by Pew Research found that young women are closing the wage gap with men: In 2012, among workers ages 25 to 34, women's hourly earnings were 93 percent of those of men. Still, the survey found that these young women believe the fight is far from over. Seventy-five percent said America needs to do more to achieve gender equality in the workplace, compared with 57 percent of millennial men.

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### The Narrowing of the Gender Wage Gap, 1980-2012

*Median hourly earnings of women as a percent of men's*



Note: Estimates are for civilian, non-institutionalized, full- or part-time employed workers with positive earnings. Self-employed workers are excluded.

Source: Pew Research Center tabulations of Current Population Survey data.

PEW RESEARCH CENTER

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# Equal Pay for Equal Work a No-Brainer, Right?

Last Wednesday, Senate Republicans blocked -- for the third time -- the Paycheck Fairness Act, a bill proposing to close the pay gap between men and women. The goal of the bill -- the attainment of equal pay for equal work -- seems like a no-brainer, right? Women with the same job, and same qualifications, as men deserve to be paid the same. They do not deserve to be discriminated against in salary on the basis of gender. Seems obvious. And yet not a single Republican voted in favor of the Act, and many Americans no longer know what to think, either.

The problem is that the message has been greatly muddled, twisted, and usurped, mostly for political gain. Equal Pay has become less a noble, unquestionable goal than a political talking point. Democrats argue that wage disparities persist, pulling out the oft-cited figure that women, on average, earn 77 percent to a man's dollar. They accuse Republicans of failing the bill in favor of "more important" political agendas.

Republicans say the bill is simply a Democratic ploy to distract from the disappointment of Obamacare; that it's been against the law to pay a woman less than a man with similar experience in the same job since the Equal Pay Act of 1963. Paycheck Fairness, they say, would make it impossible for employers to tie compensation to work quality, productivity, and experience. Lawsuits would increase. And, well, look, they point out: Even women in the Obama White House earn 88 percent of their male counterparts, according to study conducted by the American Enterprise Institute.

It's undeniable that women are losing ground. A study released earlier this week from the Pew Research Center reported that after decades of decline, more mothers -- nearly 30 percent -- are staying at home to raise children, a 6 percent increase since 1999. But these aren't quite the women we often think of as stay-at-home moms, the ones choosing to rebel against the Sandberg manifesto and "opt out," or who can rely on well-paid husbands to foot the bills. The women represented in the increase are younger, less likely to be white, more likely to be foreign-born, and less likely to be college educated. They're staying at home in increasing numbers not by choice, but because they can't find work -- or the work they find isn't well compensated enough to cover the necessary childcare. Perpetuating the cycle is the fact that, as Pew also reports, women are more likely to experience family related "career disruptions." They fall behind when they take time out to raise kids. They return to the workplace at a disadvantage.

Whether women earn 77 cents to the male dollar, as the Obama administration sticks to, or the figure is closer to Pew's findings of 84 cents for most women and as high as 93 cents for younger women, it's clear that the playing field is not equal. It's also clear that disparities are indeed related to gender. Recent cases have shown that women who ask for pay increases often don't get them. What they get instead: negative reactions. A 2007 study found that women who asked for raises were perceived as demanding. Men, meanwhile, faced no backlash. Even Republicans concede that gender discrimination is no myth, and have offered an amendment to the Paycheck Fairness Act that would address the opportunity gap and prevent employers from retaliating against workers who share salary information.

Which means that both parties want the same thing. So what's the problem? The problem, of course, is politics. And unfortunately nothing will happen until Democrats and Republicans agree to make Equal Pay a fairness issue rather than a political one. In the meantime, it's women who suffer.

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# Everything You Don't Know About Tipping

Tipping is not about generosity. Tipping isn't about gratitude for good service. And tipping certainly isn't about doing what's right and fair for your fellow man. You may have heard that the few hundred year old definition of "tip", as referring to gratuity, comes from "*To Insure Promptness*" or similar backronyms, but this isn't correct.

However in the 20<sup>th</sup> Century, tipping became a form of gratitude and appreciation for good service. With this said what is the etiquette for tipping? When do you? What is an overtip? Undertip? "*Am I Supposed To Tip Or Not?*" Horror Moment. Most people agree that it is customary to tip waiters, bartenders, baristas, manicurists, barbers, busboys, bellmen, valets, doormen, cab drivers and restaurant delivery people, but what about plumbers, acupuncturists and dental hygienists.

## Here's What You Need To Know Before You Tip Someone:

### The Stats

The most critical step in avoiding Ambiguous Tipping Situations is just knowing what you're supposed to do. Huffington Post took all the stats that seem to have a broad consensus on them (at least throughout Manhattan -- although most of my non-New York research was similar) and put them into this table:

# Tipping Statistics

Tipping Situation	Percentage of Customers Who Tip Them	Low Tippers Give	Average Tippers Give	High Tippers Give	If You Don't Tip, You're...	Tips Are What Percent of Their Salary?	Other Notes
WAITER	99.5%	< 17%	17-20%	> 20%	The worst	85-100 %	Even if service sucks, never go below 15%; If there's an 18% automatic gratuity added and you normally would have tipped higher, add in the extra. If you have a coupon, tip on the pre-coupon price.
RESTAURANT DELIVERY	95%	< \$2	\$2 or \$3	\$4 or 20%	The worst	30-70%	Add a little extra in bad weather.
RESTAURANT TAKEOUT	35%	\$0	\$0-1	10-20%	Fine	N/A	Not necessary, but if you order for 10 people and it's all carefully packaged, that took time. Tip.
BARTENDER	98%	\$1/beer; \$1/ cocktail; <15% of larger tabs	\$1/beer; \$2/ cocktail; 15-20% of larger tabs	\$2/beer; \$2-3/ cocktail; >20% of larger tabs	The worst	70-100 %	The longer they spend making you a drink, the more you should tip.
BARISTA	60%	\$0	Loose change	\$1 or more	A little cheap but fine	20-40%	You're more obligated to tip if your drink took time to make, but it's nice to tip anyway, especially if you're a regular.
CAB DRIVER	90%	<10%	10-18%	>18%	Super cheap	15-30%	Tip more if you get off somewhere where they're unlikely to find a customer.
VALET GUY	90%	\$1	\$2-4	\$5 or more	Super cheap	50-75%	N/A
HOTEL BELLMAN	85%	\$2-5 total, depending on number of bags	\$2/bag; \$5 minimum in total	\$4-5/ bag	Super cheap	50-75%	Apparently they'll stand and wait for a tip for three seconds, but that's the max before they're being rude.
APARTMENT DOORMAN	95% (only on Christmas)	\$20-50	\$50-100	\$100-500	Not nice	10-20%	Almost no one tips for anything other than Christmas; you'll be remembered if you do.
HAIR OR NAIL SALON/ BARBERSHOP	90%	<15%	15-25%	>25%	Super cheap	25-50%	If the owner serves you, tip as normal. It's antiquated not to.

The basic idea with the low/average/high tipping levels used above is that if you're in the average range, you're fine and forgotten. If you're in the low or high range, you're noticed and remembered. And service workers have memories like elephants.

## What Tipping Well (Or Not Well) Means For Your Budget

Since tipping is such a large part of life, it seems like we should stop to actually understand what being a low, average, or high tipper means for our budget.

Looking at it simply, you can do some quick math and figure out one portion of your budget. For example, maybe you think you have 100 restaurant meals a year at about \$25/meal -- so according to the above chart, being a low, average, and high restaurant tipper all year will cost you \$350 (14% tips), \$450 (18% tips), and \$550 (22% tips) a year. So in this example, it costs a low tipper \$100/year to become an average tipper and an average tipper \$100/year to become a high tipper.

For a more comprehensive assessment, here are three rough profiles: Low Spender, Mid Spender, and High Spender. These vary both in the frequency of times they go to a restaurant or bar or hotel, etc., and the fanciness of the services they go to -- i.e. High Spender goes to fancy restaurants and does so often, and Low Spender goes out to eat less often and goes to cheaper places (more details here). This was done to cover the extremes and the middle--you're probably somewhere in between.

## Annual Tipping Budget For Different Types of Tippers

	Low Tipper	Average Tipper	High Tipper
<b>LOW SPENDER</b> (Buys Cheap Tipped Services and Not Often)	<b>\$171</b>	<b>\$313</b>	<b>\$434</b>
<b>MID SPENDER</b> (Buys Average-Priced Tipped Services an Average Amount)	<b>\$672</b>	<b>\$1,340</b>	<b>\$1,895</b>
<b>BIG SPENDER</b> (Buying Expensive Tipped Services Often)	<b>\$2,225</b>	<b>\$3,750</b>	<b>\$5,760</b>

waitbutwhy.com

### Other Factors That Should Influence Specific Tipping Decisions

There's this whole group of situation-related factors that service industry workers think are super relevant to the amount you should tip -- and many workers feel that the customers never got the memo. Most customers have their standard tip amount in mind and don't really think about it much beyond that. Here's what service workers want you to stop not considering when you tip them:

Time matters. Sometimes a bartender cracks open eight bottles of beer, which takes 12 seconds, and sometimes she makes eight multi-ingredient cocktails with olives and a whole umbrella scene on each, which takes four minutes, and those two orders should not be tipped equally, even though they might cost the same amount. Along the same lines—

Effort matters. Food delivery guys are undertipped -- they're like a waiter except your table is on the other side of the city. \$2 really isn't a sufficient tip (and one delivery guy I talked to said 20% of people tip nothing) -- \$3 or \$4 is much better. And when it's storming outside? The delivery guys I talked to all said the tips don't change in bad weather -- that's not logical. Likewise, while tipping on takeout orders is nice but not necessary, one restaurant manager complained to me about Citibank ordering 35 lunches to go every week, which takes a long time for some waiter to package (with the soup wrapped carefully, coffees rubber-banded, dressings and condiments put in side containers), and never tipping. Effort matters, and that deserves a tip.

Their salary matters. It might not make sense that in the US, we've somewhat arbitrarily deemed certain professions as "*tipped professions*" whereby the customers are in charge of paying the professional's salary, instead of their employer -- but that's the way it is. And as such, you have some real responsibility when being served by a tipped professional that you don't have when being served by someone else.

It's nice to give a coffee barista a tip, but you're not a horrible person if you don't because at least they're getting paid without you. Waiters and bartenders, on the other hand, receive somewhere between \$2 and \$5/hour (*usually closer to \$2*), and this part of their check usually goes entirely to taxes. Your tips are literally their only income. They also have to "*tip out*" the other staff, so when you tip a waiter you're also tipping the busboy, bartender, and others. For these reasons, it's never acceptable to tip under 15%, even if you hate the service. The way to handle terrible service is to complain to the manager like you would in a non-tipping situation -- you're not allowed to stiff on the tip and make them work for free.

Service matters. It seems silly to put this in because it seems obvious, and yet, Michael Lynn's research shows that the amount people tip barely correlates at all to the quality of service they receive (Luckily, Lynn's research also shows that service workers think service quality does correlate to tip amount, so the incentive system still works). So while stiffing isn't okay, it's good to have a range in mind, not a set percentage, since good service should be tipped better than bad service.

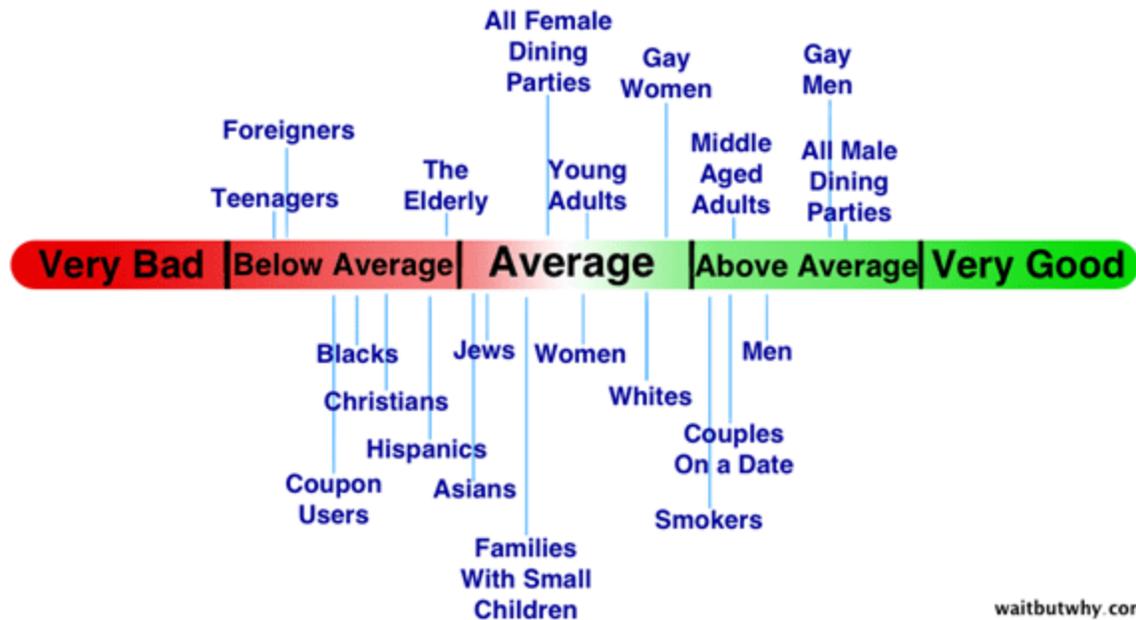
## 11 Other Interesting Findings and Facts:

**1)** Different demographics absolutely do tip differently. "*Do any demographics of people -- age, gender, race, nationality, sexual orientation, religion, profession -- tend to tip differently than others?*" ran away with the "*Most Uncomfortable Question to Ask or Answer*" award during my interviews, but it yielded some pretty interesting info

Here's the overview, which is a visualization of the results of Lynn's polling of over 1,000 waiters. Below, each category of customer is placed at their average rating over the 1,000+ waiter surveys in the study:

# Tipping Spectrum

(average rating of each group's tipping behavior based on a survey of over 1,000 waiters)



Fascinating and awkward. Throughout my interviews, I heard a lot of opinions reinforcing what's on that chart and almost none that contradicted it. The easiest one for people to focus on was foreigners being bad tipppers, because **A**) it's not really a demographic so it's less awkward, and **B**) people could blame it on them "not knowing," if they didn't want to be mean. Others, though, scoffed at that, saying, "Oh they know..." As far as foreigners go, the French have the worst reputation.

People also consistently said that those who act "entitled" or "fussy" or "like the world's out to get them" are usually terrible tipppers.

On the good-tipping side, people who are vacationing or drunk (or both) tip well, as do "regulars" who get to know the staff, and of course, the group of people everyone agrees are the best tipppers are those who also work in the service industry (which, frankly, creeped me out by the end -- they're pretty cultish and weird about how they feel about tipping each other well).

**2)** Here are six proven ways for waiters to increase their tips:

- Be the opposite gender of your customer
- Ideally, be a slender, attractive, big-breasted blond in your 30s
- Introduce yourself by name
- Sit at the table or squat next to it when taking the order
- Touch the customer, in a non-creepy way

- Give the customer candy when you bring the check

Of course those things work. Humans are simple.

**3)** A few different people said that when a tip is low, they assume the customer is cheap or hurting for money, but when it's high, they assume it's because they did a great job serving the customer or because they're likable (not that the customer is generous).

**4)** When a guy tips an attractive female an exorbitant amount, it doesn't make her think he's rich or generous or a big shot -- it makes her think he's trying to impress her. Very transparent and ineffective, but she's pleased to have the extra money.

**5)** Don't put a zero in the tip box if it's a situation when you're not tipping -- it apparently comes off as mean and unnecessary. Just leave it blank and write in the total.

**6)** According to valets and bellmen, when people hand them a tip, they almost always do the "*double fold*" where they fold the bills in half twice and hand it to them with the numbers facing down so the amount of the tip is hidden. However, when someone's giving a really great tip, they usually hand them the bills unfolded and with the amount showing.

**7)** Some notes about other tipping professions I didn't mention above:

- Apparently no one tips **flight attendants**, and if you do, you'll probably receive free drinks thereafter.
- **Golf caddies** say that golfers tip better when they play better, but they always tip the best when it's happening in front of clients.
- **Tattoo artists** expect \$10-20 on a \$100 job and \$40-60 on a \$400 job, but they get nothing from 30% of people.
- A **massage therapist** expects a \$15-20 tip and receives one 95% of the time -- about half of a massage therapist's income is tips.
- A **whitewater rafting guide** said he always got the best tips after a raft flipped over or something happened where people felt in danger.
- **Strippers** not only usually receive no salary, they often receive a negative salary -- i.e. they need to pay the club a fee in order to work there.

**8)** According to Lynn, tips in the US add up to \$40 billion each year. This is more than double NASA's budget.

**9)** The US is the most tip-crazed country in the world, but there's a wide variety of tipping customs in other countries. Tipping expert Magnus Thor Torfason's research shows that 31 service professions involve tipping in the US. That number is 27 in Canada, 27 in India, 15 in the Netherlands, 5-10 throughout Scandinavia, 4 in Japan, and 0 in Iceland.

**10)** The amount of tipping in a country tends to correlate with the amount of corruption in the country. This is true even after controlling for factors like national GDP and crime levels. The theory is that the same norms that encourage tipping end up leaking over into other forms of exchange. The US doesn't contribute to this general correlation, with relatively low corruption levels.

**11)** Celebrities should tip well, because the person they tip will tell everyone they know about it forever, and everyone they tell will tell everyone they know about it forever.

For example: Arnold Schwarzenegger and his family at a fancy lunch place in Santa Monica called Cafe Montana. Since he was the governor, they comped him the meal. And he left a \$5 bill as the tip. I've told that story to a lot of people.

- Celebrities known to tip well (these are the names that come up again and again in articles about this): Johnny Depp, Charles Barkley, David Letterman, Bill Murray, Charlie Sheen, Drew Barrymore
- Celebrities known to tip badly: Tiger Woods, Mariah Carey, LeBron James, Heidi Klum, Bill Cosby, Madonna, Barbara Streisand, Rachael Ray, Sean Penn, Usher

It pretty clear that it's bad to be a bad tipper. Don't be a bad tipper. As far as average vs. high, that's a personal choice and just a matter of where you want to dedicate whatever charity dollars you have to give to the world. There's no shame in being an average tipper and saving the generosity for other places, but I'd argue that the \$200 or \$500 or \$1,500/year it takes (*depending on your level of spending*) to become a high tipper is a pretty good use of charity money. Every dollar means a ton in the world of tips. Remember that many waiters and waitresses only make \$2.13 an hour, and as such are dependent on your tips to make up the difference, so when you feel that you have been given good service, it would be nice for you to show your appreciation and if you can't do it monetarily, a kind word will service.

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## MORE GOOD NEWS ON OBAMACARE



The Congressional Budget Office released updated estimates on the Affordable Care Act that it will cost less than projected and will cover 12 million uninsured people by the end of the year. The findings show that the president's signature health care law is actually growing cheaper to implement, costing the government \$5 billion less in 2014 than was previously projected. The law also is projected to cover more individuals than previously believed, owing, in part, to some broader workforce trends. And although good news a significant portion of the population will remain uninsured even with the law fully implemented. And the costs to individuals and employers, while lower than previous estimates, still provide critics of the law with ample fodder.

Below are some additional highlights from the CBO report:

Twelve million more non-elderly people will have health insurance in 2014 than if Obamacare had not become law. CBO's projections on this crucial measure of the law's success are higher than recent surveys from the Rand Corp., which estimated a 9.3 million reduction, and from Gallup, which shows a 3.5 million decline.

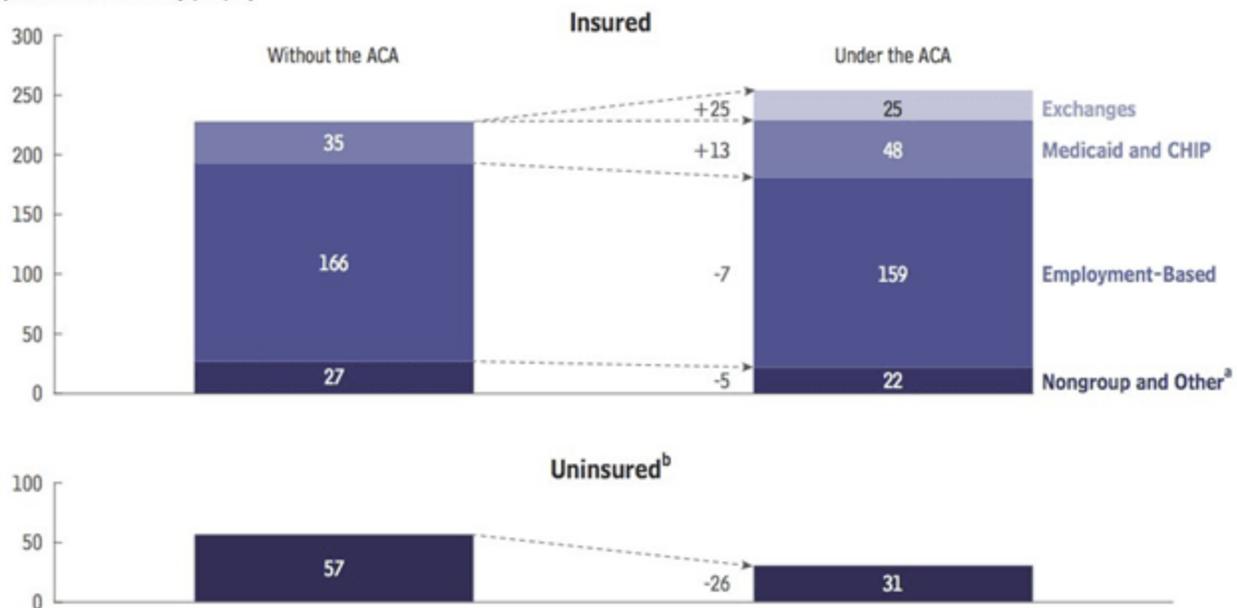
For all of 2014, the CBO expects 6 million people to be covered by private health insurance policies purchased through the exchanges, fewer than the 7.5 million enrollment figure touted by the White House. That's mainly because the CBO expects people to cycle in and out of different types of coverage over the year -- perhaps by taking a new job and the health benefits that come with it -- and because some enrollees won't pay their first month's premium or will let their policies lapse during the year.

Even with those gains, a good chunk of the country will still lack coverage. The number of uninsured in 2014 will be 42 million people, according to the CBO. It will fall to 36 million in 2015 and 30 million in 2016 and 2017.

**Figure 1.**

## Effects of the Affordable Care Act on Health Insurance Coverage, 2024

(Millions of nonelderly people)



Sources: Congressional Budget Office; staff of the Joint Committee on Taxation.

Notes: The nonelderly population consists of residents of the 50 states and the District of Columbia who are younger than 65.

ACA = Affordable Care Act; CHIP = Children's Health Insurance Program.

- "Other" includes Medicare; the changes under the ACA are almost entirely for nongroup coverage.
- The uninsured population includes people who will be unauthorized immigrants and thus ineligible either for exchange subsidies or for most Medicaid benefits; people who will be ineligible for Medicaid because they live in a state that has chosen not to expand coverage; people who will be eligible for Medicaid but will choose not to enroll; and people who will not purchase insurance to which they have access through an employer, an exchange, or directly from an insurer.

Most of them will remain uninsured because they will have declined coverage, the CBO said. Forty-five percent of them will have access to private insurance through the exchanges or an employer, while 20 percent will be eligible for Medicaid but will not sign up. In addition, 30 percent will be undocumented immigrants, who aren't permitted to use the health insurance exchanges or enroll in Medicaid, and 5 percent will be legal residents eligible for Medicaid but living in states that refused to expand the program under the Affordable Care Act.

Medicaid and the Children's Health Insurance Program will grow by 7 million more beneficiaries in 2014 than if Obamacare weren't law, the CBO said. The law calls for an expansion of Medicaid eligibility to 133 percent of the federal poverty level, or about \$15,300 for a single person, but 24 states declined to broaden the program this year. The number of enrollees will jump next year but eventually level off. The CBO projects that 11 million more people will sign up for Medicaid in 2015, and 12 million to 13 million per year between 2016 and 2024. The CBO does not estimate how many more people would have signed up for the programs this year had their states chosen to participate in the expansion.

 Inline image 13

The cost of the health care law is falling, according to the CBO. Between 2015 and 2024, the price tag of Obamacare will be \$1.383 trillion, \$104 billion lower than prior estimates. This is because of a combination of factors, including a reduction of \$165 billion in the gross costs of coverage (the government will spend less on exchange subsidies) and fewer people and businesses paying penalties for either not purchasing coverage or not providing it to their workers.

For example, the CBO projects that the government will collect \$46 billion in penalties from those who choose not to purchase health insurance. This is less than its February projection of \$52 billion in individual mandate penalty payments. The CBO also projects \$139 billion in penalties for employers who do not provide health coverage to their workers as mandated under the law. The February projection was \$151 billion, but it was reduced, in part, by the Obama administration's decision to relax the employer mandate.

Another reason for the revised cost estimate is new projections of price increases for health insurance sold on the exchanges in future years. The CBO said that the national average unsubsidized cost, which is used to calculate consumers' tax credit eligibility, for the benchmark "silver" insurance policy was \$3,800 for 2014. Exchange enrollment is projected to jump to 13 million in 2015, and new customers are expected to be relatively healthier than those who enrolled this year, so CBO expects that average premium to rise \$100 next year, then grow at 6 percent each year through 2014. CBO's prediction contrasts with claims by insurers like WellPoint, which have predicted rates will rise by 10 percent or more.

For critics of Obamacare, understand that the train has left the station and in spite of a horrendous rollout of the website. Also remember that the goal of the Affordable Care Act is provide affordable healthcare to as many as possible of the 50 million Americans without access. As someone who was unable to get health insurance because of a pre-existing condition and someone who has a daughter who was able to be covered by her mother's insurance, Obamacare has been a Godsend. Even still, I understand that the Affordable Care Act is far from perfect but to wish for its failure, advocate its repeal and try to undermine its strengths is just wrong. Hence, if Republicans really want to help America, they should work together with Democrats to make it better instead of criticizing every stumble and hoping for its demise.

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## Health Care Nightmares

(and not what you may think)

When it comes to health reform, Republicans suffer from delusions of disaster. They know and firmly believe that the Affordable Care Act is doomed to utter failure, so failure is what they see, never mind the facts on the ground. Thus, on Tuesday, Mitch McConnell, the Senate minority leader, dismissed the push for pay equity as an attempt to "change the subject from the nightmare of Obamacare"; on the same day, the nonpartisan RAND Corporation released a study estimating "*a net gain of 9.3 million in the number of American adults with health insurance coverage from September 2013 to mid-March 2014.*" Some nightmare. And the overall gain, including children and those who signed up during the late-March enrollment surge, must be considerably larger.

But while Obamacare is looking like anything but a nightmare, there are indeed some nightmarish things happening on the health care front. For it turns out that there's a startling ugliness of spirit abroad in modern America — and health reform has brought that ugliness out into the open. Let's start with the good news about reform, which keeps coming in. First, there was the amazing come-from-behind surge in enrollments. Then there were a series of surveys — from Gallup, the Urban Institute, and RAND — all suggesting large gains in coverage. Taken individually, any one of these

indicators might be dismissed as an outlier, but taken together they paint an unmistakable picture of major progress.

But wait: What about all the people who lost their policies thanks to Obamacare? The answer is that this looks more than ever like a relatively small issue hyped by right-wing propaganda. RAND finds that fewer than a million people who previously had individual insurance became uninsured — and many of those transitions, one guesses, had nothing to do with Obamacare. It's worth noting that, so far, not one of the supposed horror stories touted in Koch-backed anti-reform advertisements has stood up to scrutiny, suggesting that real horror stories are rare. It will be months before we have a full picture, but it's clear that the number of uninsured Americans has already dropped significantly — not least in Mr. McConnell's home state. It appears that around 40 percent of Kentucky's uninsured population has already gained coverage, and we can expect a lot more people to sign up next year.

Republicans clearly have no idea how to respond to these developments. They can't offer any real alternative to Obamacare, because you can't achieve the good stuff in the Affordable Care Act, like coverage for people with pre-existing medical conditions, without also including the stuff they hate, the requirement that everyone buy insurance and the subsidies that make that requirement possible. Their political strategy has been to talk vaguely about replacing reform while waiting for its inevitable collapse. And what if reform doesn't collapse? They have no idea what to do.

At the state level, however, Republican governors and legislators are still in a position to block the act's expansion of Medicaid, denying health care to millions of vulnerable Americans. And they have seized that opportunity with gusto: Most Republican-controlled states, totaling half the nation, have rejected Medicaid expansion. And it shows. The number of uninsured Americans is dropping much faster in states accepting Medicaid expansion than in states rejecting it. What's amazing about this wave of rejection is that it appears to be motivated by pure spite. The federal government is prepared to pay for Medicaid expansion, so it would cost the states nothing, and would, in fact, provide an inflow of dollars. The health economist Jonathan Gruber, one of the principal architects of health reform — and normally a very mild-mannered guy — recently summed it up: The Medicaid-rejection states “*are willing to sacrifice billions of dollars of injections into their economy in order to punish poor people. It really is just almost awesome in its evilness.*” Indeed.

And while supposed Obamacare horror stories keep on turning out to be false, it's already quite easy to find examples of people who died because their states refused to expand Medicaid. According to one recent study, the death toll from Medicaid rejection is likely to run between 7,000 and 17,000 Americans each year. But nobody expects to see a lot of prominent Republicans declaring that rejecting Medicaid expansion is wrong, that caring for Americans in need is more important than scoring political points against the Obama administration. As I said, there's an extraordinary ugliness of spirit abroad in today's America, which health reform has brought out into the open. And that revelation, not reform itself — which is going pretty well — is the real Obamacare nightmare.

Paul Krugman — April 10, 2014 — New York Times

**THIS WEEK'S QUOTE**

*“ Our growth depends not on how many experiences we devour, but on how many we digest. ”*

— Ralph W. Sockman

## BEST VIDEO OF THE WEEK

*If these dancers don't blow your mind nothing will..... Click on the web link below and please enjoy....*

Web Link:



## THIS WEEK'S MUSIC



**Carlos Santana** is a Mexican-American guitarist Carlos Santana is leader of Santana, a band whose music uniquely blends Latin-infused rock, jazz, blues, salsa and African rhythms. Born on July 20, 1947, in Autlán de Navarro, Mexico, Carlos Santana moved to San Francisco in the early 1960s, where he formed the Santana Blues Band in 1966. The band, later simply known as **Santana**, signed a contract with Columbia Records. Throughout the 1970s and early '80s, Santana and his band released a string of successful albums. In 2009, he received a **Lifetime Achievement Award**. In 2013, Santana became a Kennedy Center Honors recipient.

Singer and guitarist Carlos Augusto Alves Santana was born on July 20, 1947, in Autlán de Navarro, Mexico. His father, Jose, was an accomplished professional violinist, and Carlos learned to play the guitar at age 8. In 1955, the family moved from Autlán de Navarro to Tijuana, the border city between Mexico and California. As a teenager, Santana began performing in Tijuana strip clubs, inspired by the American rock & roll and blues music of artists like B.B. King, Ray Charles and Little Richard. In the early 1960s, Santana moved again with his family, this time to San Francisco, where his father hoped to find work. In San Francisco, the young guitarist got the chance to see his idols, most notably King,

perform live. He was also introduced to a variety of new musical influences, including jazz and international folk music, and witnessed the growing hippie movement centered in San Francisco in the 1960s. After several years spent working as a dishwasher in a diner and playing for spare change on the streets, Santana decided to become a full-time musician. In 1966, he formed the Santana Blues Band, with fellow street musicians David Brown and Gregg Rolie (bassist and keyboard player, respectively).

With their highly original blend of Latin-infused rock, jazz, blues, salsa and African rhythms, the band—which quickly became known simply as Santana—gained an immediate following on the San Francisco club scene. The band's early success, led to the band performing as the opening act at the **Monterey Pop Festival** in 1967 and capped off by a memorable performance at **Woodstock** in 1969, which led to a recording contract with Columbia Records, then run by Clive Davis. Their first album, **Santana** (1969), spurred by a Top 10 single, "*Evil Ways*," went triple platinum, selling more than 4 million copies and remaining on the Billboard chart for more than two years. *Abraxas*, released in 1970, went platinum, scoring two more hit singles, "*Oye Como Va*" and "*Black Magic Woman*." The band's next two albums, **Santana III** (1971) and **Caravanserai** (1972), were also critical and popular successes.

As the band's personnel changed frequently, Santana (the band) came to be associated almost exclusively with Santana himself—who soon became the only remaining member of the original trio—and his psychedelic guitar riffs. In addition to his work with his band, Santana recorded and performed with a number of other musicians, notably drummer Buddy Miles, pianist Herbie Hancock and guitarist John McLaughlin. Along with McLaughlin, Santana became a devoted follower of the spiritual guru Sri Chinmoy during the early 1970s. Disillusioned with the heady, drug-addled world of 1970s rock music, Santana turned to Chinmoy's teachings of meditation and to a new kind of spiritually-oriented music, marked by a popular jazz album he recorded with McLaughlin entitled *Love, Devotion, Surrender*, in 1973.

Throughout the 1970s and early 1980s, Santana and his band released a string of successful albums in their unique style. Notable albums of this time period included *Amigos* (1976) and *Zebop* (1981). During the 1980s, he continued to tour and record both solo and with the band, but his popularity began to decrease with the commercial audience's dwindling interest in the jazz/rock blend. Nevertheless, Santana earned critical acclaim throughout the decade, particularly for the 1987 solo album *Blues for Salvador*, which earned the guitarist his first **Grammy Award for Best Instrumental Performance**. He toured extensively, playing in sold out auditoriums and on tours like **LiveAid** (1985) and **Amnesty International** (1986).

Santana left Columbia in 1991 and signed with Polydor, releasing *Milagro* (1992) and **Sacred Fire: Live in South America** (1993). Though he ended his association with Sri Chinmoy in 1982, he remained intensely spiritual, especially during his live performances. In 1994, he played at the commemorative concert at **Woodstock**, 25 years after his band's transformative performance at the original festival. Under his own label, *Guts and Grace*, he released a collaborative album, *Brothers* (1994), with his brother Jorge Santana and nephew Carlos Hernandez that was nominated for a **Grammy for Best Rock Instrumental in 1994**.

Santana's phenomenal comeback on the pop charts began in 1997, when he re-signed the band with his first producer and mentor, Davis, then the president of Arista Records. Davis enlisted a roster of prominent musicians among them Eric Clapton, Lauryn Hill, Dave Matthews, and Wyclef Jean to

perform on the legendary guitarist's 35th album, *Supernatural*, released in 1999. By early 2000, the album had sold 10 million copies worldwide and spawned a No. 1 hit single, "*Smooth*," featuring catchy pop lyrics sung by Rob Thomas and Santana's Latin-spiced, electrically-charged guitar licks. Nominated in nine categories at the **Grammy Awards** including **Album of the Year** (*Supernatural*), **Record of the Year**, and **Song of the Year** both, ("*Smooth*") Santana won in every category. With his eight awards (the award for **Song of the Year** went to Thomas and Itaal Shur, who wrote "*Smooth*"), Santana tied Michael Jackson's 1983 record for most Grammy Awards won in a single year.

Santana followed up his award-winning album with *Shaman* (2002), which received many accolades. He and Michelle Branch won the Grammy Award for **Best Pop Collaboration With Vocals** for the song "*The Game of Love*." Another interesting array of collaborators appeared on his next album **All That I Am** (2005). Santana worked with Mary J. Blige, Los Lonely Boys, Steven Tyler and others on this album. In 2009, Santana received a Lifetime Achievement Award at the Billboard Latin Music Awards. He also debuted his own music review, *Supernatural Santana: A Trip Through the Hits*, at the Hard Rock Hotel and Casino in Las Vegas that same year. Santana has continued to take his music on the road, playing numerous tour dates each year. In 2013, he became a recipient of the **Kennedy Center Honors**.

As life was in those days, I first met Carlos and the members of Santana in 1969 when they first came to New York as a friend of mine who sold them grass was a friend of members in the band. I remember that they were so excited that they had been given several large suites at the 5<sup>th</sup> Avenue Hotel in Greenwich Village. Our paths crossed again several years later when he became a disciple of John McLaughlin's guru, Sri Chinmoy. Again our paths cross a decade later when Santana toured London with Earth Wind & Fire as the opening act. As result not only am I a long time fan of Santana's Music, I feel a kindred spirit to Carlos and his music. With this I hope that you enjoy the music of Santana as much as I and tens of millions of his fans have over the decades....

Carlos Santana – **Black Magic Woman** -- <http://youtu.be/95kCv10duFw>

Santana – **Oye Como Va** -- <http://youtu.be/DoIqXz2AIFs>

Santana – **Evil Ways** -- <http://youtu.be/d8Lq4w7SzPo> and <http://youtu.be/sdjeQUJwFk8>

Santana Feat. Rob Thomas – **Smooth** -- [http://youtu.be/6Whgn\\_iE5uc](http://youtu.be/6Whgn_iE5uc)

Santana feat. Juanes – **La Flaca** -- <http://youtu.be/bgZrHpL8jZ4>

Santana – **Soul Sacrifice** -- <http://youtu.be/AqZceAQSJvc>

Santana – **Sacred Fire** -- <http://youtu.be/avRK8cJjSss>

Santana & Michelle Branch – **The Game of Love** -- <http://youtu.be/iz7tFLStKFU>

Santana – **Europa** -- <http://youtu.be/JIZhh5LIE3U>

Faith Hill & Carlos Santana – **Breathe** -- <http://youtu.be/aVH77iNRRVw>

Carlos Santana & Sarah McLachlan – **Angel** -- <http://youtu.be/tFro3FpjVP8>

George Benson & Carlos Santana – **Breezin** -- <http://youtu.be/bqBsqlqZuto>

Ricky Martin, Carlos Santana & Jose Feliciano – ***Light My Fire*** -- <http://youtu.be/aR36PKH4qUM>

Santana – ***While My Guitar Gently Weeps*** -- [http://youtu.be/62Lahi7\\_Wt8](http://youtu.be/62Lahi7_Wt8)

Carlos Santana – ***Samba pa ti*** -- <http://youtu.be/C5naXm7uFRo>

Carlos Santana & Eric Clapton jamming – <http://youtu.be/IT8jcFKN-zo>

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

**Sincerely,**

**Greg Brown**

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