

From: Gregory Brown <[REDACTED]>

To: undisclosed-recipients;

Bcc: jeevacation@gmail.com

Subject: Greg Brown's Weekend Reading and Other Things.... 12/28/2014

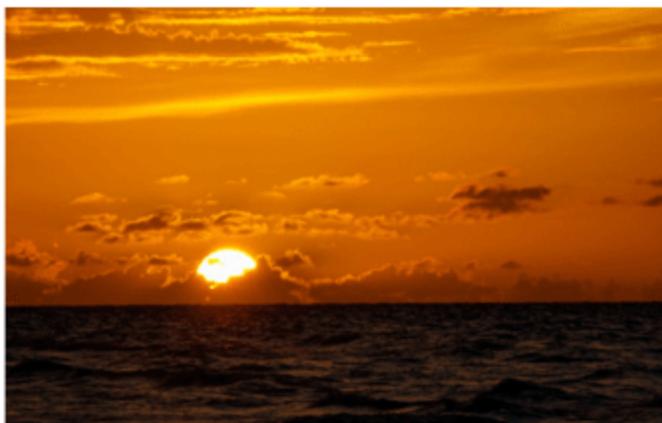
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DEAR FRIEND.....

HOTTEST YEAR ON RECORD



NOAA: 2014 is shaping up as hottest year on record

I am sure that it is hard for people in Buffalo, New York and elsewhere in the Northeast corridor as well as many parts of the Midwest that the first ten months of 2014 have been the hottest since record keeping began more than 130 years ago, according to data from the National Oceanic and Atmospheric Administration. But NOAA says, despite the early bitter cold across parts of the United States starting as early as mid-November, it's been a hot year so far for the Earth. By November 1st, with two months left on the calendar, 2014 was already shaping up to be the hottest year on record. The average global temperature between January and October has been 0.68 degrees Celsius (1.22 degrees Fahrenheit) higher than the 20th century's average global temperature of 14.1 C (57.4 F). NOAA's analysis is an important *"health gauge"* indicating an ominous trend for the planet, says CNN meteorologist Derek Van Dam. "It's becoming increasingly more difficult to be a skeptic of the causes of our warming planet," he says.

This October was the hottest October on record globally, NOAA data showed. The mercury climbed more than one degree Fahrenheit above the 20th century average of 57.1 F. Although it was just the fourth warmest October on record for the United States, NOAA said. *"The record high October temperature was driven by warmth across the globe over both the land and ocean surfaces and was fairly evenly distributed between the Northern and Southern Hemispheres,"* the agency said. That's significant, says Van Dam. *"Most notably, this record warmth is not contained to any specific part of the world. Meaning, we are all in this together,"* he says. *"So far this year, record-breaking warmth has been observed in at least every continent and major ocean basin of our planet. This is something we cannot ignore."*

Important benchmark: NOAA's analysis breaks down global temperatures into two categories -- land and ocean -- then an average that includes both. The record high temperatures in October were recorded across both land and sea. The surface temperature on land approached an important scientific benchmark. It was almost 2 degrees Celsius higher than the 20th century average for October of 9.3 C (48.7 F). Scientists have long predicted that a change in global average temperature of just 2 to 3 degrees higher could spell disaster for the planet, contributing to catastrophic storms, sea level rise, dangerous storm surges and melting polar ice. According to the non-binding international agreement on climate change -- the Copenhagen Accord, reached in 2009 -- any temperature increase above the 2 degree Celsius mark is *"dangerous."* NOAA said the ocean temperatures were also the warmest on record in October with an increase of 1.12 F over the 20th century average of 60.6 degrees.

Hot spots: *"Record warmth for the year-to-date was particularly notable across much of northern and western Europe, parts of Far East Russia, and large areas of the northeastern and western equatorial Pacific Ocean,"* NOAA said. *"It is also notable that record warmth was observed in at least some areas of every continent and major ocean basin around the world,"* the agency added. Of particular note, several countries have already seen an average temperature increase of more than 2 degrees Celsius in October 2014 compared to 20th century averages, including Australia, Germany, France, Switzerland, and Sweden. There was also one notable cold spot on the map. The average temperature this year in the midsection of the United States, which saw a severe winter, has been below the 20th century average. Climate change is happening and it is happening faster than ever expected

Human activity in the Earth's tundra regions as well as in the manmade wholesale destruction of the tropical rainforest, along with the release of air pollutants that deplete the ozone layer and greenhouse gases that hasten climate change, in addition to begin to affect the very integrity and sustainability of

the global fragile ecosystems. For example, the increased occurrence of tundra fires would decrease the coverage of lichens, which could, in turn, potentially reduce caribou habitats and subsistence resources for other Arctic species. But the biggest effect that we are now seeing is the melting of the polar caps which in turn is raising the sea levels and dramatically changing traditional weather patterns.

Some of the Consequences of Climate Change

The consequences of climate change go far beyond warming temperatures, which scientists say are melting the polar ice caps and raising sea levels. Meet the team that is measuring climate change in the Arctic on CNN's "Wish You Were Here" series. Below are some of the other key effects of climate change, which may surprise you.

Drought: In the coming decades climate change will unleash megadroughts lasting 10 years or more, according to a new report by scholars at Cornell University, the University of Arizona and the U.S. Geological Survey. We're seeing hints of this already in many arid parts of the world and even in California, which has been rationing water amid record drought. In this 2012 photo, a man places his hand on parched soil in the Greater Upper Nile region of northeastern South Sudan.

Wildfires: There's not a direct link between climate change and wildfires, exactly. But many scientists believe the increase in wildfires in the Western United States is partly the result of tinder-dry forests parched by warming temperatures. This photo shows a wildfire as it approaches the shore of Bass Lake, California, in mid-September.

Coral reefs: Scientists say the oceans' temperatures have risen by more than 1 degree Fahrenheit over the last century. It doesn't sound like much, but it's been enough to affect the fragile ecosystems of coral reefs, which have been bleaching and dying off in recent decades. This photo shows dead coral off the coast of St. Martin's Island in Bangladesh.

Food prices: A U.N. panel found in March that climate change -- mostly drought -- is already affecting the global agricultural supply and will likely drive up food prices. Here, in 2010, workers combine harvest soybeans in northern Brazil. Global food experts have warned that climate change could double grain prices by 2050.

Pollen allergies: Are you sneezing more often these days? Climate change may be to blame for that, too. Recent studies show that rising temperatures and carbon dioxide levels promote the growth of weedy plant species that produce allergenic pollen. The worst place in the United States for spring allergies in 2014, according to the Asthma and Allergy Foundation of America? Louisville, Kentucky.

Mountain glaciers: The snows capping majestic Mount Kilimanjaro, Africa's highest peak, once inspired Ernest Hemingway. Now they're in danger of melting away altogether. Studies suggest that if

the mountain's snowcap continues to evaporate at its current rate, it could be gone in 15 years. Here, a Kilimanjaro glacier is viewed from Uhuru Peak in December 2010.

Endangered species: Polar bears may be the poster child for climate change's effect on animals. But scientists say climate change is wreaking havoc on many other species -- including birds and reptiles -- that are sensitive to fluctuations in temperatures. One, this golden toad of Costa Rica and other Central American countries, has already gone extinct.

Animal migration: It's not your imagination: Some animals -- mostly birds -- are migrating earlier and earlier every year because of warming global temperatures. Scholars from the University of East Anglia found that Icelandic black-tailed godwits have advanced their migration by two weeks over the past two decades. Researchers also have found that many species are migrating to higher elevations as temperatures climb.

Deforestation: Climate change has not been kind to the world's forests. Invasive species such as the bark beetle, which thrive in warmer temperatures, have attacked trees across the North American west, from Mexico to the Yukon. University of Colorado researchers have found that some populations of mountain pine beetles now produce two generations per year, dramatically boosting the bugs' threat to lodgepole and ponderosa pines. In this 2009 photo, dead spruces of the Yukon's Alsek River valley attest to the devastation wrought by the beetles.

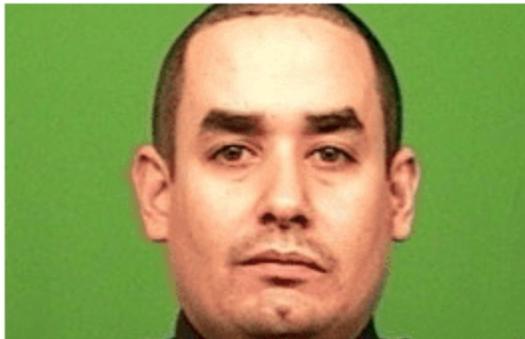
Extreme weather: The planet could see as many as 20 more hurricanes and tropical storms each year by the end of the century because of climate change, according to a 2013 study published in the Proceedings of the National Academy of Sciences. This image shows Superstorm Sandy bearing down on the New Jersey coast in 2012.

Scientists warn that even if the current rate of greenhouse gas emissions were to stop today, the world will become increasingly unpleasant. Without a deal, they say, the world could eventually become uninhabitable for humans. They warn that it now may be impossible to prevent the temperature of the planet's atmosphere from rising by 3.6 degrees Fahrenheit. According to a large body of scientific research, that is the tipping point at which the world will be locked into a near term future of drought, food and water shortages, melting ice sheets, shrinking glaciers, rising sea levels and widespread flooding — events that could harm the world's population and economy.

Recent reports show that there may be no way to prevent the planet's temperature from rising, given the current level of greenhouse gases already in the atmosphere and the projected rate of emissions expected to continue before any new deal is carried out. While a breach of the 3.6 degree threshold appears inevitable, scientists say that countries should not give up on their efforts to cut emissions. At stake now, they say, is the difference between a newly unpleasant world and an uninhabitable one. *"What's already baked in are substantial changes to ecosystems, largescale transformations,"* said one expert. He cited losses of coral reef systems and ice sheets, and lowering crop yields. Things could get a lot worse. Because beyond the 3.6 degree threshold, the aggregate cost to the global economy — rich countries as well as poor countries — rises rapidly. No country will be immune. And life as we know it is at stake....

On December 22, 2001 Richard Reid was flying from Charles De Gaulle International Airport in Paris, to Miami International Airport in Miami, Florida, with continuing service to Phoenix Sky Harbor International Airport in Phoenix, Arizona when he attempted to detonate plastic explosives concealed within his shoes. Passengers on the flight complained of a smoke smell causing a flight attendant to noticed Reid attempting to light a fuse leading into one of his shoes. With the help of other passengers, Reid was subdued and is now in jail for the rest of his life. And although Reid's shoe bomb failed to detonate, every person in America still has to take off their shoes before boarding a plane. We have to wonder why in a country where everyone has to take of their shoes before boarding a plane and the entire scientific community is telling us that if we don't change certain behaviors we will past the tipping point in climate change and our politicians still think that there is not enough evidence....

HUNT FOR ANSWERS



Last week two New York City police officers were slain, ambush style as they sat in their patrol car on special patrol doing crime reduction work in the Bedford-Stuyvesant section of Brooklyn. They were *"shot and killed with no warning, no provocation,"* Police Commissioner William Bratton told reporters. *"They were quite simply, assassinated."* The gunman approached the passenger side of the patrol car and took a shooting stance, witnesses told police. He opened fire several times, striking both officers in the head, Bratton said. The gunman was found dead in a nearby subway station from a self-inflicted gunshot wound. The two officers are Rafael Ramos who had just turned 40 this month and Wenjian Liu who just got married two months ago. The shooter as Ismaaiyl Brinsley 28, was a career criminal with a history of mental illness.



Without a doubt this is beyond shame. Because no matter what I say about Ferguson and the death of Eric Garner I truly appreciate the difficult job that police officers are given that often places their lives in jeopardy. We witnessed this when scores of New York's Finest Police Officers, Firefighters and paramedics fought their way up the World Trade Towers while everyone else was trying to leave with 343 firefighters-paramedics, 60 police and port authority officers dying. This was their job which they did beyond bravely. As Mayor Bill De Blasio said, "*When a police officer is murdered, it tears at the foundation of our society,*" and "*It is an attack on the very concept of decency.*" But what is almost equally appalling to me is the circus of the blame game where knuckleheads like Rudy Giuliani used the incident to grab headlines accusing President Obama, protesters and activists of stoking anti-police hatred and the reason why the deranged gunman shot the two officers.

One of the problems especially in New York is that during the Giuliani administration police abuses against minorities grew. Most notably was the brutal sodomizing by police officers of Abner Louima in 1997 and the killing of the *unarmed* Amadou Diallo in 1999 who was mistook for a rapist and shot 19 times by for plain clothes police officers who fired 41 bullets. Not to mention the tens of thousands Black and Hispanic men each year who were routinely harassed during the New York Police Department's aggressive '*stop & frisk*' policy under Giuliani. And in all, Giuliani unconditionally backed the police officers.

Everyone should be heartbroken over the senseless deaths of officers Liu and Ramos but it is a false choice to say that the people protesting for justice somehow can't honestly support our police. Unfortunately, the NYC Patrolmen's Benevolent Association president Patrick Lynch blamed was not Ismaaiyl Brinsley, or any accomplices that may have known about his alleged intention to kill his ex-girlfriend and two police officers. Instead, he, former Governor Pataki, Giuliani and other pundits declared that the people to blame were Obama, Holder, de Blasio and all those who have been involved in the nationwide protests.

Paul Brandeis Raushenbush wrote, "Instead of having the deaths of Liu and Ramos further tear us apart, could this serve as a moment of bringing us together. Liu and Ramos are reminders to any who would demonize the police, that our law enforcement is made up of people of all races and backgrounds, who have families and who feel called to this duty to protect and serve.

The families of Eric Garner and Michael Brown were among the first to condemn the killing of Ramos and Liu night. The protests around the #BlackLivesMatter movement was never against the police, but

it was a call to acknowledge that we can do better as a society that continues to bear the scars of racism. That effort must continue; we can and must do better as a nation. But it will only be successful if everyone comes together and recognizes one another as human beings, deserving of respect, dignity and life. Instead of pitting the deaths of Liu and Ramos against Garner and Brown, we can join them together, understanding them as martyrs whose inspire us on both sides of the blue line to work for a more just, safe and united America.”

There are two major reasons why civil rights leaders and activists instantly condemned the killings. First it is certainly the right thing to do because a murder whether of an officer or civilian is still a senseless and appalling act that must be denounced. Secondly, the overwhelming majority of police officers are dedicated, conscientious public servants who genuinely are committed to protecting communities from crime and violence; black lives matter, as well as police lives. And with more than 120 police officers losing their lives this year there is the recognition that officers do face real dangers. Still the crazed act of one unhinged individual to derail the growing recognition on the part of a wide body of the public and many public officials that police violence is a major legal and public policy issue that cannot be ignored. At the same time we have to show companion for the hundreds of thousands of police, firefighters, paramedics and other civil servants who sacrifice their own safety to provide safety to us daily. There are no simple answers and playing the blame game is definitely not one of them.

Obama's Had a Helluva Good Month Since the Midterms



So how have things been going for our bored, exhausted, and disengaged president? He's been acting pretty enthusiastic, energized, and absorbed with his job, I'd say. Let us count the things he's done since the November 4th midterm elections:

- **November 10:** Surprised everyone by announcing his support for strong net neutrality.

- **November 11:** Concluded a climate deal with China that was not only important in its own right, but has since been widely credited with jump-starting progress at the Lima talks last week.
- **November 20:** Issued an executive order protecting millions of undocumented workers from the threat of deportation.
- **November 26:** Signed off on an important new EPA rule significantly limiting ozone emissions.
- **December 15:** Took a quiet victory lap as Western financial sanctions considerably sharpened the pain of Vladimir Putin's imploding economy.
- **December 16:** Got nearly everything he wanted during the lame duck congressional session, and more. Democrats confirmed all important pending nominees, and then got Republican consent to several dozen lesser ones as well.
- **December 17:** Announced a historic re-normalization of relations with Cuba.
- **December 18:** The number of Americans filing for unemployment benefits fell last week as the economy's continued improvement tempered dismissals. Jobless claims decreased by 6,000 to 289,000 in the week ended Dec. 13, the fewest since early November, a Labor Department report showed today in Washington. The median forecast in a Bloomberg survey of 51 economists projected 295,000. Claims have been below 300,000 for 13 of the past 14 weeks.
- **December 19:** Almost every state in the country added jobs and saw unemployment rates decline in November, a month in which the United States as a whole added 321,000 non-farm jobs. Thirty-seven states and the District of Columbia saw non-farm payrolls increase, while the unemployment rate fell in 41 states and D.C. between October and November.
- **December 23:** The Commerce Department its earlier estimate of 3.9% saying that the U.S. Economy rose at an annual rate of 5% because of robust spending by businesses and consumers in the third quarter. The fastest rate in more than a decade.
- **December 26:** Financial Markets closed at a record high with DOW 18,053.71 -- S&P 2,088.77 -- NASDAQ 4,806.86

I guess you can add to that a non-event: In its second year, Obamacare signups are going smoothly and ahead of target. Am I missing anything beyond that? Maybe. It's been quite the whirlwind month for our bored, exhausted, disengaged president, hasn't it?

All of these things are worthwhile in their own right, of course, but there's a political angle to all of them as well: they seriously mess with Republican heads. GOP leaders had plans for January, but now they may or may not be able to do much about them. Instead, they're going to have to deal with enraged tea partiers insisting that they spend time trying to repeal Obama's actions. They can't, of course, but they have to show that they're trying. So there's a good chance that they'll spend their first few months in semi-chaos, responding to Obama's provocations instead of working on their own agenda.

Was that part of the plan? Beats me. But it seems to be working pretty well so far.

Leading Indicators in U.S. Rose in November for Third Month

The index of U.S. leading indicators rose in November for a third straight month, a sign the economy is gaining traction heading into 2015.

The Conference Board's index, a gauge of the outlook for the next three to six months, increased 0.6 percent in November, matching the prior month's gain, the New York-based group said today. The median forecast of 49 economists surveyed by Bloomberg called for a 0.5 percent advance.

Strengthening employment and a plunge in prices at the pump are bolstering the consumer spending that makes up almost 70 percent of the economy, helping shelter the expansion from slowing growth overseas. Federal Reserve policy makers said yesterday they would remain "*patient*" in increasing near-zero interest rates even as domestic demand firms.

"The biggest challenge has been, and remains, more income growth," Ken Goldstein, an economist at the Conference Board, said in a statement. "However, with labor market conditions tightening, we are seeing the first signs of wage growth starting to pick up."

Estimates in the Bloomberg survey ranged from gains of 0.1 percent to 0.8 percent. The October reading was initially reported as a 0.9 percent increase.

Other reports today showed consumer confidence climbed to a seven-year high last week and fewer Americans applied for unemployment insurance benefits.

Gaining Confidence

The Bloomberg Consumer Comfort Index (COMFCOMF) climbed to 41.7 in the period ended Dec. 14, the highest reading since mid-November 2007, from 41.3 the week before. Monthly views on economic expectations rose to match a two-year high.

Jobless claims decreased by 6,000 to 289,000 in the week ended Dec. 13, the least since early November, according to figures from the Labor Department.

Eight of the 10 indicators in the Conference Board's leading gauge contributed to the gain, propelled by a jump in stock prices, growing factory orders and the spread between short- and long-term interest rates.

The index of coincident indicators, a gauge of current economic activity, climbed 0.4 percent in November after a 0.2 percent increase the prior month.

The coincident index tracks payrolls, incomes, sales and production -- measures used by the National Bureau of Economic Research to determine the beginning and end of U.S. recessions. A measure of lagging indicators rose 0.3 percent after being little changed in October.

Hiring Accelerates

Job gains that remain on pace for their best performance since 1999 are helping spur demand. Employers added 321,000 to payrolls in November, raising the monthly average so far this year to 240,910. Last year, the U.S. economy gained an average 194,250 jobs per month.

A drop in fuel prices also is supporting consumer pocketbooks. The average cost of a gallon of regular gasoline was \$2.48 as of Dec. 17, the lowest rate since October 2009, according to AAA, the biggest U.S. motoring group.

While income growth has been slower to rebound, recent data show signs of a pickup. Wages and salaries paid to civilian workers climbed 2.1 percent in the third quarter from the same time last year, the most since the first three months of 2009, Labor Department data showed last month.

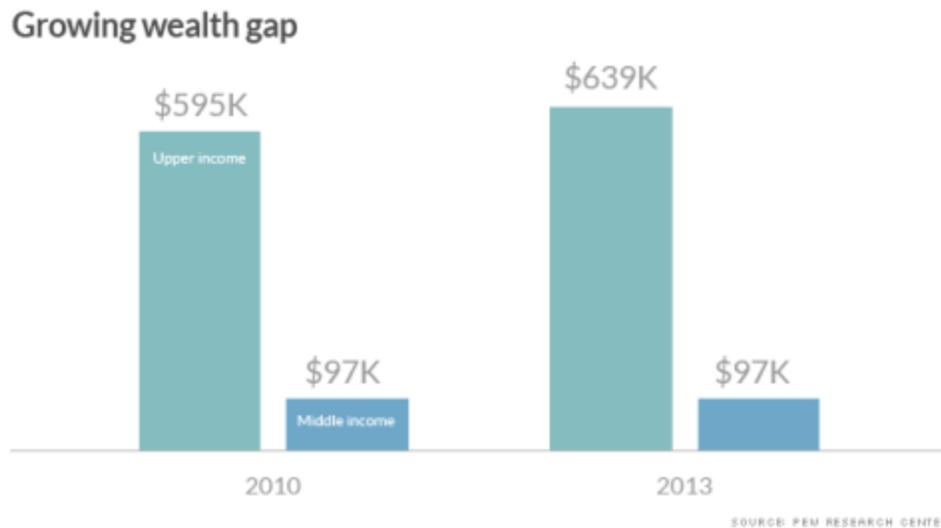
The U.S. economic advances have allowed Fed policy makers to relax accommodation measures that were meant to stimulate growth since the last recession. Yesterday, the officials said they will be patient on the timing of the first interest-rate increase since 2006, replacing a pledge to keep borrowing costs near zero for a "*considerable time*," and raised their assessment of the labor market.

And as the President pointed out last week in his last Press Conference of the year, over the past 57 months the country has created almost 11 million new jobs. America is now the #1 producer of crude oil on the planet as well as the #1 producer of natural gas. The rescue of the auto industry is officially over as The Big Three are having the best year in decades and have repaid every dime back to the government as well as creating a half million new jobs in the auto industry alone. 10 million Americans gain health insurance just this past year through Obamacare. The administration has put together a coalition to degrade and destroy ISISL. And before years end and after thirteen years our combat mission in Afghanistan will be over... Not to mention that the dollar is soaring against all major currencies, our banks are strong and our financial markets are close to their all-time highs....

Obama now officially enters his lame-duck years, and much has been made of his rebound in the last month. Seemingly liberated by having nothing more to lose, he has struck an international climate deal, taken bold executive action on immigration, and unveiled a landmark shift in Cuba policy. The president also exerted some sway on the fiscal deal struck by the year-end Congress, convincing enough Democrats to vote for it to overcome liberal objections from Nancy Pelosi, Elizabeth Warren and my own. It's clearly too soon to pronounce the president irrelevant or his political reputation beyond rescue. Because as the President himself said, that being in the fourth quarter of his Presidency.... a lot can happen..... and it may have already started.

Kudos Mr. President..... Because if you can be blamed for the country's failures you should be applauded when things go well.... **Again.... Bravo Mr. President.....**

Wealth gap between middle class and rich widest ever



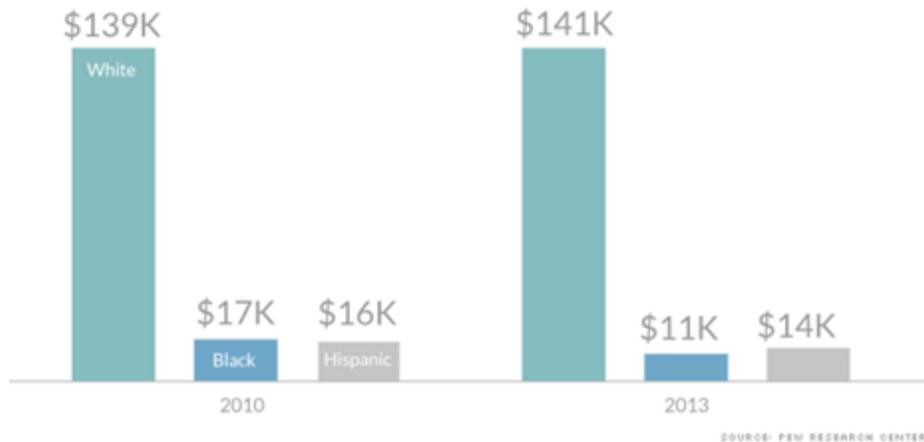
Not only are middle class suffering from stagnant incomes, their wealth hasn't grown at all either. That's led to the widest wealth gap on record between the middle class and the rich. The median household net worth of middle-income Americans remained at \$96,500 between 2010 and 2013, according to a new report from the Pew Research Center, which looked at Federal Reserve Bank data. Upper-income households, however, saw their wealth grow to \$639,400 last year, up from \$595,300.

That means the rich have 6.6 times more wealth than the middle class, a figure that's grown from 4.1 in 1998 and 3.4 in 1983. It's also a record 69 times the wealth of lower-income Americans, who had accumulated only \$9,300 as of last year. Part of the reason for the gap stems from how the rich and the middle class build wealth. The former are more likely to invest in the stock market, which has been on a tear in recent years. The latter have more of their net worth tied up in the housing market, which hasn't recovered as much.

That's also why the Great Recession had a bigger impact on the net worth of the middle class. Back in 2007, before the housing crash, the middle class saw its median wealth soar to \$158,400. The rich also haven't recovered fully from the downturn, but they are a lot closer to their 2007 peak of \$718,000. Looking longer term, the rich have more than doubled the size of their nest eggs over the past three decades, while the middle class have inched up 2.3%. Pew defines middle income as family of four with a household income between \$44,000 and \$132,000. Some 46% of American household fall into middle income under its methodology, which adjusts for family size. Upper-income Americans are those who earn more than \$132,000 for a family of four. And that's widening the already massive wealth gap between whites and other racial and ethnic groups to near record levels.

Disturbing stats on black-white inequality

Wealth gap widens



Much of the focus in recent years has been the growth in income inequality, with the Top 1% capturing most of the post-Recession gains. But wealth inequality is also troubling. There are several reasons for the growing gap, says Pew, citing Federal Reserve Bank data. White households' median wealth ticked up to \$141,900 in 2013, up 2.4% from three years earlier, according to a Pew Research Center report released Friday. Net worth for black households dropped by a third during that time to \$11,000. Hispanic families experienced a 14% decline in wealth to \$13,700.

Whites have 13 times the net worth of blacks, the largest wealth gap that's existed since George H.W. Bush was president in 1989. The ratio of net worth between whites and Hispanics now stands at more than 10, the widest it has been since 2001. Minority households' median income fell 9% between 2010 and 2013, compared to a drop of only 1% for whites. So minority households may not have been able to sock away as much or may have had to use more of their savings to cover expenses. Also, the financial markets have rebounded much more than housing in recent years. Since whites are more likely to own stocks, they have seen a bigger wealth boost.

Real estate, on the other hand, makes up a big chunk of blacks' and Hispanics' net worth. But homeownership declined faster among minorities than whites between 2010 and 2013. Only 47.4% of minorities were homeowners in last year. But 73.9% of whites owned homes. It takes some digging to find these racial and ethnic disparities, which are masked when looking at the nation's overall median wealth. For all households, median wealth slipped slightly to \$82,300 last year, down only 1.1%.

Senator Elizabeth Warren is not shy about being a crusader for the middle class. The senior Massachusetts lawmaker had some choice words for the rich in an online dialogue in June with French economist Thomas Piketty on economic inequality. The forum, hosted by The Huffington Post's Ryan Grim, was organized by MoveOn, a liberal political action group.

Elizabeth Warren: '**Wealth trickles up**' Web Link:

<http://money.cnn.com/video/news/economy/2014/06/02/elizabeth-warren-thomas-piketty-wealth-inequality-ryan-grim-huffpost.cnnmoney/>

Warren and Piketty have each just written best-selling books on income inequality. Warren authored a memoir called "***A Fighting Chance***," which also discusses what Washington can do to help the middle class. Piketty analyzed data from 20 countries in his tome on income inequality and the concentration of wealth, entitled "*Capital in the Twenty-First Century*."

Here is a list of choice quotes from Warren on how the rich have rigged the system.

On Piketty's findings: Wealth does not trickle down. It trickles up. It trickles from everyone else to those who are rich.

On taxes: When people feel like we're not all in this together, we're not all sharing, we're not all paying a fair share of our income or our wealth, then I think what you get is it all comes all unraveled. Everyone moves towards I will pay the least because he's paying the least.

On small businesses: Small business owners pay and pay and pay on taxes because the loopholes aren't as available to them. You look at Fortune 500 companies, companies that are profitable and end up paying zero in taxes.

Elizabeth Warren: "***The game is rigged***" Web Link:

<http://money.cnn.com/video/news/2014/05/27/elizabeth-warren-new-populism-conference-game-is-rigged.cnnmoney/>

On rewriting the rules: Those who are rich have managed to help rewrite the rules so they get more and more. So they get breaks in taxes and get to keep more. So the regulations tilt in their favor. So they have better business opportunities. So they have better ability to earn than everyone else who's out there working. When that starts to happen, we get a country that's headed in the wrong direction.

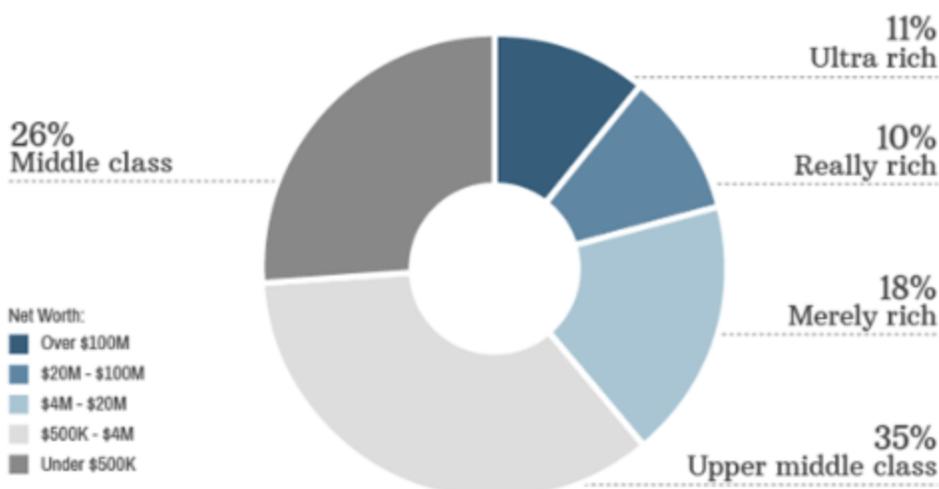
On the system: The game right now in America is rigged. It is rigged so that those at the top keep doing better and better, and everyone else is under increasing pressure, is under increasing economic strain. The rules don't get better for America's middle class. The rules are getting better for those who are a thin slice at the top. And that is the profound danger that we see from great inequality.

On unions: Unions helped build America's great middle class. They did that two ways. They did it by getting out and getting workers organized so there were better working conditions, better pay. They ended up raising wages for union and non-union workers. They ended up getting health benefits for union and non-union workers. But here's the key: The second thing unions did is they were out there as a force to be able to argue for things that were in the interest of working people generally.

On estate taxes: There's a fundamental question in this country. Which do we think deserves reward: Is it those who work hard and who are smart, who get out there and make something happen? Or those were born into the right families and who are protected by a tax code that says generation after generation, they don't even have to work? We have prided ourselves as a country being built by a country of people who get out there and work. Our tax system has to reflect that same value. It has to reflect the importance of work and people who achieve and people who accomplish over being born into wealth.

Rich, really rich, and ultra rich (the Top 1%)

Who controls the wealth in America?



NOTE: NET WORTH INCLUDES ALL ASSETS MINUS LIABILITIES. CHART INCLUDES ONLY HOUSEHOLDS WITH A POSITIVE NET WORTH. THE BOTTOM 50% OF HOUSEHOLDS HAVE 0 NET WEALTH. SOURCE: EMMANUEL SAEZ AND GABRIEL ZUCMAN

It's not just rich, middle class and poor anymore. The middle class is barely treading water since the recent Great Recession, but the rich are back in a big way. And it's not just the 1%. It's the ultra-rich -- the top 0.01% of earners -- that are really clobbering everyone else.

In the mid-1980s the ultra-rich -- those with a net worth of over \$100 million -- owned just over 4% of the total wealth in the United States, according to a recent paper by University of California Berkeley economists Emmanuel Saez and Gabriel Zucman. By 2012, their share of the wealth nearly tripled, jumping to roughly 11%. The really rich have done pretty well too. Those worth between \$20 million and \$100 million have seen their wealth share nearly double, while the merely rich -- those with wealth between \$4 million and \$20 million -- saw only a slight uptick.

The other 99% of households saw a relative decline in wealth. "The higher you are in the income distribution, the greater the gains," said Branco Milanovic, a visiting professor at the **City University of New York** and an expert on income inequality. "People who are poorer haven't really benefited from the expansion."

What's behind the wealth explosion?

Why the variation in gains? Many Americans think it's because the wealthy enjoy low tax rates. But blaming tax cuts for this concentration is far too simple: Globally, the trend has been similar, and is expected to accelerate in the years to come. Indeed, the ultra-rich around the world are expected to see their wealth grow by over 9% a year between 2012 and 2017, according to the Boston Consulting Group. There are over 3,000 of these \$100 million-plus households in the United States alone. Meanwhile, households worth less than \$100,000 are expected to see their net worth grow just 3.7% a year.

No one knows why the rich are getting richer faster than everyone else, but there are plenty of theories. Some say it's because today's entrepreneurs tend to be quickly vaulted into the ultra-rich category (think Facebook's Mark Zuckerberg), or that the already well-off have access to better financial products. Another theory is that the wealthy are better able to leverage technology and globalization to their advantage: As companies and markets become bigger, those at the top are given bigger rewards. *"Talent is hard to find,"* said Robert Frank, Cornell University economist and author of *The Winner-Take-All Society*. ***"Production workers are not."***

Quiz: Do you have what it takes to be rich? French economist Thomas Piketty, in his new best-selling book *Capital in the 21st Century*, argues that inequality has always been extreme. The relative drop in inequality witnessed during the middle of last century was an anomaly, argues Piketty, caused not so much by the middle class becoming better off, but by the rich seeing their wealth destroyed by two world wars and the Great Depression. *"We're going back to the kind of concentration of wealth we had in the 19th century,"* Piketty recently told CNN. Also being born with a silver spoon helps, just ask the Waltons and Kochs who between the six heirs are now worth more than the 200 million Americans at the bottom of the ladder that didn't have a rich daddy.

Should anything be done?

Whether this widening gap between the rich and everyone else is a problem and what, if anything, should be done about it is up for debate. *"I personally find it very worrisome,"* said Federal Reserve Chairwoman Janet Yellen during a recent Senate hearing. Inequality can *"determine the ability of different groups to participate equally in democracy, and have grave effects on social stability over time."* Some have made the connection between widening inequality and the rise of fringe political groups on both the right and left. Yet others downplay the growing wealth gap, and claim that current levels of inequality are overstated. Even if inequality is accelerating, they argue, so is overall global well-being.

Billions have been lifted out of poverty worldwide over the last several decades, and in the developed world, the poor enjoy creature comforts unthinkable even 30 years ago. The critics are wary of policies, like Piketty's proposal for a global tax on wealth that could hamper future growth.

The widening wealth gap is a serious problem and one thing is clear: The richest have a massive amount of money, and they're getting more of it every day. I personally don't mind how much more someone has but *trickle-down economics* has destroyed the Middle Class which is the economic

engine that made America the greatest nation in the world and enabled more people to escape poverty until the Chinese miracle of the past two decades... And if we want to fix this engine we have to tilt the table so that the American Dream can once again grow for everyone and not just for those at the top or lucky few who won the lottery or created the latest Facebook, Uber, Twitter or have a 98 p/h fast ball.

This is how it feels to torture



It's followed by "toxic levels of guilt and shame."

Web Link: <http://www.washingtonpost.com/news/storyline/wp/2014/12/11/this-is-how-it-feels-to-torture/>

Of all the characters in the Senate's report on CIA's harsh interrogation techniques — which many refer to as "*torture*" — we know the least about those who performed them. The political class is known; the only question is what they knew about the interrogation methods — including waterboarding, and lengthy forced periods without sleep — that CIA employed at secret prisons during the Bush administration. The psychologists who developed the CIA's interrogation program are also well-known, though they claim that the Senate committee "cherry picked things." All of the detainees themselves are known.

But the rank and file remain anonymous.

We know that 85 percent of them were contractors, few had actual interrogation experience, and that "numerous" agents had "*serious documented personal and professional problems*" that "*should have called into question*" their continued employment by the CIA and access to classified information,

according to the new Senate report. We also know that they used some of the most disturbing interrogation techniques in American history.

We know a lot about what happens to the detainees. Survivors of harsh interrogations, whether or not they meet the legal definition of torture, are willing to talk about their experiences, enabling fairly substantial research into how the experience of such physical and mental duress changes their psychology. But what about the effect of harsh interrogation on the interrogators themselves? What can we expect for the future of those who carried out the rectal feedings, waterboardings, and other harsh treatment of detainees that the report described? That we know less about. Most of the research that does exist focuses on cases in which people committed torture. (Whether the CIA's techniques meet that definition is a matter of dispute.)

In the post-World War II era, there have been only about 140 analyses or interviews of people accused of being torturers, according to Reed College professor Darius Rejali, whose research focuses on torture through the ages. They come from all over: Iran, Brazil, France, Greece, and yes, America. And Rejali has found that a few common threads stand out. The most important thing to know: Torturers are not a few "bad apples," predisposed by nature to cruelty. *"Basically they're normal when they go in. They're not sadists,"* Rejali says. *"They're chosen primarily because they're loyal, they're patriotic, and they can keep a secret."* Starting with the famous experiments of Stanley Milgram in 1963, which have been replicated since then, most experimental subjects are willing to apply pain to other people under certain conditions.

"BASICALLY THEY'RE NORMAL WHEN THEY GO IN. THEY'RE NOT SADISTS," REJALI SAYS.

So how do good people end up torturing? It happens because of boredom, anger at detainees, and a kind of one-upsmanship. *"They start competing with each other for brutality,"* Rejali says. *"The person who breaks the other person gets all the credit."* Of course, as the Senate's report also outlined, *"breaking"* prisoners rarely led to valuable intelligence, but the treatment continued. Historically, association with torture has two primary effects, Rejali says.

First is simple burnout: Interrogation, never mind especially harsh interrogation, is hard and stressful work. That's partly why the Army needed so many interrogators during the most intense phases of the war — 1,200 were trained in 2006 alone. And second is Post Traumatic Stress Disorder, of the sort often experienced by returning soldiers, but with higher frequency and a particularly nasty edge. The National Vietnam Veterans Readjustment Study of more than 3,000 veterans, released in 1983, found that exposure to abusive violence — including torture of Vietnamese prisoners — had the strongest correlation with the incidence of PTSD.

In democratic societies, Rejali says — more so than authoritarian regimes under which torturers were driven more by religious or ideological conviction, and thus felt comfortable with their actions — post-conflict trauma is driven by "toxic levels of guilt and shame." Those symptoms often look similar to ones displayed by victims of torture, to the extent that refugee boards deciding whether someone should be granted asylum found it difficult to distinguish between the two.

The conflict in Iraq has yielded several anecdotal accounts of soldiers who came into contact with brutal treatment of prisoners, or engaged in it themselves. In his 2012 book, *None Of Us Were Like That Before: American Soldiers and Torture*, Joshua Phillips recounted the struggles of soldiers who had abused Iraqi detainees after they returned home. Some self-medicated with alcohol. Three in the unit Phillips followed committed suicide. Daniel Keller, who admitted to techniques like dragging prisoners through concertina wire on the floor, told Phillips he'd have no reintegration problems if he hadn't taken part in the cruelty. *"If I hadn't actually hurt anybody, I'd be sitting pretty — I'd be happy as could be,"* Keller said. *"I wouldn't have any problems. I wouldn't be on [expletive] medication. I wouldn't be sitting here doing an interview because I wouldn't know anything, and I would be [expletive] living life out there."*

In 2007, The Washington Post profiled Army interrogator Tony Lagouranis, who spoke of being tormented by the things he'd done to prisoners — like giving them hypothermia and staging executions — and feeling permanently disoriented. *"It feels like fear. Of what? I'm not sure,"* Lagouranis said. *"You know what I think it is? You don't know if you'll ever regain a sense of self. How could Amy love me? I used to have a strong sense of morals. I was on the side of good. I don't even understand the sides anymore."* And in 2007, former contract interrogator Eric Fair wrote in The Washington Post that memories of having deprived detainees of sleep and subjected them to humiliating abuse now haunt his own dreams. *"His memory harasses me as I once harassed him,"* Fair wrote.

Despite those who have gone public with their experiences, much more often, the psychological ramifications of torture are magnified by the fact that they can't talk about what happened with friends and family, or don't want to. They're often reluctant to confide in Veterans Administration psychologists, who could help them get psychiatric treatment, or bring them together with others who've had similar experiences. And it's worse for the people at the bottom. *"The people who order torture at the top of the food chain, they have lots of friends, people who tell them, 'You did the right thing,'"* Rejali says.

In their public statements after a conflict ends, Rejali says, torturers' accounts vary in response to the context in which they're offered: If they know they're going to be executed, as in the case of Iranian torturers, they more often freely confess. Statements offered to truth and reconciliation commissions, however, more often tend to deny that they had a hand in the cruel behaviors of which they're accused.

The hardest thing to deal with is the knowledge that although torture is something anyone can fall into — and, in the case of the CIA's interrogation program, continued over the protestations of those in contact with prisoners — it's never lionized by postwar society. That's why, Rejali says, military and intelligence personnel should resist the temptation to use excessive force. *"Never say yes to torture,"* he says. *"Your country will never thank you for it."*

By Lydia DePillis – December 11, 2014 – The Washington Post

I include this article because **Torture as Policy** has to be un-American. Of course there are individual *"Jack Bauer moments"* where one might need to make a bad guy give up the location of a child that they buried and is ransoming. But when a former Vice President of this great country of ours claims that not only it worked when we now have evidence that it didn't and that he would do it again we should and have to be appalled. But then this is the same person who instigated a war over non-existent WMDs and somehow connected Saddam Hussein to the Taliban which neither were true and he, President George Bush and their neocon supporters still say it was a righteous decision and

would do it again..... so why would they dial back on their torture policies? A policy of torture is inhuman and against the tenets of our American democracy. As such for those who subvert this because they feel that they have a sort of divine right.... this should not and can not be tolerated.... ***and is my outrage of the week.....***

WEEK'S READINGS

Bribes.... Bribes.... Bribes....



As someone who has work internationally for more than four decades the **Washington Post** article by Roberto A. Ferdman – ***How the world's biggest companies bribe foreign governments –in 11 charts*** – caught my eye.... To think that they don't is naive. Because in many parts of the world it is the only way that business is done. How else can an African minister's wife afford a £25 million little pied-a-terre in London on her husband's \$60,000 yearly salary. And this is the norm, not the exception.

The arms company BAE secretly paid Prince Bandar of Saudi Arabia more than £1bn in connection with Britain's biggest ever weapons contract. A series of payments from the British firm was channeled through a US bank in Washington to an account controlled by one of the most colorful members of the Saudi ruling clan, who spent 20 years as their ambassador in the US. On top to this that the money paid to the Prince was with the knowledge and authorization of the Ministry of Defense officials under the Blair government.

An inquiry by the Serious Fraud Office (SFO) into the transactions behind the £43bn Al-Yamamah arms deal, which was signed in 1985, is understood to have uncovered details of the payments to Prince Bandar. But the investigation was halted last December by the SFO after a review by the attorney general, Lord Goldsmith. He said it was in Britain's national interest to halt the investigation, and that there was little prospect of achieving convictions. Tony Blair said he took "full responsibility" for the decision. It should be pointed out that Prince Bandar was the Saudi Arabian Ambassador to the United States at that time and is currently the Secretary General of the Saudi Arabian National Security Council.

In 2010, Alcatel-Lucent, the largest landline phone network company in the world, settled its bribery case with the Department of Justice in 2010 by agreeing to pay \$137 million, including \$45 million to the SEC. The case revolves around a complex series of money transfers between shell companies and to consultants, resulting in payments being made to foreign officials. Alcatel-Lucent admitted to making improper payments in many African and South American companies.

Siemens AG, a German engineering firm, ran afoul of the law in 2008 when it was charged for paying \$16 million to the president of Argentina to secure a contract for making Argentinean identity cards. The contract was worth \$1 billion to Siemens AG. In total, the company was accused of paying more than \$100 million in total to government officials. Eight former employees and contractors continue to face charges in the scheme. Siemens settled with the Department of Justice and paid \$1.6 billion in fines in the U.S. and Germany.

Web Link: <http://www.propublica.org/special/the-world-wide-web-of-siemens-corruption>

Kellogg Brown & Root, now known as KBR, Inc., was spun off from a subsidiary of Halliburton. It is one of the largest engineering and construction firms in the world and has been connected to large U.S. military contracts. According to the New York Times, in 2009, the Department of Justice charged the company with offenses under the FCPA, including paying hundreds of millions of dollars to secure a natural gas plant construction contract to Nigerian officials. KBR pleaded guilty, as did its CEO Albert Jack Stanley, and paid \$402 million in fines, as well as \$177 million to the SEC. Stanley was sentenced to 2.5 in prison, beginning in 2012.

Corruption knows no boundaries, or borders, according to a new study released by The Organization for Economic Cooperation and Development. The OECD analyzed 427 foreign bribery cases that were closed between 1999 and 2014. What the researchers found is a steady stream of illicit money exchanges between multinational businesses and public officials in both poor and rich countries. *"We have learned that bribes are being paid across sectors to officials from countries at all stages of economic development,"* the researchers wrote. *"Corporate leadership is involved, or at least aware, of the practice of foreign bribery in most cases, rebutting perceptions of bribery as the act of rogue employees."* Although the number of foreign bribery cases resulting in a punishment has fallen since its peak in 2011, it remains historically high.

That should raise an eyebrow. After all, these are business executives and government officials who have actually been caught, meaning that they likely only represent a fraction of the total number involved in under the table cash exchanges. While the report doesn't name any of the corporations, finding one currently embattled by corruption accusations isn't hard. Wal-Mart, the world's largest retailers, is currently being probed for bribery in a number of countries, after the company disclosed potential violations in Mexico.

But what is truly unique about the study is the level of detail it uncovers about how the bribes are being paid, where they are being paid, why they are being paid, who is offering them, and to whom they are being offered. Large multinational companies, for instance, appear to be much fonder of offering illicit cash for quiet favors than smaller corporate entities.

Figure 18. Where the bribes were paid: countries whose public officials received bribes in the context of international business transactions



Albania, Algeria, Angola, Argentina, Azerbaijan, Bahrain, Bangladesh, Belgium, Benin, Brazil, Bulgaria, Cameroon, Chad, China, Costa Rica, Croatia, Democratic Republic of Congo, Djibouti, Ecuador, Egypt, Former Yugoslav Republic of Macedonia, France, Georgia, Germany, Ghana, Greece, Haiti, Honduras, Hungary, India, Indonesia, Iran, Iraq, Israel, Italy, Ivory Coast, Jamaica, Kazakhstan, Kenya, Korea, Kyrgyzstan, Latvia, Liberia, Libya, Lithuania, Madagascar, Malawi, Malaysia, Mali, Mauritania, Mexico, Mongolia, Montenegro, Mozambique, Myanmar, Netherlands, Niger, Nigeria, Panama, Philippines, Poland, Portugal, Russia, Romania, Rwanda, Saudi Arabia, Senegal, Serbia, Slovak Republic, Slovenia, Spain, Sweden, Syria, Chinese Taipei, Thailand, Tunisia, Turkey, Turkmenistan, Uganda, United Arab Emirates, United Kingdom, United States, Uzbekistan, Venezuela, Viet Nam, Yemen.

Source: OECD analysis of foreign bribery cases concluded between 15/02/1999 and 01/06/2014

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Another part of the problem is that a lot of foreign bribery—and corruption more generally, for that matter — is hard to track, for obvious reasons. In lieu of concrete, reliable data, other organizations, like global corruption watchdog Transparency International, have created corruption indices based on

perception, rather than proven reality. As the OECD notes, studies like theirs are but the tip of a much, much larger iceberg. A good deal of the data for even the concluded cases was unattainable.

"These preliminary findings indicate that the pressure on governments to step up their enforcement of anti-bribery laws and ensure that penalties for this crime are effective, proportionate, and dissuasive, is well-placed," the researchers conclude. "There has, indeed, been progress in the fight against foreign bribery, but clearly, much more must be done to be successful in this fight."

So which foods really ARE good for you? Interactive tool reveals the truth about chia seeds, acai berries, wheatgrass and green tea

- Data journalist David McCandless began research for the infographic two years ago
- **He spent nine months investigating scientific evidence backing the health benefits of various superfoods**
- **Produced an interactive infographic, which is constantly evolving, to help people 'wade through the murk'**
- **Foods are divided into seven categories - strong, good, promising, inconclusive, some, slight and no evidence**
- **Graphic shows three grams of the sugars in barley and oats each day does help lower cholesterol**
- **Garlic really can help lower blood pressure, especially in those people with raised blood pressure**
- **There is 'good' proof almonds consistently lower 'bad' cholesterol in healthy people and those with diabetes**
- **And the scientific basis for another new superfood, coconut oil, boosting weight loss is 'promising'**
- **But there is no evidence oysters are aphrodisiacs and the evidence supporting the idea acai berries help fight cancer and chia seeds boost weight loss is slight while there's some evidence wheatgrass is good for overall health**

Do you regularly 'detox' with a green tea or a wheatgrass juice and pack your diet full of chia seeds and acai berry all in the hope of improving your cholesterol, combating cancer and promoting weight loss? Are you among the millions who believe oysters are an aphrodisiac, boosting your sex drive? Every day across the world scientists publish countless studies into the health benefits of various foods, prompting new food fads, and encouraging millions to invest in 'the' latest superfood. Frustrated by the constant stream of conflicting scientific evidence, one data journalist and information designer from London was inspired to 'wade through the murk' to offer people a little light in the confusion.

David McCandless, author of the book *Information Is Beautiful*, began collating thousands of scientific studies to produce a stunning interactive Snake Oil Superfoods infographic to inform people and ensure 'they aren't duped'. The 43-year-old embarked on the challenge with Dr Miriam Quick, investigating the evidence to establish which studies 'really stand up to the test of science', promising 'solid scientific evidence for extra health benefits of certain foods'.



Mr. McCandless said the piece of work is 'ever-evolving' as the team at Information Is Beautiful constantly update it, as new studies emerge

By LIZZIE PARRY – 27 November 2014 – MailOnline

These are the worst-run states in America.



Illinois is the worst-run state in the country.

I like lists. And the current economic climate and standard of living in any given state are not only the results of policy choices and developments that occurred in the last few years, but can also be affected by decisions made decades ago, and by forces outside a state's control. Every year, **24/7 Wall St.** attempts to answer this question by surveying various aspects of each state. To determine how well states are managed, they examine key financial ratios, as well as social and economic outcomes. This year, North Dakota is the best-run state in the country for the third consecutive year, while Illinois replaced California as the worst-run state. Selecting appropriate criteria to compare the 50 states is difficult because there is so much variation among the states. As a result, policy decisions that may work in one state might not work in another. Some states are rich in natural resources, while others rely on high-skilled sectors such as technology and business services. Some depend

disproportionately on one industry, while others' economies are more balanced. Further, some states are more rural, while others are highly urbanized and densely populated.

This year, a number of the best-run states again benefit from an abundance of natural resources. North Dakota, Wyoming, Alaska, and Texas are among the top 10 best-run states, and in all four, the mining industry — which includes fossil fuel extraction — is a major contributor to state GDP. Due in large part to the mining sector, North Dakota and Wyoming led the nation in real GDP growth in 2013. And Alaska has utilized its oil wealth to build massive state reserves and to pay its residents an annual dividend. Although less than in years past, the lingering effects of the housing crisis still have a negative impact on several of the worst-run states. In five of the 10 worst-run states — Arizona, Georgia, Illinois, New Jersey, and Rhode Island — home values declined by 10% or more between 2009 and 2013. Worse still, in states such as Arizona and Rhode Island, the housing market remains well below its peak, reached just before the start of the recent recession.

While some states' economic fortunes are closely tied to the rise and fall of individual industries, which are often outside their control, each state must make the best of its own situation. Governments, as stewards of their own economies, need to prepare for the worst, including the collapse of a vital industry. Good governance is about balancing tax collection and state expenditure in a way that provides essential services to residents without sacrificing a state's long-term fiscal health. Many of the best-run states in the country set money aside each year for emergencies. Should the Alaskan economy run into trouble, the state has enough money in reserve to match more than 21 months of general fund spending and with the current decline in crude oil prices this cushion could be severely tested in a year or so. The scale and complexity of state institutions often make addressing problems at the state level extremely difficult. As a result, the list of the best- and worst-run states tends to remain largely unchanged from one year to the next. There were a few states that made remarkable improvements as California, Colorado, Florida, and Hawaii all moved up by at least 10 positions in the ranking. Improvements in important factors, such as GDP growth and home value increases, contributed to improved rankings in a number of these states.

While each state is different, states at both ends of the list share certain characteristics. For example, people living in the worst-run states were apt to have lower standards of living. Violent crime rates were typically higher in these states, and the share of the population in poverty or with at least a high school diploma was lower than the national rate. The worst-run states also tended to have weak fiscal management, reflected by low pension funding, sparsely padded coffers, and poor credit ratings from Moody's Investors Service and Standard & Poor's (S&P). Illinois, the worst-run state in America, received lower ratings than any other state from both agencies. By contrast, the majority of the 10 best-run states had perfect ratings from both agencies. Unemployment rates were also relatively low in the nation's best-run states. North Dakota, the top-ranked state, had an unemployment rate of 2.9% last year, the best in the U.S. In all, eight of the 10 best-run states were among the 10 states with the lowest unemployment rates. Meanwhile, unemployment was much more prevalent in the worst-run states. Illinois and Rhode Island, both among the lowest-rated states, also had the nation's second- and third-worst unemployment rates in 2013, at 9.2% and 9.5%.

Alabama

10. Alabama

- > Debt per capita: \$1,804 (7th lowest)
- > Credit Rating (S&P/Moody's): AA/Aa1
- > 2013 unemployment rate: 6.5% (18th lowest)

- > Median household income: \$42,849 (4th lowest)
- > Poverty rate: 18.7% (7th highest)

Like many other states at the bottom of the list, Alabama residents are quite poor. More than 10% of households in Alabama earned less than \$10,000 last year, and nearly 19% of state residents lived in poverty, both among the highest rates in the country. Poor educational attainment rates likely contribute to the state's low incomes. Just 23.5% of adults had at least a bachelor's degree as of last year, one of the lowest rates nationwide. Despite the potentially discouraging economic outcomes, Americans are still moving to Alabama faster than they are leaving. More than 17,000 people elected to move to the state between mid-2010 and mid-2013 from either other states or foreign countries.

Missouri

9. Missouri

- > Debt per capita: \$3,373 (25th highest)
- > Credit Rating (S&P/Moody's): AAA/Aaa
- > 2013 unemployment rate: 6.5% (18th lowest)
- > Median household income: \$46,931 (14th lowest)
- > Poverty rate: 15.9% (23rd highest)

Missouri's GDP grew by just 0.8% between 2012 and 2013, one of the lowest growth rates nationwide. A typical household earned less than \$47,000 in 2013, one of the lower median household incomes. But while incomes in the state are relatively low, Missouri also had nearly the lowest cost of living in the nation in 2012. Missouri's housing market is also weak. A typical home in Missouri was valued at \$133,200 last year, one of the lower figures nationwide. The median home value also declined by 1.3% between 2012 and last year, a larger decline than in all but one other state. The state received perfect credit ratings from both Moody's and S&P, despite the fact that it raises comparatively less tax revenue than most states. As of fiscal 2012, the state had revenues of just \$1,787 per capita, fifth lowest in the U.S.

New Jersey

8. New Jersey

- > Debt per capita: \$7,287 (5th highest)
- > Credit Rating (S&P/Moody's): A+/A1
- > 2013 unemployment rate: 8.2% (10th highest)
- > Median household income: \$70,165 (3rd highest)
- > Poverty rate: 11.4% (8th lowest)

New Jersey is one of only a handful of states where debt exceeded the state's fiscal 2012 revenues. The state reported \$7,287 in debt per capita in fiscal 2012, among the highest figures nationwide. Due to its difficulties in maintaining a balanced state budget, Moody's awarded New Jersey among the lowest ratings of any state, as well as a negative outlook. On the other hand, New Jersey residents are among the nation's wealthiest. A typical household earned more than \$70,000 in 2013, higher than the median household income in all but two other states. A typical New Jersey home was also worth well over \$300,000 in 2013, versus the national median home value of \$173,900. However, residents may not be as well off as they seem as the cost of living in New Jersey was 14% higher than the rest of the country in 2012, the third highest cost of living nationwide.

Georgia

7. Georgia

- > Debt per capita: \$1,341 (4th lowest)
- > Credit Rating (S&P/Moody's): AAA/Aaa
- > 2013 unemployment rate: 8.2% (10th highest)
- > Median household income: \$47,829 (18th lowest)
- > Poverty rate: 19.0% (5th highest)

Nearly 19% of Georgia residents did not have health insurance last year, one of the worst rates nationwide. Georgia also had the one of the nation's worst unemployment rates in 2013, at 8.2%. And poverty is spreading to more parts of the state. According to a 2013 report by the Brookings Institution, the number of people living in poverty in the Atlanta suburbs rose 159% between 2000 and 2011. A high

unemployment rates exacerbates the financial hardship of many residents. Georgia's poverty rate was 19% last year, also among the worst in the country. Further, Georgia's housing market is also relatively weak. Median Georgia home values fell 13% between 2009 and 2013, nearly the largest drop nationwide. There was a foreclosure filing for one in every 72 homes in 2013, also worse than in all but a handful of states.

Arizona

6. Arizona

- > Debt per capita: \$2,140 (11th lowest)
- > Credit Rating (S&P/Moody's): AA-/Aa3
- > 2013 unemployment rate: 8.0% (12th highest)
- > Median household income: \$48,510 (21st lowest)
- > Poverty rate: 18.6% (9th highest)

Few states received lower credit ratings than Arizona from the two largest rating agencies, S&P and Moody's. S&P awarded the state a rating of AA-, while Moody's rates Arizona an Aa3 on its scale, both worse than most states. However, Moody's recently upgraded the state's outlook on improved fund balances, as well as low debt and net pension liabilities. Additionally, as with Florida, Arizona is in the midst of a housing market recovery after a brutal downturn during the recession. Last year, home values in the state rose 9.2% from the year before, better than all states except for Nevada. Despite this, the median home value was still down by nearly 12% between 2009 and 2013, by comparison, the U.S. median home value fell 6% in that time.

Kentucky

5. Kentucky

- > Debt per capita: \$3,436 (23rd highest)
- > Credit Rating (S&P/Moody's): AA-/Aa2
- > 2013 unemployment rate: 8.3% (7th highest)
- > Median household income: \$43,399 (5th lowest)
- > Poverty rate: 18.8% (6th highest)

Kentucky had one of the lowest violent crime rates in 2013, at 210 incidents per 100,000 residents. But while Kentucky is relatively safe, its residents are worse-off financially than those in the vast majority of states. A typical household earned less than \$44,000 in 2013, lower than in all but four other states. Due in part to the low incomes, more than 17% of Kentucky households used food stamps last year, nearly the highest rate nationwide. Low educational attainment rates likely explain in part the poor economic outcomes in Kentucky. As of 2013, just 84.1% of adults had completed at least high school, and less than 23% had completed at least a bachelor's degree. Both of these were among the lowest rates nationwide.

Rhode Island

4. Rhode Island

- > Debt per capita: \$8,761 (3rd highest)
- > Credit Rating (S&P/Moody's): AA/Aa2
- > 2013 unemployment rate: 9.5% (2nd highest)
- > Median household income: \$55,902 (18th highest)
- > Poverty rate: 14.3% (24th lowest)

Rhode Island is one of only two states that declined in population in recent years. The total state population dropped by more than 1,000 between April 2010 and July 2013. Driving this change was the fact that more people left than relocated to Rhode Island. A poor job market may account for part of the exodus — 9.5% of the state's workforce was unemployed as of last year, the second highest rate nationwide. A typical home in the area was worth \$232,300 in 2013, one of the highest median values in the nation. However, this was after a 13% decrease from 2009, nearly the worst drop in property values nationwide. Rhode Island's state debt level totaled 116% of revenue in fiscal 2012, one of only a few states where debt levels exceeded a year of revenue.

Mississippi

3. Mississippi

- > Debt per capita: \$2,405 (14th lowest)
- > Credit Rating (S&P/Moody's): AA/Aa2

- > 2013 unemployment rate: 8.6% (6th highest)
- > Median household income: \$37,963 (the lowest)
- > Poverty rate: 24.0% (the highest)

Mississippi had the least productive economy in the nation with a GDP per capita of just \$32,421 in 2013. By comparison, U.S. GDP per capita was \$49,115 that year. Many residents also struggled to find work in the state. Mississippi's unemployment rate was 8.6% last year, among the highest in the nation. Poor economic productivity and few jobs may explain the state's low incomes. Last year, the median household income in Mississippi was just \$37,963, and 12% of households reported incomes of \$10,000 or less, both were the worst of any state. Mississippi had the lowest cost of living in the country in 2012. However, very low incomes still make life difficult for many residents. Mississippi had the nation's highest poverty rate in 2013, when 24% of the population lived below the poverty line. It also had the second highest share of households that used food stamps last year, at 19.4%.

New Mexico

2. New Mexico

- > Debt per capita: \$3,621 (20th highest)
- > Credit Rating (S&P/Moody's): AA+/Aaa
- > 2013 unemployment rate: 6.9% (24th highest)
- > Median household income: \$43,872 (6th lowest)
- > Poverty rate: 21.9% (2nd highest)

New Mexico struggles with poverty and low incomes. Nearly 22% of New Mexico residents lived in poverty last year, the second highest rate after Mississippi. A typical household in New Mexico earned less than \$44,000 in 2013, below all but a handful of states. The state's crime rate was also higher than in all but one other state, with 613 violent crimes reported per 100,000 residents in 2013. Like several other states at the bottom of the list, people left New Mexico faster than they moved into the state. Between the middle of 2010 and July 2013, the state lost 9,750 residents to migration alone. S&P recently revised its outlook on New Mexico's credit rating to negative from stable. The revision was based on New Mexico's weak economic recovery from the recession and over-reliance on government aid and the energy sector.

Illinois

1. Illinois

- > Debt per capita: \$4,992 (11th highest)
- > Credit Rating (S&P/Moody's): A-/A3
- > 2013 unemployment rate: 9.2% (3rd highest)
- > Median household income: \$56,210 (17th highest)
- > Poverty rate: 14.7% (25th lowest)

Illinois is the worst-run state in the nation. Like many other low-ranked states, more people left Illinois than moved there. Illinois lost more than 137,000 residents due to migration between the middle of 2010 and July 2013. A poor housing market may partly explain the exodus. Median home values fell 16.2% between 2009 and 2013, the second largest drop nationwide. Illinois has extremely poor finances by many measures. Just 39.3% of Illinois' pension liabilities were funded as of 2013, worse than any other state. Further, the state's reserves are estimated at just 0.5% of its general fund expenditure, the second lowest reserves rate nationwide. Both Moody's and S&P gave Illinois the worst credit ratings of any state, at A3 and A- respectively. According to Moody's, the state's rating reflects its low fund balances and high pension obligations, as well as its "chronic use of payment deferrals to manage operating fund cash."

Japanese recession worse than thought



Japan's economy contracted 1.9% in annual terms in the July-September period, according to revised data released on Monday that confirmed a recession in the world's third-largest economy ahead of an election on Sunday. Data for both business and public spending were worse than anticipated. Most economists had forecast an upward revision of earlier figures showing a 1.6% contraction. On a quarterly basis, the economy shrank 0.5%. The earlier estimate was that it had fallen 0.4%. In the April-June quarter, the economy contracted 7.3%. Economists say adjustments in inventories are overstating the weakness of the economy somewhat, and that monthly data are more upbeat. *"The upshot is that the economy likely returned to growth this quarter,"* Marcel Thieliant, of Capital Economics, said in a commentary on Monday.

Strong growth in jobs in the US, according to figures released on Friday, pushed the US dollar sharply higher against the Japanese yen, which was trading at a rate of nearly 122 to the dollar early Monday. That in turn spurred a rally in share prices, which rose above 18,000 yen to their highest level since July 2007. A weaker yen tends to buoy share prices since it can inflate the value of profits of major companies such as Toyota Motor Corp and other exporters in yen terms. A sales tax hike to 8% from 5% on 1 April is seen as the main reason why the economy has faltered after recovering from the last recession in late 2012. Late last month, Prime Minister Shinzo Abe postponed a planned increase in the tax to 10% that was due to take place in 2015. It was put off until April 2017.

Abe also dissolved parliament and called a snap election, saying he wanted to win a public mandate for the tax decision and other policies. He has promised to step down if his Liberal Democratic party failed to keep its parliamentary majority, but given the lack of a strong opposition polls suggest that is highly unlikely. Abe has sought to end years of deflation with a combination of heavy public spending and aggressive monetary easing meant to push the economy toward an inflation target of 2%. So far, inflation is at less than half that level. The hope is that expectations of higher prices will lead consumers and businesses to spend more, helping to sustain growth. Abe's government has also promised major reforms to help improve Japan's competitiveness. But so far those reforms have made little headway.

So for all of you who believe that the American economy isn't strong enough, consider the current fortunes of Japan, European Union and Russia. Even the powerhouse Chinese economy has declined by almost 50%. Just last month Japanese economist were saying that delaying the tax increase, along with the Bank of Japan's move on Oct. 31 to pump tens of billions of dollars of cash into the economy. But one of the reason why Japan is suffer such a sustained recession is because they liberally drank the

Kool-Aid in the 80s valuing the Royal Gardens more than the state of Florida and living on this myth until the bubble burst. And unwilling to drastically write down the distorted values or inject the necessary stimulus to turn things around Japan is still in a thirty year economic malaise.

The stupidest part of modern U.S. foreign policy nears its long-overdue end



[Some residents of Little Havana are upset about President Obama's decision today to begin normalizing relations with Cuba.](#)

As James Fallows wrote last week in **The Atlantic** – *Don't Do Stupid S**t Is Under-rated as a Guiding Principle* – “For at least 35 years, the U.S. embargo on diplomatic or commercial dealings with Cuba has been the single stupidest aspect of U.S. foreign policy. Not the most destructive: that title would go to the decision to invade Iraq, plus the ongoing ramifications of the age of torture, open-ended war, and the security/surveillance state. But the Cuba policy has been the stupidest, because there has been absolutely zero rational arguments for its strategic wisdom or tactical effectiveness. Jeffrey Goldberg, who has traveled in Cuba and interviewed Castro, more tactfully calls it ‘ridiculous.’ In my impetuous youth a few years ago, I called it not the stupidest part of U.S. policy but the ‘most idiotic.’ Take your pick.”

He chose “*at least 35 years*” as the demarcation point for undeniable irrationality because that is when the U.S. fully normalized its relations with mainland China. If successive Republican and Democratic administrations could see the merit of trying to engage (rather than exclude) a one-party repressive Communist-run state, even when that state had four times as many people as the U.S. did, and is nuclear-armed, and is a regional rival of several U.S. allies, how much more obvious is the case for a tiny little island practically within eyesight of American mainland and certain to fall under the sway of U.S. cultural and economic influence if given a chance?

Not to mention that recognizing the People's Republic of China meant cutting off America's relationship with the people and government of the Republic of China on Taiwan, which itself has twice the population of Cuba and nearly ten times as large an economy. There is no comparable tit-for-tat cost for the U.S. in normalizing relations with Cuba. (As shown by the photo above, there are protests in Little Havana today. That is nothing compared with the riots in Taiwan after the U.S. announcement, which Warren Christopher braved when traveling there in 1978 to deliver the official news that the U.S. no longer considered Taiwan a real country.)

The stupid policy persisted because of inertia, and because there actually was a counterpart to the Cold War-era “*China Lobby*” that pressured against dealing with Mao's Beijing government and in favor of Chiang Kai-Shek's Taiwan. This was of course the emigre Cuban community concentrated in Florida. Let's round up to say that perhaps one percent of the U.S. population has modern family ties to Cuba. That's not many people. But enough members of that one percent would work hard enough, in a concentrated enough political sphere, with enough resources and intensity behind them, that they were able, NRA-style, to make this a line just not worth crossing for most politicians. Very few

members of the remaining 99% of the electorate were going to change their votes based on Cuba policy. Why should politicians take the risk?

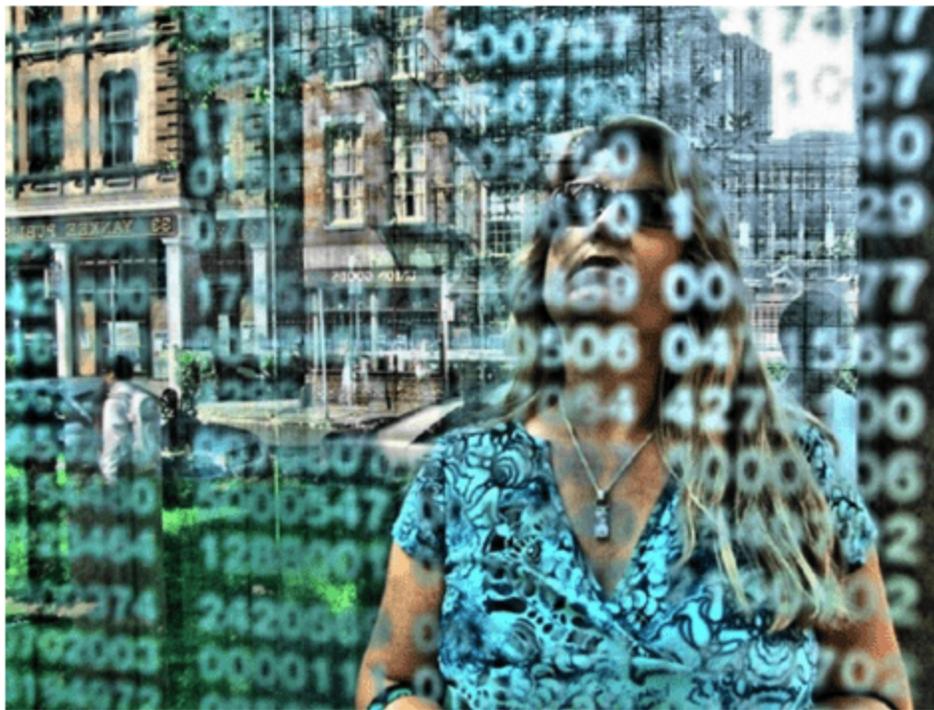
Thus even though people out of electoral office — Richard Nixon as an ex-president, William F. Buckley, even (bravely!) Paul Ryan before his vice-presidential run — have urged opening up to Cuba, for people in office, or considering a run, the ramifications in Florida have made this not worth the risk and bother. Every sane person knew the Cuba policy *"would"* and *"should"* change. But it didn't.

Until now. It is unwholesome for U.S. democracy that so little now happens through normal *"bill becomes a law"* procedure, and so much depends on executive action. But in this case the executive is doing manifestly the right thing. Congratulations, thanks, and it's about time. *"Don't do stupid shit"* may have limits as a world view, but it is an improvement over the alternative. Removing Cuba from the terrorism list will yield the biggest impact, both for Cuba and the United States. For the United States, it will further legitimize the list. For years, Cuba has sat only in the company of Iran, Syria, and Sudan. The Cuban regime may be unfriendly, but it does not pose any of the active dangers to the United States and our security that these other countries possess. Taking Cuba off the list will free up bureaucratic resources to even further focus on these truly rogue nations.

Again.... Bravo Mr. President..... And for those of you still don't think that it is good policy to thaw the U.S. relationship with Cuba again think back to Nixon opening China and Reagan brokering deal with Gorbachev who truly were adversaries against America, as well as the millions of Cubans whose misery will be alleviated as a result of the normalization trade and diplomacy between the two countries.... Please feel free to take a look at the attached **Huffington Post** article – ***This Is What U.S.-Cuba Relations Looked Like Over The Past 50 Years.***

How the World Changed in 2014

From industrial robots to wheat production to female billionaires, the statistics that lurked behind the scenes this year



This year shattered records from the number of billionaires to the number of refugees. It also happened to be the warmest year recorded and featured the highest-ever levels of wheat production and sales of industrial robots. The statistics below show how the world changed this year, in ways both big and small.

100-200 percent: Increase in the number of coups since 2013. This year, the governments of Thailand and Burkina Faso were toppled by their militaries. In Ukraine, meanwhile, a popular uprising and a parliamentary vote ejected then-President Viktor Yanukovich. There is some debate over whether the events in Kiev technically count as a coup as Yanukovich has claimed, but according to academic definitions, wrote coup expert Jay Ulfelder, “*pedantically, Yanukovich is correct.*” In any case, while coups are exceedingly rare worldwide, 2014’s number represents a jump from the one successful coup, Egypt’s, last year.

12.5 percent: Decline in the membership of what used to be the Group of 8 leading industrialized democracies—the group’s largest and only decline ever. After Russia was kicked out of the exclusive club following its March annexation of Crimea, the G8 became the G7. Russia had been the last member to join the exclusive club and the first to go; the group is now back to its 1998 membership.

19 percent: Increase in the number of billionaires around the world in 2014, according to Forbes’s annual billionaires’ list. As of March this year, there were 1,645 billionaires on the planet, including 268 new ones, the biggest annual increase since Forbes started counting in 1987. The year saw about a 25-percent increase in the number of female billionaires, the highest ever, though with 172 female billionaires, women still make up only about 10 percent of the total list.

55 percent: Proportion of countries studied in Freedom House’s “*Freedom on the Net 2014*” study that experienced a decline in Internet freedom in 2014. It’s not that 2014 was uniquely bad — Freedom House has measured declines in four of the five years it’s been doing the report. But among

the 65 countries examined in the report this year, more than half saw the passage or proposal of new legal restrictions on online expression. *“As a result,”* the report’s authors wrote, in 2014 *“more people are being arrested for their internet activity than ever before.”*

17 percent: Increase in Afghanistan’s opium-production potential since 2013. This year, Afghanistan broke its previous record for poppy production — which it set only last year. The country’s poppy industry has grown in each of the past three years; the UN now estimates that the country can produce 6,400 tons worth of opium, a production surge of 40 percent since its Taliban-era peak of 4,565 tons in 1999.

15 percent: Expected increase in industrial robot installations worldwide since last year. This year’s on track to break 2013’s record of the highest number of industrial robots ever sold, in part due to increasing automation in manufacturing. China leads the world in industrial robot purchases. Note, as Merriam-Webster’s Concise Encyclopedia does, that “industrial robots do not resemble human beings; a robot in human form is called an android.”

1.2 percent: Margin by which the size of China’s economy will surpass that of the U.S. for the first time in 2014, according to one International Monetary Fund projection. The IMF was measuring each country’s GDP at purchasing power parity, which, as Bloomberg defined it, *“uses exchange rates that adjust for price differences of the same goods between nations.”* By other measures, the U.S. will lead the pack of the world’s economies for perhaps another decade.

0.6 percent: Increase in wheat production worldwide since last year. This year’s crop will put wheat output *“at its highest level ever,”* according to the International Grains Council. Meanwhile, though, Russia, one of the world’s main wheat suppliers, has restricted exports as its declining currency drives up domestic prices for food and other goods.

1.22°F: Average number of degrees by which the global temperature exceeded the 20th-century average. That makes 2014 to date the warmest period since scientists started keeping track, breaking by 0.02°F the previous record, set in 2010.

40 percent: Decline in the price of a barrel of oil from its 2014 peak this summer. Oil prices are now at their lowest levels in five and a half years due to slowing global demand and expanded alternative energy supplies. The Financial Times has called the price decline *“by far the biggest shock for the global economy this year,”* noting that its effects could *“throw sand into the works of the usual economic relationships.”*

KATHY GILSINAN – DEC 20 2014 – The Atlantic

THIS WEEK'S QUOTE

Every gun that is made, every warship launched, every rocket fired, signifies in the final sense a theft from those who hunger and are not fed, those who are cold and are not clothed.

Dwight D. Eisenhower

BEST VIDEO OF THE WEEK

Heart

Stairway to Heaven

Led Zeppelin – Kennedy Center Honors



In a performance that had Robert Plant on the verge of tears, Ann & Nancy Wilson of Heart sang 'Stairway to Heaven' as the finale of a star-studded musical tribute to Led Zeppelin during the Kennedy Center Honors, which were broadcast last night (Dec. 26) on CBS.

It seems like about 3,000 people were on stage during this performance, with the Wilson sisters joined by late Led Zeppelin drummer John Bonham's son Jason on drums, as well as a gigantic house band featuring string and horn sections and what appeared to be two different vocal choirs.

As anyone who's seen their frequent live performances of 'Rock and Roll' or 'The Battle of Evermore' can tell you, the Wilson sisters know how to play Led Zeppelin live. From the moment they began, all eyes and ears were focused on Ann Wilson, and she knocked this one out of the park, leaving John Paul Jones, Jimmy Page and a clearly misty Plant with big smiles on their faces as they watched from the balcony

WISHING YOU A HAPPY NEW YEAR

NEW YEAR'S FIREWORKS for 2014 / 2014

Happy New Year my friends.....

I hope you will be celebrating the dawning of a new year with family, love ones and friends. We all made it, safe and sound to the year 2015, and I wanted to continue the party by sharing this fireworks display that someone created & actualized through CGI several years ago. He said that it took him a little over a week to complete, and we should all be very happy with the outcome. All of the shells were custom-made by him, and we should all be amazed in the handiwork that went into bringing them to life. And although I had nothing to do with its creation I hope you all enjoy the show. :)

The music choice used for this display is Thomas Bergersen's (Two Steps From Hell) "Heart of Courage." Truly a great musical arrangement.

The great software used to mastermind a production like this is FWSim.

HAPPY NEW YEARS..... Please click on the YouTube link below and enjoy the fireworks!

Web Link: http://youtu.be/_LpMB1OZ53g

THIS WEEK'S MUSIC

HAPPY & FROZEN



Pharrell Williams at the 56th annual Grammy Awards

Sometimes the number-one song of the year chooses you, and sometimes you the listener/buyer actually choose it. As this is the last *Weekly Offerings* of 2014, I decided to make the music the Top 10 songs of the year but when I looked at the list and sampled some of the songs I realized that I hadn't heard them.

Spin Magazine's Top 10 Songs of 2014

1. Future Islands – “Seasons (Waiting on You)”
2. Cloud Nothings – “I’m Not Part of Me”
3. Against Me! – “Transgender Dysphoria Blues”
4. Flying Lotus feat. Kendrick Lamar – “Never Catch Me”
5. Sia – “Chandelier”
6. Lykke Li – “No Rest for the Wicked”
7. Spoon – “Do You”
8. Taylor Swift – “Shake It Off”
9. Perfume Genius – “Queen”
10. Drake – “o-100”

Here are the lists of the best-selling songs and albums of 2014, according to iTunes

1. Pharrell – “Happy”
2. John Legend – “All of Me”
3. Katy Perry – “Dark Horse (ft. Juicy J)”
4. Jason Derulo – “Talk Dirty (ft. 2 Chainz)”
5. Iggy Azalea – “Fancy (ft. Charli XCX)”
6. Ariana Grande – “Problem (ft. Iggy Azalea)”
7. Meghan Trainor – “All About That Bass”
8. Idina Menzel – “Let It Go”
9. DJ Snake – “Turn Down for What (ft. Lil Jon)”
10. MAGIC! – “Rude”

With the exception of appropriating the “*Sometimes the number-one song of the year chooses you*” which is the phrase that **Spin** used in its description of “*Seasons*” by Future Islands I was not inspired by any of the songs on the magazine’s list. As such, I decided that rather than look at the Top Songs, I would include songs that I enjoyed or because; Taylor Swift (*#1 Pop Star in the World*), Caleb Johnson (*2014 Winner of American Idol*), Carrie Underwood (*whom I recently saw on the Today Show*) and Nick Jonas (*on The Voice*) I somehow discovered during the year. But for me and without a doubt, Pharrell Williams’ “*Happy*” is the **Number 1 Song of 2014**, followed by Sam Smith’s “*Stay With Me.*” The **Number 1 Album** is the soundtrack from Disney’s “*Frozen.*” And the **Number 1 surprise** to everyone has to be Tony Bennett & Lady Gaga doing a wonderful album together and then going on every television show promoting it.

Because the music industry has changed dramatically, so has the music itself. And because I no longer go clubbing and listen to the 2000 plus songs on my iPod instead of my car radio, unless I am in a store, restaurant, someone else's home or in their car, much of the new music that I discover is via television, *The Voice*, *American Idol*, late night shows and award programs. And if you disagree with the selection below, understand where it comes from and know that I still treasure Miles, Coltrane, Hendrix, Joplin, 2Pac and of course Lucio Dalla. With this said I invite you to listen to songs that best represent popular music taste in America in 2014..... **Please enjoy.....**

Pharrell Williams – **Happy** -- <http://youtu.be/y6Sxv-sUYtM>

Sam Smith – **Stay With Me** -- <http://youtu.be/pB-5XG-DbAA> <http://youtu.be/nPx0dsXusqs>

Mark Ronson ft. Bruno Mars – **Uptown Funk** -- <http://youtu.be/GbGX1Sx0gvo>

Nick Jonas – **Jealous** -- http://youtu.be/bMb_cBv3iks

Taylor Swift – **Blank Space** -- <http://youtu.be/e-ORhEE9VVg>

Carrie Underwood – **Something in the Water** -- <http://youtu.be/mH9kYn4L8TI>

Blake Shelton ft. Pistol Annies & Friends – **Boys 'Round Here** -- <http://youtu.be/JXAgv665J14>

Hozier – **Take Me to Church** -- <http://youtu.be/EFJRU2b4ans>

Selena Gomez – **Heart Wants What It Wants** (2014 American Music Awards) -- <http://youtu.be/vQvutRHsaoc>

Sam Smith – **I'm Not The Only One** -- <http://youtu.be/7NMhjmLGRak>

Ariana Grande – **Problem/Break Free/Love Me Harder** (Medley) (2014 American Music Awards) -- http://youtu.be/F5w_Ew7mOsI

John Legend – **All of Me** -- http://youtu.be/x4bCnIYas_A

DJ Snake – **Turn Down For What** -- <http://youtu.be/sRCHojfemeY>

Iggy Azalea feat. Charli XCX – **Fancy** -- <http://youtu.be/CyltDflwUfo>

Idina Menzel – **Let It Go** from "Frozen" -- <http://youtu.be/GSF9m-xdYmo>

Maroon 5 – **Animals** -- <http://youtu.be/DjjD6KOWAuc>

Gwen Stefani & Pharrell Williams – **Hollaback Girl** (The Voice) -- http://youtu.be/cSMY3I_ES_g

Caleb Johnson – **Dream On** - American Idol 13 (Finals) -- <http://youtu.be/klizGYP7VBS>

Tony Bennett & Lady Gaga – **Cheek to Cheek** -- <http://youtu.be/bPQWG4mGdAc>

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

Sincerely,

Greg Brown

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Gregory Brown
Chairman & CEO
GlobalCast Partners, LLC

US: [REDACTED]
Tel: [REDACTED]
Fax: [REDACTED]
Skype: [REDACTED]