

From: Gregory Brown <[REDACTED]>

To: undisclosed-recipients;

Bcc: jeevacation@gmail.com

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DEAR FRIEND.....

Please Explain Why This 7 year-old Girl Was Shot to Death And it is nobody's fault.



A judge dropped the felony charge leveled against Joseph Weekley, the Detroit police officer who in 2010 shot 7-year-old Aiyana Stanley-Jones to death. The above is what the Wayne County prosecutor's office said in a statement that a week ago Friday when Wayne County Circuit Court Judge Cynthia Gray Hathaway dismissed the involuntary manslaughter charge, granting a motion submitted by Weekley's attorney, Steve Fishman. Hathaway then granted the prosecution's request for a stay on her decision and adjourned court until Monday. The prosecution will file an emergency appeal with the Court of Appeals, according to the Detroit News.

Fishman said that for involuntary manslaughter to be proved, the defense would need to demonstrate that his client acted in a "grossly negligent manner" in the circumstances leading to Stanley-Jones' death. *"There is absolutely no evidence, none, that's in the least bit credible, that Officer Weekley knowingly created a danger or, more importantly, intended to cause injury,"* Fishman said in court a week ago Friday.

Weekley shot Stanley-Jones in 2010 during a botched police raid in search of a murder suspect. The raid occurred after midnight, and Weekley was first through the door of the Stanley-Jones home on the east side of Detroit, as a film crew shadowing the officers filmed for a reality television show. A fellow officer is said to have thrown a flash-bang grenade, and Weekley fired his gun shortly after, killing the 7-year-old girl, who was sleeping on the couch.

The prosecution and defense have offered contradictory depictions of the events leading up to Stanley-Jones' death. Weekley has said that the girl's grandmother, Mertilla Jones, who had also been asleep on the couch when police arrived, came up to him and grabbed his gun, causing him to shoot. According to ABC local affiliate WXYZ, evidence presented in court Thursday showed that neither Jones' fingerprints nor DNA were found on the officer's gun. Weekley's fingerprints and DNA were also not found on the gun. Jones insists she never touched Weekley or his gun, and she testified that he put his gun to her granddaughter's head and pulled the trigger, MLive reports. Last week, she was escorted from the courtroom after an emotional outburst directed at Weekley during her testimony.

Fishman attempted to discredit her while requesting dismissal of the manslaughter charge. *"The only evidence that points to any kind of knowingly creating a danger or intending to cause injury, the only testimony is that of Mertilla Jones, which is by its nature and by comparison to the other testimony, including the medical examiner, is completely and totally unbelievable,"* Fishman told the judge on Friday. During the trial, the prosecution sought to show that it was against procedure for Weekley to have his finger on the trigger of the gun and that not following his training caused the girl's death.

The trial for Weekley, a white officer, in the death of a black child has caused some to draw parallels to the case of Michael Brown, the unarmed teen fatally shot by Police Officer Darren Wilson in Ferguson, Missouri, in August. Brown's death, and the extreme tactics of police amid ensuing local protests, have sparked national conversations about police brutality and institutional racism in police forces across the country. Before Weekley's trial, potential jurors were asked questions related to the Ferguson shooting and if they had seen reports that might influence their decision in the case.

Weekley is also charged with careless discharge of a weapon causing death, a misdemeanor that might not carry a jail sentence if he is convicted, according to the Detroit News. Weekley had been facing a maximum sentence of 15 years in prison for the manslaughter charge. Weekley was first tried in Stanley-Jones' death last year; a hung jury caused a mistrial. Obviously in the heat of the moment anything can happen but we have to ask why are so many unarmed people of color dying at the hands of Police. And obviously this 7 year-old was not a threat, hence her death should be deemed a murder and someone should pay. **Because if no-one pays this same situation is destined to repeat itself.**

Foreign nations' proxy war in Syria creates chaos



Wikipedia describes a Proxy War is a conflict between third parties fighting on the behalf of more powerful parties. Proxy wars have also been fought alongside full-scale conflicts. It is almost impossible to have a pure proxy war, as the groups fighting for a certain nation usually have their own interests, which can diverge from those of their patron. Typically proxy wars function best during cold wars, as they become a necessity in conducting armed conflict between at least two belligerents while continuing cold warfare.

Proxy wars were common in the Cold War, because the two nuclear-armed superpowers (the Soviet Union and the United States, and to some extent, China) did not wish to fight each other directly, since that would have run the risk of escalation to a nuclear war (ie mutual assured destruction). Proxies were used in conflicts such as Afghanistan, Angola, Korea, Vietnam, the Middle East, and Latin America.

Most Proxy Wars get messier with unintended consequences before they end. And no truer is this — as with the squabbling factions that make up the Syrian "moderate opposition" who for one reason or another refuse to get their act together. As well as the foreign nations — including the United States, Turkey, Qatar, Saudi Arabia and Jordan — that have been funding the chaotic mélange of fighters inside Syria. These foreign machinations helped open the door for the terrorist Islamic State/ISIS group to threaten the region.

From the beginning of the revolt against President Bashar al-Assad in 2011, Syria has been the scene of a proxy war involving regional powers: Turkey, Saudi Arabia and Qatar all wanted to topple Assad, but they competed with each other as regional rivals, too. At various points, all three nations provided Sunni rebel groups with money and weapons that ended up in the hands of extremists.

Outside meddling in Syria worsened when the Shiite-ruled neighbors, Iran and Iraq, dispatched Hezbollah fighters and Iraqi militiamen to rescue Assad's army. This Sunni-Shiite feud added an extra burst of savagery. Saudi Arabia and Iran have been battling for regional supremacy — to the last Syrian.

The United States, Saudi Arabia and Jordan joined forces in 2013 to train and arm moderate rebels at a CIA-backed camp in Jordan. But this program was never strong enough to unify the nearly 1,000 brigades scattered across the country. The resulting disorganization helped discredit the rebel alliance known as the Free Syrian Army.

Syrian rebel commanders deserve some blame for this ragged structure. But the chaos was worsened by foreign powers that treated Syria as a playground for their intelligence services. This cynical intervention recalled similar meddling that helped ravage Lebanon, Afghanistan, Yemen, Iraq and Libya during their civil wars.

The United States has reduced the fratricide by organizing a broader coalition of nations to fight the Islamic State. But without strong U.S. leadership, and better partnership by such prickly nations as Turkey, Qatar and Saudi Arabia, the coalition is likely to splinter and the fratricide will begin again.

The story of how Syria became a petri dish for rival intelligence services can be explained when outside efforts to arm and train the Syrian rebels began more than two years ago in Istanbul, where a "military operations center" was created, first in a hotel near the airport. Working with the Qataris were senior figures representing Turkish and Saudi intelligence. But unity within the Istanbul operations room frayed when the Turks and Qataris began to support Islamist fighters they thought would be more aggressive. These jihadists did emerge as braver, bolder fighters — and their success was a magnet for more support. The Turks and Qataris insist they didn't intentionally support the extremist group Jabhat al-Nusra or the Islamic State. But weapons and money sent to more moderate Islamist brigades made their way to these terrorist groups, and the Turks and Qataris turned a blind eye.

"The operations room was chaos," recalls one Arab intelligence source. He says he warned a Qatari officer, who answered: "I will send weapons to al-Qaeda if it will help" topple Assad. This determination to remove Assad by any means necessary proved dangerous. "The Islamist groups got bigger and stronger, and the FSA day by day got weaker," recalls the Arab intelligence source.

The Saudi effort was run until late 2013 by Prince Bandar bin Sultan, at that time head of Saudi intelligence. Bandar was enthusiastic but undisciplined, adding to the chaos. Pushed by the United States, the Saudis in February replaced Bandar and gave oversight of the Syria effort to Interior Minister Mohammed bin Nayef. The program was less chaotic but no more effective in checking the rise of Jabhat al-Nusra and the Islamic State. Hoping to gain greater control of the northern front, Turkey created a new military operations center in Ankara known as the "MOM," based on its Turkish initials. Until now, the MOM has tried to coordinate rebel activities, but the command structure is weak.

"The Free Syrian Army is not ready yet to control the ground," says the Arab intelligence source bluntly. But the FSA's internal disarray reflects the larger disorganization of the outside powers that have been funding the opposition. Until they are truly working together — funneling money and weapons to a single rebel army — the mess in Syria will continue. And as long as the governments of Saudi Arabia, Turkey, Jordan, Qatar, UAE, Russia, Iran and the US led coalition choose to pursue their separate agendas not only will this malaise continue..... it could and most likely will get worse....



WOW..... I guess the bloom is off the rose when it comes to the crypto-currency bitcoin — being that over the past three months prices has fallen nearly 50 percent — going from \$630 per bitcoin to \$320 per bitcoin, according to CoinDesk's Bitcoin Price Index, which averages the prices on major exchanges. Just a couple of months ago Bitcoin supporters were still lauding the possibility of it replacing dollars, euros and other currencies for the purchase of goods and services over the worldwide digital network. It was supposed to be a hedge against inflation as well as adding price stability. Obviously this was and is a dream and a myth as bitcoin trading prices have been notoriously volatile, sometimes making similar percentage drops in a matter of hours or days.

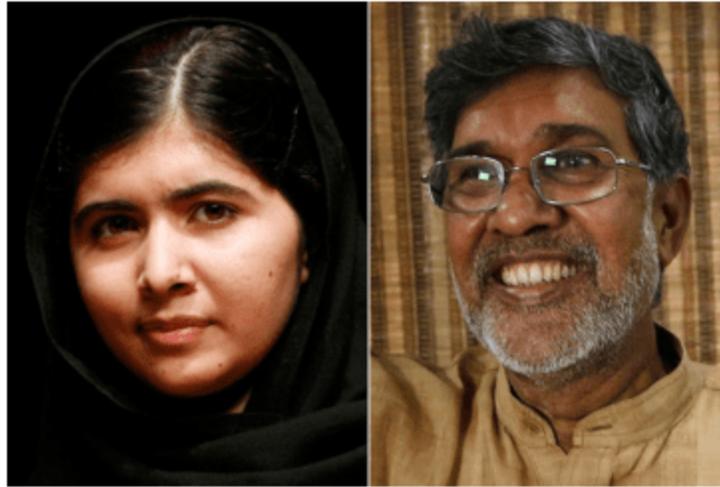
The difference here is that it appears to be a slow, measured pattern of decline. There have been bits of major regulatory news in the past few months, including New York's proposed rules for virtual currencies and Russia's proposal to punish their use. But that doesn't seem to have produced the same type of seismic shifts as when China ordered local payment processors to stop transactions involving digital currencies such as bitcoin. Instead, Jerry Brito, the executive director of industry-backed think tank Coin Center, believes the downward trend may actually be related to the increased popularity of bitcoin among merchants in recent months. In September, ██████ became the first major online retailer to accept the cryptocurrency globally. "It's hard to tell what exactly causes these price movements, but what I think makes most sense is that as Bitcoin merchant adoption grows, there is increasing sell pressure in the market," Brito says. "Because there are not yet very good hedging instruments for bitcoin, merchants that accept bitcoin for payment will immediately sell so as to not be exposed to any volatility." Basically, merchants don't want to hold on to the bitcoins they accept as payment.



Thus, he says, there's a constant sell pressure, which he believes may have snowballed into the current downward trend. However, Brito is an optimist about the future of the market, saying that "needed hedging instruments are coming along very shortly" and that long-term investors may actually buy in the current low. The \$320 exchange rate the crypto-currency is currently floating around is a substantial drop from the highs of last year — when bitcoins reached more than \$1,100 on some markets near the end of the year after dramatic surges. Looking even further back shows just how turbulent 2013 and 2014 were for the overall currency and payment system — experiencing major booms and busts at much more significant dollar levels than in its earlier year.

Bitcoin received intense media coverage as it experienced some growing pains, including regulatory turmoil, a bankruptcy scandal involving one of the most popular exchanges, and various attempts to unmask the crypto-currency's mysterious creator. But given all the hype the currency has received, it can be easy to forget that the system was launched only in 2009 and that the price stayed well below the current levels until the latter half of 2013. I am not saying that Bitcoin is akin to the pet rock, but due to its price instability and exposure to volatility the idea of accepting a form of currency that you have to immediately liquidate has a limited future. Like PayPal, I am sure that Bitcoin has a future but it is not the one whereby it will replace major government guaranteed currencies.

Malala Yousafzai and Kailash Satyarthi Are Awarded Nobel Peace Prize



As NBC's Brian Williams said last week on the nightly news "it would be a crowning achievement at any age but for a seventeen year-old to win the Nobel Peace Prize that was completely unheard of except for today, Malala Yousafzai who at age fourteen was nearly assassinated by the Taliban for the crime of wanting to go to school to learn just made history on the world stage." Acknowledging her award, Malala Yousafzai had to stand on a box as podium was almost taller than she. At seventeen, she is the youngest Nobel winner in history. She dedicated her win to the voiceless, whose voices need to be heard.

It was hard to believe that two years ago last week Malala was shot in the head by the Taliban simply for advocating the girls right for an education but she survived – the Taliban failed to silence her. As Malala said, "when you are speaking truth and when you are speaking for justice no one can defeat you." Her ordeal gave her a global platform and she used it. As Malala said when she addressed the UN General Assembly at the young age of fifteen, "the terrorist thought that they could change my aims and stop my ambitions, but nothing changed in my life except this, weakness, fear and hopelessness died." Malala was actually in school in a chemistry class when the teacher told her she had won and then she returned to her studies.

Awarded with Malala was Kailash Satyarthi of India whose campaign against the exploitation of children has helped tens of thousands around the world. Mr. Satyarthi who is 60 and not nearly as well-known as Malala was a bit shy with a twinge of embarrassment of the celebrity of the award dedicated his efforts to all of the other people around the world fighting the scourge of child exploitation. "If with my humble efforts the voice of tens of millions of children in the world who are living in servitude is being heard, congratulations to all,"

In India, Mr. Satyarthi, a former engineer, has long been associated with the struggle to free bonded laborers, some born into their condition and others lured into servitude. For decades, he has sought to rid India of child slavery and has liberated more than 75,000 bonded and child laborers in the country. Mr. Satyarthi began working for children's rights in 1980 as the general secretary of the Bonded Labor Liberation Front, an organization dedicated to freeing bonded laborers forced to work to pay off debts, real or imagined.

He also founded the Bachpan Bachao Andolan, or Save the Children Mission, an organization dedicated to ending bonded labor and saving children from trafficking. "This is a very happy moment for every Indian," he said in comments aired on Indian television on Friday, adding that his efforts are to help give voice to the plight of marginalized children. He emphasized that child labor "perpetuates poverty." "Poverty must not be used as an excuse to continue child labor and exploitation of children," he said. "It's a triangular relationship between child labor, poverty and illiteracy, and I have been trying to fight all of these things together."

But what should not be loss is that sharing this year's Nobel Peace Prize is a Moslem and a Hindu, a Pakistani and an Indian who are united in a common struggle for education and against extremism and as Malala says, "one child, one teacher, one book and one pen can change the world." To add to that it could be said that one person whether they be seventeen or sixty can and often does make a difference if only they try.

Too Big to Jail?



Every so often you will read or see something that is a real eye-opener and earlier this month I had one of these experiences. It was Bill Moyers interview with William K. Black titled: **Too Big to Jail?** Moyers sets the stage with this premise – “As you’ve heard, Eric Holder has announced that he’s resigning as Attorney General. He will leave behind a mixed scorecard: **A** for civil rights, **C** for civil liberties and **F** for failing to prosecute the banking executives who brought about the financial calamity of 2008. Holder let the bankers off the hook individually as he negotiated civil settlements with their institutions for issuing mortgage-backed securities tied to faulty subprime loans. The billions of dollars in penalties the banks are paying will largely be borne by shareholders and by taxpayers as the banks write off the fines as the cost of doing business. The executives get off scot free.”

Hey this just can’t be. Remember it was these guys whose institutions’ policies brought the world’s financial system to the brink of collapse. From the open policy of ‘Liars Loans’ to admitting the rigging of LIBOR to or engaging in appraisal fraud) that actually generated losses were booked as if they produced enormous gains (and overstate their capital) during the expansion phase of the bubble. Executives at these institutions created fictional profits and minimized real losses, which massively overstated bank capital and allowed them to escape TARP limits on executive compensation which made the officers even wealthier because they made terrible loans and because they covered up the losses on those terrible loans. If the Mafia had done this every single federal prosecutor would be employing the RICO stature. So how come these Masters of the Universe on Wall Street are not doing hard time? And why these rogue financial institutions aren’t labeled the criminal syndicates and cartels that their behavior suggests?

For those of you who don’t know of William K. Black he is an American lawyer, academic, author, and a former bank regulator. Black’s expertise is in white-collar crime, public finance, regulation, and other topics in law and economics. He developed the concept of “control fraud”, in which a business or national executive uses the entity he or she controls as a “weapon” to commit fraud. Black was litigation director for the Federal Home Loan Bank Board (FHLBB) from 1984 to 1986, deputy director of the Federal Savings and Loan Insurance Corporation (FSLIC) in 1987, and Senior VP and the General Counsel of the Federal Home Loan Bank of San Francisco from 1987 to 1989, which regulated some of the largest thrift banks in the U.S. Black came to prominence as a central figure in exposing Congressional corruption during the Savings and Loan Crisis. He took the notes during the Keating Five meeting that were later published in the press, and brought the event to national attention and a congressional investigation.

Black is the former Director of the Institute for Fraud Prevention who now teaches Economics and Law at the University of Missouri, Kansas City. During the savings and loan crisis, it was Black who accused then-house speaker Jim Wright and five US Senators, including John Glenn and John McCain, of doing favors for the S&L’s in exchange for contributions and other perks. The senators got off with a slap on the wrist, but so enraged was one of those bankers, Charles Keating – after whom the senate’s so-called “Keating Five” were named – he sent a memo that read, in part, ‘get Black – kill him dead.’ Metaphorically, of course. Of course.’

The 15 major banks have agreed to pay \$128 billion in fines and although this may be an incomprehensible sum to most of us, it’s worth considering just how monumental these banks are in comparison. While the American banking industry alone has racked up nearly \$503 billion in profits, according to FDIC quarterly data through the first quarter of 2014. These fines have made occasional dents in some quarterly earnings, but they’re effectively drops in the banks’ buckets compared to their greater profits. In the meantime, Bank of America is one of the most active stocks on the Big Board, rising 4 times in price from a 2009 low of \$3.87 to around \$16 a share. You could have bought it at \$5.00 a share at the close of 2011, when its fines were a negative market influence. JP Morgan Chase sold at \$22.31 in early March 2009, the market bottom; today it is nearing \$60 a share, which is very nearly a triple in 5 1/2 years. Citigroup has basically quintupled from a low of \$10 to \$50, after a reverse 1 share for 10 shares split deep into the crisis.

Obviously for these self-described ‘too big to fail’ financial institutions, the fines are just the cost of doing business. And as Black says, “no one can claim with a straight face that if we prosecuted bankers, as opposed to banks, that it would have any negative effect. It would have huge positive effects in sending the right message of accountability and the right message of deterrence.” Worse was the contention that the little guy was the culprit, when in fact it was the bank executives who had deliberately created the fraudulent loans to enrich themselves. They pulled off the classic shell game. Bait and switch. Take the money and run. Let ordinary people suffer the consequences. Let’s remember that it was the lenders who deliberately made massive amounts of fraudulent loans and then sold these massive amounts of fraudulent loans through additional frauds to the secondary market and eventually brought down the global financial system.

In a recent case in Sacramento, where a federal jury acquitted four mortgage holders charged with fraud after hearing testimony that bank executives had pulled out all the stops to seduce them into taking out those toxic loans. One of the key expert witnesses in that case is with me now. Bill Black’s testimony helped blow up the prosecution’s case. And the testimony that came out in the case is that the agents, the FBI agents and the IRS agents simply assumed that the banks were the victims and the bankers were the victims and simply assumed that the little people, were the problem in all of this. So they never even investigated the banks and the bankers.

I would think that mortgage fraud also includes banks such as JP Morgan, Wells Fargo and others who packaged loans that they knew did not pass its own stated due diligence test even though several whistleblowers say that when they expressed concerns about the strength of these mortgage-backed securities were told to shut up and their banks put them out there to the market and said that they were perfectly fine when in fact they were not. It was this conduct by JP Morgan, Citigroup, Bank of America and Wells Fargo and other banks doing similar kinds of things that led directly to the collapse of our economy in 2008 and in 2009. Both Moyers and Black agree that Eric Holder not bringing one criminal case against any executives in charge of the banks’ lending was possibly one of the greatest strategic failure in the history of the Department of Justice.

First of all, it was criminal as the activity was clearly illegal, it was a violation of a whole series of laws that make it felonies. And these are just the frauds that caused the crisis. In addition to the frauds that caused the crisis, which are massive and we could talk about, we have the largest cartel in world history. This was the bid rigging of LIBOR, which is an international standard that sets the prices on over \$300 trillion in contracts. A trillion is a thousand billion, right? And then we have the foreclosure frauds where we have false affidavits. Over 100,000 felonies in that context. And then we have the bid rigging on bond prices where all the major banks, according to the Justice Department, were involved. And then we had the Federal Housing Finance Administration, a federal agency suing virtually every largest, of the largest 20 banks in the United States of America, saying they defrauded Fannie and Freddie through false sales. And it goes on and on.

Again it isn't just the frauds that led to the crisis. It is all the frauds afterwards. HSBC knowingly launders over \$1 billion in funds for the Sinaloa cartel, one of the most vicious drug cartels in the world that has caused the deaths of thousands of people. They weren't prosecuted and it was said that prosecutors had them dead to rights. If they were criminally prosecuted they would know, that you can't do business anymore. Instead there were no serious sanctions, just one of these silly fines again. Standard Chartered, one of the, again one of the largest banks in the world, not only evaded sanctions on funding terrorist groups and nations that we say are funding terror, but actually had training manuals on how to deceive the United States regulators. These are banks doing things that used to be in those really bad novels that you would read at an airport when you had only 10 percent of your brain functioning, right, about bankers, these awful conspiracies and they're funding terrorists and such. Well, today we know that they actually are the modern reality.

Black likes to say that there's no threat to capitalism like capitalists. They are destroying the underpinnings. And when dishonest people gain a competitive advantage in markets, it creates something that in economics and criminology we call a Gresham's dynamic. And that means bad ethics drives good ethics out of the marketplace. And so the key is to have a real rule of law, to have real regulation. Because that not only protects the consumer, it protects the honest banker.

BILL MOYERS: But you've just described a situation which has to discourage folks out there, you know that, that they understand what you're saying but you've also described why it can't be fixed, because of the relationship between Wall Street and Washington.

WILLIAM K. BLACK: So first Citizens United has made this far worse, and that's an atrocious decision and it has to be overturned if we're going to restore our democracy and such. But beyond that, there's never going to be a decisive victory against power and money and finance. We have to fight. Every generation has to engage in this struggle. And if it gives up and says it's hopeless, well, it'll give up and it will be hopeless.

I don't know what you think but after watching this interview there is no question that you should come to the conclusion that the game is rigged in favor of the Masters of the Universe, who often command nine figure compensation because of their stewardship, while at the same time can claim total ignorance when the organizations that they run are caught doing major malfeasance. You try to run that same excuse by the IRS when you are next audited. The deregulation, de-supervision and de facto decriminalization over the last twenty years have destroyed regulation, supervision, and prosecutions combined with modern executive compensation have created an intensely criminogenic environment and generated waves of Gresham's dynamics that made control fraud pervasive. These institutions were "target-rich environment" in which clear evidence of fraud is common in many of their operations. And what needs to be done and now is to restore the regulatory cops on the beat that are essential to allowing honest businesses to prevail in the markets. Otherwise, how can we tell our children to not steal when dishonesty has become the culture of our business elite, as long as they don't get caught? *And this is my rant of the week....*

WEEK'S READINGS



Obama's Numbers (July 2014 Update)

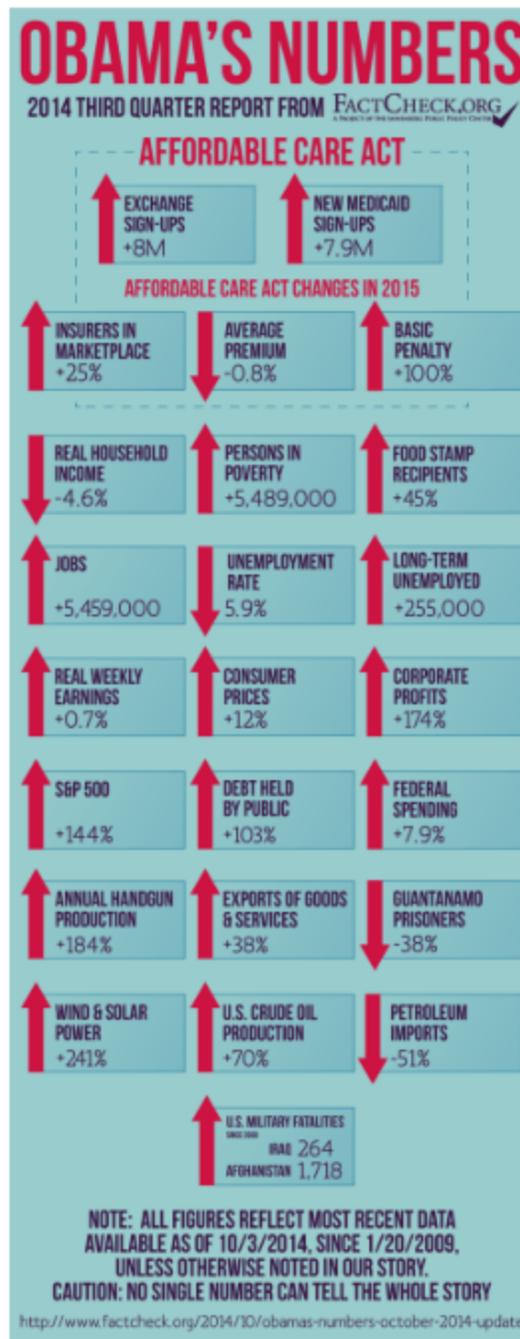
Jobs, Profits, Guns & Health Insurance: Our Regular Update of the Statistical Record

Summary

Highlights from our latest update:

- Millions of Americans have gained health insurance because of Obamacare, and the number signing up for Medicaid keeps rising. But the exact number of newly insured won't be known for some time.
- Those signing up for private insurance in Obamacare marketplaces for 2015 will find 25 percent more insurance companies competing for their business.
- Marketplace premiums for 2015 are averaging 0.8 percent lower than this year, according to preliminary data.
- Median household income declined 4.6 percent during Obama's first five years, and nearly 5.5 million more Americans were living in poverty last year than before he took office.
- The federal debt owed to the public has more than doubled under Obama, rising by 103 percent. But federal spending has gone up only 7.9 percent.
- This year the economy is adding jobs rapidly and paychecks are rising faster than inflation at last. Real weekly earnings for workers, adjusted for inflation, averaged 0.7 percent higher in August than when Obama entered office.

- And the total number of jobs in September was nearly 5.5 million higher than when Obama was first sworn in. Four times more jobs have been added under Obama than were gained in George W. Bush's eight years in office.
- Under Obama, U.S. crude oil production has increased by 70 percent, while oil imports have gone down by more than half.
- New figures show annual handgun production has nearly tripled under Obama, rising by 184 percent as of last year.



Analysis

Every three months **FactCheck.org** offers a fresh update of selected statistical indicators of what has happened since Barack Obama first took the oath of office in January 2009. Some are positive and some are not, but all are from sources we consider solid and reliable. And as usual, they caution that no single number or collection of numbers can tell the entire story.

Affordable Care Act

We again begin with the Affordable Care Act. It's still too early to know precisely how many previously uninsured people now have health coverage because of the ACA (also known as "Obamacare," a term the administration has come to embrace). Some estimates put the figure at more than 10 million, or even up to 11 million.

One recent indication comes from a quarterly survey by the Centers for Disease Control and Prevention, which found that during the first three months of 2014 a total of 1.4 percent of all U.S. residents under age 65 had obtained private health insurance through the ACA's new exchanges. The survey also found that the number of uninsured had dropped to 13.1 percent of the population in early 2014, down from 14.4 percent last year. Both figures will change significantly in subsequent surveys, because the survey is conducted throughout the January to March period. A large number of people waited until the final days of March to sign up, and coverage did not become effective for many until later in the year.

What we can say with confidence so far is that just over 8 million people signed up for private health insurance during the initial enrollment period, according to the administration's last tally. That number is unchanged from our previous update. The figure includes an unknown number of people who signed up but later failed to pay their premium, thus failing to obtain coverage.

We also know that at least 7.9 million more people were covered by Medicaid as of July, compared with the July through September period last year, before the ACA's open enrollment period began. That number has grown significantly from the 6.1 million we reported in our previous update. That number continues to grow because eligible people may sign up for Medicaid any time, with no closed enrollment period.

An unknown number of those 7.9 million additional Medicaid enrollees would have gained coverage even without Obamacare, which expanded coverage to those with somewhat higher incomes than before in most states. But according to the most recent report from the Centers for Medicare & Medicaid Services, the 7.9 million figure includes nearly 6.9 million in the 27 states (and District of Columbia) where Medicaid eligibility has been expanded, and just over 1 million in the 23 states that did not expand coverage.

Since our last report, the U.S. Census Bureau has released its annual estimate of those who lack medical insurance, finding that 42 million people lacked health insurance in 2013. But Census won't have comparable figures for 2014 until late next year. So we'll have to wait until then to get the best measure of how effective the new law has been in reducing the uninsured population.

Obamacare in 2015

Meanwhile, the insurance exchanges' second annual open enrollment period is approaching. It will run from Nov. 15 through Feb. 15. And we can report that those signing up for coverage for 2015 will have more choices, and in many cases will have lower premiums than in 2014.

Compared with this year, there are 25 percent more insurance companies offering health plans through the exchanges for 2015, according to preliminary data released by the Department of Health and Human Services. That means more competition, and greater choice.

Meanwhile, 2015 premiums may cost slightly less than in 2014, at least on average, according to a separate survey by the nonpartisan Kaiser Family Foundation, which tracks trends in health insurance coverage. KFF reports that for the benchmark "silver plan," which is the second-lowest in cost of the standard options offered, the average premium will be 0.8 percent lower than in 2014, based on an analysis covering the largest cities in 15 states and the District of Columbia where information from rate filings is available.

That KFF finding on premiums is preliminary. It could change when comprehensive data from all 50 states are available. And it is only an average of premium changes that vary quite widely. For example, KFF found that in Nashville the silver plan will cost 8.7 percent more than in 2014, while in Denver the premium will be 15.6 percent less. The foundation advised consumers to shop around for the best deal in their market.

One change that is nearly certain is that the law's basic penalty for failing to obtain coverage will double in 2015, going from 1 percent of household income for those who are uninsured this year (to be paid in 2015 when federal income taxes are due) to 2 percent of household income for those who don't get coverage next year. The minimum penalty, for those with very low income, will more than triple. It goes from \$95 per adult this year to \$325 in 2015. The penalty amounts have been part of the law since it passed in 2010, and will go into effect Jan. 1 unless the law is amended, which isn't likely.

Income, Poverty and Food Stamps

Also since our last report, the Census has released annual figures on income and poverty covering 2013. They provide a bleak picture of the economic well-being of most Americans during the first five years of Obama's tenure.

Median household income rose just slightly to \$51,939 in 2013, Census reported. In "real" income, adjusted for inflation, that was 0.3 percent higher than in 2012, but still 4.6 percent below 2008, the year before Obama first took office, when the first effects of the worst recession since the Great Depression were just starting to be felt. And it is 8.7 percent below the peak year of 1999.

The same Census report showed that although nearly 1.2 million fewer people were living in poverty in 2013 than the year before, the number still remains nearly 5.5 million higher than in 2008. The official poverty rate — meaning the percentage of the population living below the poverty line — dropped 0.5 percent in 2013, but it still remained 1.3 percent higher than in 2008.

Meanwhile, the number of people receiving benefits under the Supplemental Nutrition Assistance Program, formerly known as “food stamps,” bounced back up by nearly 400,000 since the period covered in our previous update. As of June, the most recent period for which the government has released monthly figures, the total stood at 46.5 million people. That’s 2.7 percent below the peak reached in December 2012, but it’s still 14.5 million, or more than 45 percent, higher than the month before the president was first sworn in.

Jobs & Unemployment

As of September, the U.S. had 5,459,000 more people employed than it did when Obama took office in 2009. And the official unemployment rate had dipped to 5.9 percent, which was 1.9 percentage points below where it was when he first took office.

But scars from the great recession of 2007-2009 remain. There were still nearly 3 million people suffering from long-term unemployment — out of work for 27 weeks or longer — a figure that was 255,000 higher than it was when Obama entered office. And the average number of weeks that the unemployed have been without work was 31.5 weeks — which was 11.7 weeks longer than the average duration of joblessness for the month Obama entered the White House.

Wages & Inflation

One economic indicator is currently showing improvement for the economic well-being of workers. Real Weekly Earnings (which are adjusted for inflation) were 0.9 percent higher in August than they were last December, and 0.7 percent higher than when Obama first took office. So this year, workers’ paychecks are finally keeping ahead of price increases.

One reason is that inflation continues to be historically moderate. The Consumer Price Index as of August had risen just 12 percent since the start of Obama’s first term. For comparison, the CPI rose 9.1 percent during Obama’s first four years compared with 10.6 percent during the previous four years.

Profits & Markets

The Obama years have brought dramatically better times for corporations and their stockholders.

Corporate profits (after taxes) reached a record annual rate of more than \$1.8 trillion in the second quarter of this year, the most recent figures available. That was 174 percent higher than the quarter before Obama first entered the White House. (The rise is somewhat lower than the 184 percent increase we reported in July. After we posted that report the Commerce Department issued annual revisions to its historical figures for gross domestic product and its components. These included reductions in estimates of corporate profits.)

And stock prices have done very well under Obama. The Standard & Poor’s 500-stock index stood at 142 percent higher at the close on Oct. 2 than it did the day Obama took office, and just slightly below where it was at our last update. Other stock indexes show similarly robust gains. The Dow Jones Industrial Average has also more than doubled, rising 111 percent during Obama’s tenure, and the NASDAQ Composite index is up 208 percent, more than tripling during the same period.

Debt & Deficits

The federal debt held by the public, which had not quite doubled as of our last report, is now nearly 103 percent higher than it was the day he first took office. The “total” debt, which includes money the government owes to itself, has gone up by more than 68 percent.

Both figures are staggering, but are not entirely Obama’s fault. As we’ve often noted, the FY2009 federal deficit was running at a rate of \$1.2 trillion on the day he took office in the midst of a financial crisis.

The debt is now growing less rapidly than during Obama’s first years, which saw a string of trillion-dollar-plus annual deficits. CBO projects this year’s deficit will be \$506 billion, so the deficit has fallen by more than half since he took office. But CBO also projects that under current law, deficits will begin to turn up again after next year, with no end in sight.

Spending

But a fact that may surprise Obama's critics is that Obama's spending increases have been historically modest — much smaller than his predecessor's, and well below the rate of inflation. Federal spending in the current fiscal year, which ends this month, is running only 7.9 percent higher than it was when the president took office. This increase is well below the 12 percent rise in the Consumer Price Index, which we've mentioned.

That's also lower than the 10.1 percent increase that we reported in our previous update. Since then, official estimates of current fiscal year outlays have been reduced.

We base our 7.9 percent figure on the administration's most recent projection of federal outlays, contained in the Office of Management and Budget's "Mid-Session Review" issued July 11. OMB estimates spending of just under \$3.6 trillion.

But the spending increase under Obama would be even lower — only 5.9 percent — if we used the most recent estimate of the nonpartisan Congressional Budget Office from August 27. CBO puts the current year's outlays at just over \$3.5 trillion. The final, actual spending figures for this year should be announced sometime next month, and we'll report on them in our next update.

A technical note: Normally we would compare this fiscal year's spending levels with actual results from fiscal 2009, which began nearly four months before Obama was first sworn in. But Obama's "stimulus" bill and some other measures added to the fiscal 2009 spending levels that Obama inherited from George W. Bush. So in calculating our increase under Obama, we credit him, not Bush, with \$203 billion in FY2009 spending, based on our earlier analysis of how much FY2009 spending increased because of measures Obama signed. Without that adjustment, the 7.9 percent figure would be even smaller.

To be sure, some of the spending restraint has been forced on Obama by a Republican-controlled House of Representatives. Even so, the contrast with the Bush administration's spending increases is quite dramatic. Federal outlays rose nearly 33 percent during the first four fiscal years for which Bush signed the appropriations bills (FY2002 – 2005) and rose again by another 34 percent during the next four fiscal years, even subtracting \$203 billion from FY2009 to adjust for Obama's additions that year.

Unfulfilled Promises

In previous updates, we've kept track of some notable failures by Obama to deliver on promises regarding gun control, international trade and confinement of suspected terrorists. We update those here briefly.

Guns – Not only has Obama failed to get Congress to pass any gun control measures, his tenure has been marked by a remarkable increase in the production and sale of handguns. Government figures released since our last update show annual U.S. production of pistols and revolvers totaled nearly 5.2 million in 2013. That's an increase of 18.4 percent over the figure for 2008. And the figures from the Bureau of Alcohol, Tobacco, Firearms and Explosives show that 96 percent of those produced in 2013 were not exported, but presumably sold in the United States.

The National Shooting Sports Foundation – the gun industry's trade group – reports that 2013 was "a year unlike any other in the industry's history," and that sales in 2014 haven't declined much from that record peak. The NSSF tracks approximate sales figures by adjusting FBI statistics on background checks to remove those not related to actual sales, such as checks required for concealed-carry permits.

Exports – Another Obama promise that has fallen flat is his 2010 vow to double U.S. exports by the end of this year. As of the most recent figures from the Commerce Department, U.S. exports of goods and services were running less than 38 percent higher in the April-June quarter of this year than they were in the last three months of 2008, before he first took office. They have gone up less than 4 percent in the most recent 12 months.

Guantanamo – And at last report, 149 prisoners remained at the U.S. detention facility for suspected terrorists at Guantanamo Naval Base in Cuba. That's the same number as at the time of our last update three months ago, and only 38 percent fewer than were held there at his first inauguration. Obama ordered the facility closed two days after he first took office, but he hasn't been able to make that happen.

Energy

Under Obama, the nation has taken great strides toward increasing domestic oil and natural gas production, and has more than tripled the production of electricity from wind and solar power.

Wind & Solar – Wind and solar power in the most recent 12 months on record (ending in July) was 241 percent higher than the total for 2008. That was spurred in part by large federal tax subsidies for wind and solar generation, all supported by Obama. But those increases still left the nation producing just under 4.4 percent of all its electricity generated from wind and solar in 2013, up from 1.4 percent in 2008. Coal still accounted for the biggest share, followed by natural gas and nuclear power.

Oil Production – Also during Obama's tenure, new drilling technologies have brought about a revolution in U.S. oil production. During his time as president, production of crude oil in the U.S. has increased by nearly 70 percent, comparing the April-June quarter of 2014 with the last three months of 2008.

Oil Imports & Dependency — During the same period, net imports of petroleum have gone down by 51 percent. As a result, the U.S. imported only 28.3 percent of its petroleum during the first eight months of 2014, a dramatic plunge in dependency from the 57 percent that was imported in 2008. Those figures come from the U.S. Energy Information Administration’s “Monthly Energy Review” for Sept. 25, 2014, in table 3.3a, “Petroleum Trade.”

War Deaths

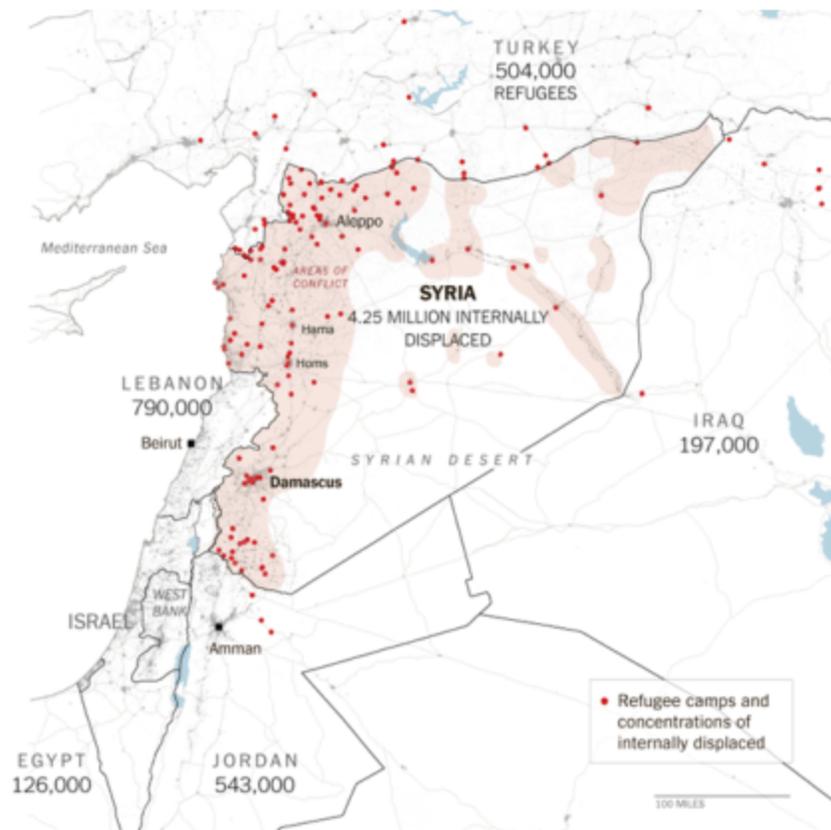
Since our last update, the U.S. has signed an agreement with Afghanistan that will allow up to 10,000 U.S. troops to remain there past the end of this year. The president also has authorized U.S. air strikes in Syria, and sent hundreds of additional military “advisers” to Iraq. Meanwhile, U.S. military deaths continue to mount. The total who have died in the Afghan conflict since 2008 has now reached 1,718, according to iCasualties.org. But so far there have been no more deaths in Iraq since our last update. The total who have died in that conflict since the end of 2008 remains at 264.

— by Brooks Jackson

An International Disgrace – Syrian Refugee Crisis



The Syrian conflict began in March 2011 with a series of peaceful protests and has since resulted in the death of more than 170,000 people and uprooted an additional 9 million. The latest figures from the [redacted] High Commissioner for Refugees, or UNHCR, show that approximately 2.9 million refugees currently reside in the neighboring countries of Lebanon, Turkey, Jordan, Iraq, and Egypt. An additional 6.5 million remain internally displaced. These numbers continue to grow at a rate of around 100,000 people per month. Syria’s neighboring countries are reaching their limits. They may no longer be able to accommodate the flow of refugees, having already placed themselves at risk for political violence and economic decline. The Syrian refugee crisis has exploded from about 270,000 people a year ago to today’s tally of more than two million who have fled the country. The pace of the diaspora has been characterized by the United Nations as the worst since the Rwandan genocide in 1994. There is an urgent need for international assistance—not only for the refugees escaping violence but also for the host countries protecting them.



An international refugee crisis

While the proliferation of Islamic State of Iraq and al-Sham, or ISIS, and other ramifications from the Syrian conflict—including increased sectarian violence and radicalism—have disrupted stability in the region, it is the refugee crisis that has perhaps the most achievable solution. But it will require the international community to contribute money to the cause so that much of the economic and political strife can be mitigated.

Syria's neighbors have almost single-handedly taken on the burden of caring for its refugees. But this is an international problem. Wealthy, able nations such as the oil-rich Persian Gulf states need to provide their fair share of assistance. These states—particularly the United Arab Emirates, Saudi Arabia, and Qatar—have continuously failed to deliver on their financial pledges. According to The Independent, Qatar has spent billions of dollars preparing to host the 2022 World Cup but has contributed only \$2.7 million of its \$100 million pledge to help Syrian refugees.

The refugee crisis has caused severe overcrowding in hospitals and schools, increased unemployment and poverty levels, weakened infrastructure, and social and political instability. Syria's neighboring countries have experienced an over-exhaustion of their social and health services, and water, sanitation, and energy shortages are affecting all areas of life. Unsurprisingly, resentment and discrimination toward Syrian refugees is rapidly increasing.

The refugee crisis has taken a particularly heavy toll on Lebanon's delicate political balance and economy. Lebanon is particularly ill suited to absorb the 1 million refugees that currently reside within its small territory, as it was already experiencing high levels of poverty and strong sectarian tensions before the Syrian conflict.

It's estimated that the crisis' total cost on Lebanon will reach \$7.5 billion by year's end; this is far greater than the amount of humanitarian aid currently being provided. Lebanon's labor force is oversaturated due to the population increase, which has doubled unemployment and reduced wages. Regional economic decline is making the situation worse, as foreign companies pull their investments from Lebanon, fearing market insecurity as a result of the conflict. The country is losing foreign capital when it needs it most, and the growing flow of refugees will continue to compound the problem.

Earlier this year, Lebanon's ambassador to the United States, H.E. Antoine Chedid, spoke at the Brookings Institution about the crisis' impact on his country. Chedid said he was deeply concerned that the conflict would unravel Lebanon socially, politically, and economically, creating a "conducive environment for terrorism and terrorist organization."

Refugees in Jordan

Jordan has also been feeling the economic and political pressure of hosting more than 600,000 Syrian refugees. Since the start of the conflict, Jordan has maintained an open border policy with Syria and has provided refugees generous access to its public services. This has placed severe stress on its weak economy—one of the smallest in the world—worsening the country's existing 30 percent unemployment rate.

Refugees have moved to areas in Jordan where existing poverty and unemployment rates are high, primarily in the poorer areas of Amman, Irbid, and Mafraq. Medical facilities are dangerously low on supplies and classroom space is limited; a significant portion of the Syrian population is unable to receive schooling. Compounding the problem are the demographics of the arriving refugees: Nearly half of them are children, one-third are women, and the rest are mostly old, ill men. In addition to increased unemployment and poverty among Jordanians—now forced to fight the refugees for jobs—the country has experienced serious water and energy shortages.

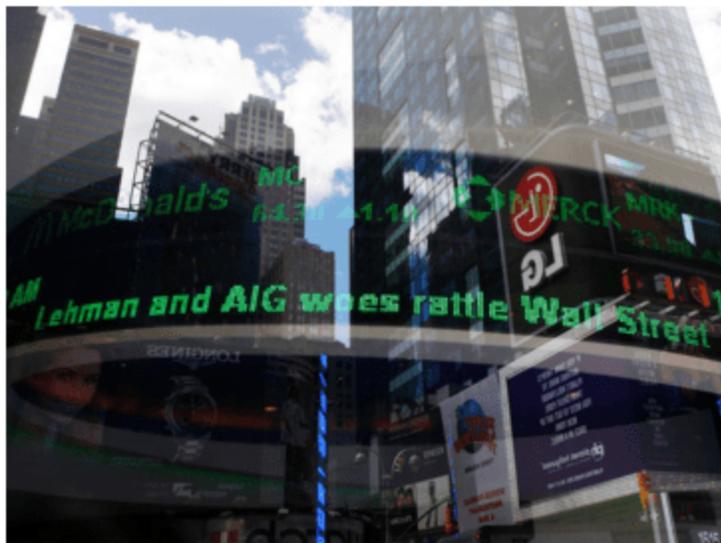
Conclusion

The Syrian refugee crisis is now an international problem, therefore the international community has a vested interest in a stable Middle East. The potential for political insecurity and conflict became very real with the onset of the Syrian crisis, and a united effort to offset it is needed now more than ever. The UNHCR stated that the enormous economic and social costs brought on by the crisis “cannot be addressed by conventional emergency relief measures.” The international community needs to invest in the long-term development of refugee host countries.

One way to encourage long-term development within these countries is to provide incentives for foreign private investments. Increased investments would produce jobs, reduce competition in the labor market, and improve salaries. Investing in infrastructure, health, and education would strengthen structural stability and reduce resource strain. Instability and insecurity within these regions would then decrease, further bolstering consumer confidence and economic activity.

Syria’s neighbors opened their borders to refugees expecting that the conflict would soon end and that the massive population increases would be temporary. However, after more than three years of violence, Syria’s civil war shows no signs of abating. Global assistance must be directed toward bolstering the host countries’ economies and infrastructures in addition to providing aid for displaced refugees. Only then can the international community enable the Middle East to independently cope with the crisis. And since it seems that there is no shortage of money to buy guns and bombs, shouldn’t there be an equal emphasis on addressing the needs to Syria’s millions of destitute refugees.

Six Years Later, We’re Still Litigating the Bailouts. Here’s What We Know.



The electronic ticker at the Bank of America Branch in New York carried grim tidings about A.I.G. and Lehman Brothers on September 15, 2008

When Wall Street imploded in the fall of 2008, a few things were apparent at the time: that the economic consequences would be dire; that the financial industry was in need of major reform; that the impact of the crisis would be wide-ranging.

But here’s what was not at all apparent, or at least not to me as a reporter covering it all: that six years later, we would still be litigating, metaphorically and literally, who was at fault and what ought to be done to create a stronger financial system.

Were the policy makers who led the fight against the crisis — principally the Federal Reserve chairman Ben Bernanke, Treasury Secretary Hank Paulson and the New York Fed chief, Timothy Geithner — heroes who rescued the global economy through creativity and bravado? Were they stooges of Wall Street who funneled hundreds of billions of taxpayer dollars to the financial industry? Did they wield power with a vindictive, arbitrary approach that left them picking winners and losers? Should the policy makers have been stingier? More generous? More consistent?

With the economy still not fully recovered from the recession brought on by that crisis, those arguments can seem as raw and relevant today as they were in 2008.

This week, A.I.G. shareholders went to court to argue that the Federal Reserve's bailout of the company was an illegal taking of private property; the three chief engineers of the bailout are to testify next week.

Meanwhile, my colleagues James B. Stewart and Peter Eavis reported that, contrary to the longstanding contention of the officials involved, the Lehman Brothers bankruptcy, which set off the most intense phase of the crisis, might not have been inevitable. Some analysts at the New York Fed, they wrote, concluded that fateful weekend in September 2008 that Lehman might have been solvent and a plausible candidate for a bailout.

And in a less prominent story, a court tossed out claims by shareholders of Fannie Mae and Freddie Mac, the two housing finance firms taken over by the government a week before the Lehman bankruptcy. Investors in the companies said the government should not be able to hoard their now-huge profits.

The events of the fall of 2008 and the factors that led to them have been rehashed in numerous books and scrutinized by the Financial Crisis Inquiry Commission. But after all these years, America remains deeply conflicted about what our government did on our behalf.

How should the new legal proceedings and press reports shape our perception of this crucial time? Here are some key questions, and my best guesses at the answers based on my years of reporting and my reading of a range of journalistic accounts, memoirs of those involved, and internal documents released through litigation.

Could the government have saved Lehman Brothers? Mr. Geithner and the others involved have long claimed they had no legal tools to rescue Lehman Brothers and prevent its bankruptcy filing because the company was insolvent (with financial obligations greater than its assets).

The provision of the Federal Reserve Act that the Fed used to bail out Bear Stearns and A.I.G. allowed it to make loans against good collateral, not to give money to a financial institution willy-nilly. And indeed some later analysis, including one by William R. Cline and Joseph E. Gagnon, has tended to confirm that Lehman was insolvent, not just temporarily short of cash.

Does the latest reporting by my colleagues change that view? It does. Inside the New York Fed there were teams who concluded that Lehman was narrowly solvent, and thus potentially eligible for a bailout. (Interestingly, Mr. Geithner pretty much acknowledged the accuracy of the recent Times report in his memoir, writing, "Even some of my former colleagues at the Fed and Treasury still think we could have rescued Lehman.")

Here's an attempt to reconcile these seemingly contradictory versions:

By the weekend of Sept. 13, 2008, there was bailout fatigue. Fannie Mae and Freddie Mac had been taken over by the government a week earlier; Bear Stearns was rescued a few months before that. There was a "no more bailouts" consensus in the Bush administration and in both parties in Congress. Going into the weekend when Lehman Brothers failed, Mr. Paulson pre-emptively leaked to the press that there would be no bailout (this was first reported in Andrew Ross Sorkin's book "**Too Big to Fail**") and confirmed in Mr. Paulson's memoir).

The mind-set was "*we have to draw the line somewhere, and that somewhere is here.*" Against that backdrop, one can imagine that Mr. Geithner, once it became clear there was no private sector rescue of Lehman in the offing, turned his attention to containing the damage of a bankruptcy.

It remains true that the key policy makers never had a clear-cut plan for how to rescue Lehman. But they didn't have one because they didn't seek one.

If they had rescued Lehman, would it have mattered? Would the entire course of world economic history have been changed? This is of course unknowable, but there's plenty of reason to think that even if Lehman Brothers had been rescued, sooner or later the crisis was going to spread to a firm too big or too broke to do anything about, particularly in the absence of the bank bailout legislation that didn't pass until early October — and only after the Lehman failure prompted big enough drops in the stock market to get Congress's attention.

In other words, even had Lehman been saved, the crisis would have come to a head with A.I.G. a few days later, or Morgan Stanley a few days after that, or Wachovia or Citigroup. Would one of those results have been better or worse than what actually happened? That's the part that is anybody's guess.

Why did the government bailout A.I.G.? The most controversial action that the Paulson-Geithner-Bernanke triumvirate took that fall was to bail out the insurer A.I.G. The three will be asked to explain their actions on the stand in the A.I.G. shareholders' lawsuit.

It must be a strange feeling for the three, after taking years of abuse from Congress and the public for throwing taxpayer money at the insurance company, to now testify in a trial over whether they should have offered even more generous terms. The officials involved have been open about their anger at the decisions that got A.I.G. in trouble in the first place.

A.I.G., besides being a giant company that insured everything from homeowners' policies to jumbo jets, owed billions to major global banks from its ill-conceived business guaranteeing the value of highly rated securities backed by mortgages.

The Fed bailout of A.I.G. was in no small part about ensuring that those banks would get the money they were owed: \$12 billion each for Deutsche Bank and Société Générale, for example. The obvious question, asked many times now, is why the Fed did not insist that those banks take "haircuts" on what they were owed given A.I.G.'s near-bankruptcy and government bailout. That would certainly seem like the fair course.

But the policy makers' answer is also becoming clear: To demand haircuts from the banks would have defeated the point. The entire goal of the bailout was to avoid a default and the unpredictable ripple effects it would create. Yet to get the banks to agree to haircuts, they would need to threaten the very thing they were looking to avoid — to send one of the world's largest insurance companies into the same kind of disorderly bankruptcy that had already enveloped Lehman Brothers.

Were policy makers arbitrary and random in their decisions? "South Park" once gave a memorable answer, involving the wanderings of a headless chicken. For the public, the decisions on whom to bail out, nationalize or allow to fail surely seemed random. Bear Stearns? Government-assisted bailout. Fannie Mae and Freddie Mac? Government takeover. Lehman Brothers? Bankruptcy. A.I.G.? Bailout.

To the policy makers involved, the decisions seemed methodical and grounded in the unique circumstances of each firm involved and their legal authorities. Is it a bank? Is it solvent? Is it systemically important?

But the policy makers were reluctant to lay out in advance some framework of what institutions would be rescued and which weren't, viewing strategic ambiguity as their friend. They didn't want to pre-commit. That added to the uncertainty of a difficult time, and with hindsight some clearer sense of the rules of the game when the financial system is under stress might make the consequences less severe.

The Great Depression was 80 years ago, and people are still debating the causes and response. Perhaps the 2008 crisis is destined to be the same. To the question we began with — were the financial leaders heroes, benefactors of Wall Street or vindictive decision-makers, the answer that is coming into focus is this: all three.



Yesterday the Supreme Court said that Texas can use its controversial new voter identification law for the November election. A majority of the justices rejected an emergency request from the Justice Department and civil rights groups to prohibit the state from requiring voters to produce certain forms of photo identification in order to cast ballots. The law was struck down by a federal judge last week, but a federal appeals court had put that ruling on hold. The judge found that roughly 600,000 voters, many of them black or Latino, could be turned away at the polls because they lack acceptable identification. Texas' law sets out seven forms of approved ID — a list that includes concealed handgun licenses but not college student IDs, which are accepted in other states with similar measures. Early voting in Texas begins Monday. Only Justices Ruth Bader Ginsburg, Sonia Sotomayor and Elena Kagan dissented, saying they would have left the district court decision in place.

The Supreme Court's order was unsigned, as it typically is in these situations. "The greatest threat to public confidence in elections in this case is the prospect of enforcing a purposefully discriminatory law, one that likely imposes an unconstitutional poll tax and risks denying the right to vote to hundreds of thousands of eligible voters," Ginsburg wrote in dissent. "The greatest threat to public confidence in elections in this case is the prospect of enforcing a purposefully discriminatory law, one that likely imposes an unconstitutional poll tax and risks denying the right to vote to hundreds of thousands of eligible voters," Ginsburg wrote. Ginsburg disputed the Fifth Circuit court of appeals' argument that it was too close to the November election to stop the law. Early voting begins on Monday in Texas. "In any event, there is little risk that the District Court's injunction will in fact disrupt Texas' electoral process," she wrote. "Texas need only reinstate the voter identification procedures it employed for ten years (from 2003 to 2013) and in five federal general elections." Ginsburg argued that the Fifth Circuit was remiss to ignore the findings of a full trial in district court, which found that the law was "enacted with a racially discriminatory purpose and would yield a prohibited discriminatory result."

The 143-page opinion from U.S. District Judge Nelva Gonzales Ramos called the law an "unconstitutional burden on the right to vote" and the equivalent of a poll tax in finding that the Republican-led Texas Legislature purposely discriminated against minority voters in Texas. Texas had urged the Supreme Court to let the state enforce voter ID at the polls in a court filing that took aim at the ruling by Ramos, an appointee of President Barack Obama. Attorney General Greg Abbott, a Republican who's favored in the gubernatorial race, called Ramos' findings "preposterous" and accused the judge of ignoring evidence favorable to the state. The court had intervened in three other disputes in recent weeks over Republican-inspired restrictions on voting access. In Wisconsin, the justices blocked a voter ID law from being used in November. In North Carolina and Ohio, the justices allowed limits on same-day registration, early voting and provisional ballots to take or remain in effect. Ginsburg said the Texas case was different from the clashes in North Carolina and Ohio because a federal judge held a full trial on the Texas election procedures and developed "an extensive record" finding the process discriminated against ballot access.

Texas has enforced its tough voter ID in elections since the Supreme Court in June 2013 effectively eliminated the heart of the Voting Rights Act, which had prevented Texas and eight other states with histories of discrimination from changing election laws without permission. Critics of the Texas measure, though, said the new ID requirement has not been used for an election for Congress and the Senate, or a high-turnout statewide election like the race for governor. Ramos' issued her ruling on October 9. Five days later, the 5th U.S. Circuit Court of Appeals in New Orleans put her decision on hold and cited a 2006 Supreme Court opinion that warned judges not to change the rules too close to Election Day. The challengers in Texas said that the last time the Supreme Court allowed a voting law to be used in a subsequent election after it had been found to be unconstitutional was in 1982. That case from Georgia involved an at-large election system that had been in existence since 1911.

District Court Judge Nelva Gonzalez Ramos struck down the law earlier this month on the grounds that it would serve as a deterrent to a large number of registered voters, most of them black or Hispanic. *"Based on the testimony and numerous statistical analyses provided at trial, this Court finds that approximately 608,470 registered voters in Texas, representing approximately 4.5% of all registered voters, lack qualified SB 14 ID and of these, 534,512 voters do not qualify for a disability exemption,"* Gonzalez Ramos wrote.

Ginsburg echoed these findings in her dissent. *"The potential magnitude of racially discriminatory voter disenfranchisement counseled hesitation before disturbing the District Court's findings and final judgment,"* Ginsburg wrote. *"Senate Bill 14 may prevent more than 600,000 registered Texas voters (about 4.5% of all registered voters) from voting in person for lack of compliant identification. A sharply disproportionate percentage of those voters are African-American or Hispanic."* Texas officials have argued that these numbers are meaningless, on the grounds that all registered voters are able to obtain ID. Ginsburg also took aim at this assertion in her dissent, arguing that the cost of obtaining the required ID constitutes an unconstitutional barrier to voting. *"Even at \$2, the toll is at odds with this Court's precedent,"* she wrote. *"And for some voters, the imposition is not small. A voter whose birth certificate lists her maiden name or misstates her date of birth may be charged \$37 for the amended certificate she needs to obtain a qualifying ID. Texas voters born in other States may be required to pay substantially more than that."* Ginsburg pointedly added that *"racial discrimination in elections in Texas is no mere historical artifact. To the contrary, Texas has been found in violation of the Voting Rights Act in every redistricting cycle from and after 1970."*

You would think in a celebrated democracy that the goal is to try to make it easy as possible for everyone to participate in the electoral process. Obviously in Texas and in a number of other states this isn't true. And shame on you Republicans who seek to deny the vote to people because they don't support your policies. Isn't his what the right to vote is about.... We know that the Republican excuse of voter fraud is a non-existent/false excuse, so that they can suppress votes of likely Democratic supporters. This is subverting the democracy that these same Republicans claim to love. No wonder why so many openly say that President Obama and the Democrats should be more like Vladimir Putin. Obviously again, for them winning is much more important than the way they play the game.

THIS WEEK'S QUOTE

Discussion is always better than Argument. Because Argument is to find who is right while Discussion is about what is right.

BEST VIDEO OF THE WEEK

Jon Stewart Perfectly Sums Up The GOP: Save Americans From ISIS & Ebola, But Not Guns & Heart Disease



Web Link: [REDACTED]

Jon Stewart Perfectly Sums Up The GOP's Hypocrisy: Between ISIS and Ebola, Republican lawmakers are demanding swift action to do whatever it takes to save American lives. But as Jon Stewart pointed out on October 2, 2014 night's *"Daily Show,"* that demand doesn't extend to other major killers of Americans.

In recent years, Republicans have been preventing implementation of Obamacare, blocking attempts at gun control and even fighting efforts to improve the American diet. *"All keep hearing is 'we must do whatever it takes to save American lives' -- unless it's stopping the things that are actually killing Americans,"* Stewart said. Check out the clip above for the full takedown.

GREAT MAGIC TRICKS

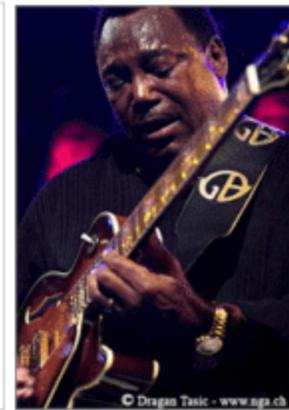
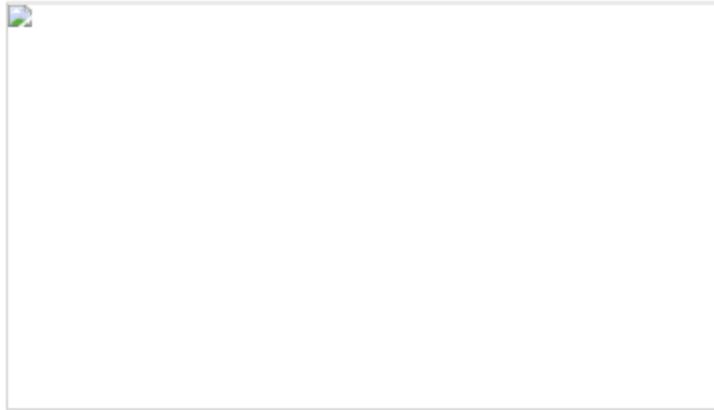
Amazing tricks by Penn and Teller



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

Enjoy.... Enjoy.... Enjoy....

THIS WEEK'S MUSIC



There are legends in the world of music... and then there are icons. Nat King Cole broke barriers and literally changed the face of music. Two decades later **George Benson** did the same by redefining the world of jazz by garnering the first platinum jazz album in 1976. In the universe of masters and mentors, the torch has never been passed as impeccably as from Cole to Benson. With Cole's spellbinding voice and his unforgettable catalog of classic songs in the '50s and '60s, he paved the way for the level of tremendous international crossover success that dynamic ten-time GRAMMY winner Benson earned in the '70s to the present - from jazz to pop, and from instrumental innovator to vocal sensation.

George Benson was born March 22, 1943 and raised in the Hill District in Pittsburgh, Pennsylvania. A child prodigy, at the age of seven, he first played the ukulele in a corner drug store, for which he was paid a few dollars. At the age of eight, he played guitar in an unlicensed nightclub on Friday and Saturday nights, but the police soon closed the club down. At the age of 10, he recorded his first single record, "She Makes Me Mad", with RCA-Victor in New York, under the name "Little Georgie".

He began his professional career at twenty-one, as a jazz guitarist. Benson uses a rest-stroke picking technique similar to that of gypsy jazz players such as Django Reinhardt. A former child prodigy, Benson first came to prominence in the 1960s, playing soul jazz with Jack McDuff and others. He then launched a successful solo career, alternating between jazz, pop, R&B singing, and scat singing. His album *Breezin'* was certified triple-platinum on the Billboard 200 chart in 1976. His concerts were well attended through the 1980s, and he still has a large following. He has is a ten-time Grammy Award-winning American musician and singer-songwriter who received a star on the Hollywood Walk of Fame in 1996.

By the mid- to late 1970s, as he recorded for Warner Bros. Records, a whole new audience began to discover Benson. With the 1976 release *Breezin'*, Benson sang a lead vocal on the track "This Masquerade", which became a huge pop hit and won a Grammy Award for Record of the Year. (He had sung vocals infrequently on albums earlier in his career, notably his rendition of "Here Comes the Sun" on the *Other Side of Abbey Road* album.) The rest of the album is instrumental, including his rendition of the 1975 Jose Feliciano composition "Affirmation". *Breezin'* was a significant album in terms of popular music history – the first jazz release to go platinum.

In 1976, Benson toured with soul singer Minnie Riperton, who had been diagnosed with terminal breast cancer earlier that year. Also in 1976, George Benson appeared as a guitarist and backup vocalist on Stevie Wonder's song "Another Star" from Wonder's album *Songs in the Key of Life*. He also recorded the original version of "The Greatest Love of All" for the 1977 Muhammad Ali bio-pic, *The Greatest*, which was later covered by Whitney Houston as "Greatest Love of All". During this time Benson recorded with the German conductor Claus Ogerman. The live take of "On Broadway", recorded a few months later from the 1978 release *Weekend in L.A.*, also won a Grammy. He has worked with Freddie Hubbard on a number of his albums throughout the 1960s, 1970s and 1980s. He became one of Jehovah's Witnesses in 1979, where he is still active to date.

The Qwest record label (a subsidiary of Warner Bros., run by Quincy Jones) released Benson's breakthrough pop album *Give Me The Night*, produced by Jones. Benson made it into the pop and R&B top ten with the song "Give Me the Night" (written by former Heatwave keyboardist Rod Temperton). More importantly, Quincy Jones encouraged Benson to search his roots for further vocal inspiration, and he re-discovered his love for Nat Cole, Ray Charles and Donny Hathaway in the process, influencing a string of further vocal albums into the 1990s. Despite returning to his jazz and guitar playing most recently, this theme was reflected again much later in Benson's 2000 release *Absolute Benson*, featuring a cover of one of Hathaway's most notable songs, "The Ghetto". Benson accumulated three other platinum LPs and two gold albums.

In 1985, Benson and guitarist Chet Atkins went on the smooth jazz charts with their collaboration "Sunrise", one of two songs from the duo released on Atkins' disc *Stay Tuned*. In 1992, Benson appeared on Jack McDuff's *Colour Me Blue* album, his first appearance on a Concord album. Benson signed with Concord Records in 2005 and toured with Al Jarreau in America, South Africa, Australia and New Zealand to promote their 2006 multiple Grammy-winning album *Givin' It Up*.

To commemorate the long-term relationship between Benson and Ibanez and to celebrate 30 years of collaboration on the GB Signature Models, Ibanez created the GB30TH, a very limited-edition model featuring a gold-foil finish inspired by the traditional Japanese Garahaku art form. In 2009, Benson was recognized by the National Endowment of the Arts as a Jazz Master, the nation's highest honor in jazz. Benson performed at the 49th issue of the Ohrid Summer Festival in Macedonia on July 25, 2009, and his tribute show to Nat King Cole *An Unforgettable Tribute to Nat King Cole* as part of the Istanbul International Jazz Festival in Turkey on July 27. In the fall of 2009, Benson finished recording a new album entitled *Songs and Stories*, with Marcus Miller, producer John Burk, and session musicians David Paich and Steve Lukather. As a part of the promotion for his recent Concord Music Group/Monster Music release *Songs and Stories*, Benson has appeared and/or performed on *The Tavis Smiley Show*, *Jimmy Kimmel Live!* and *Late Night with Jimmy Fallon*.

Benson toured throughout 2010 in North America, Europe and the Pacific Rim, including an appearance at the Singapore Sun Festival. He performed at the Java Jazz Festival March 4–6, 2011. In 2011, Benson released the album *Guitar Man*—revisiting his 1960s/early-1970s guitar-playing roots with a 12-song collection of covers of both jazz and pop standards overseen by producer John Burk. In June 2013, Benson released his fourth album for Concord Records, *Inspiration: A Tribute to Nat King Cole*, which featured Wynton Marsalis, Idina Menzel, Till Brönner, and Judith Hill. In September, he returned to perform at Rock in Rio festival, in Rio de Janeiro, 35 years after his first performance at this festival, which was then the inaugural one. Today, Benson tours regularly around the world to his legends of loyal fans. With this, I invite you to enjoy the music of **Mr. George Benson** who's concert I assisted my dear friend, the late Victor O'Gilvie promote to an adoring overflowing crowd in the bull ring in Marbella, Spain in 2007.

George Benson – *Breezin'* -- <http://youtu.be/5QJTKopL1go>

George Benson – *On Broadway* -- <http://youtu.be/voNjeUUcdSo>

George Benson – *This Masquerade* -- <http://youtu.be/RpEfAV1T5bo>

George Benson – *Affirmation* -- <http://youtu.be/JIkHn3FKBYY>

George Benson – *Never Give Up* -- <http://youtu.be/1-efy12ngwk>

George Benson – *In Your Eyes* -- <http://youtu.be/024dxeqYKgg>

George Benson – *Turn Your Love Around* -- <http://youtu.be/GAbJGz5eTxo>

George Benson & Joe Sample – *The Ghetto* -- <http://youtu.be/BjZcnXuJ3TY>

George Benson & McCoy Tyner Trio – *Stella by Starlight* -- <http://youtu.be/LUwlDafNTTe>

George Benson & Earl Klugh – *Dreamin* -- <http://youtu.be/MRTnenKTJLE>

George Benson & Earl Klugh – *Living Inside Your Love* -- <http://youtu.be/TkYhhs6fuMg>

George Benson – Rock in Rio 2013 – *Give me the Night* -- <http://youtu.be/sNT5XCtEupk>

George Benson – *Take Five* -- <http://youtu.be/Tn27lcAapPI>

George Benson & Al Jarreau – *Summer Breeze* -- <http://youtu.be/E-nrvRoVRKU>

George Benson with Earth, Wind and Fire! -- <http://youtu.be/tf07MYCocZo>

George Benson & Carlos Santana Midnight Special 1976 – *BREEZIN* -- <http://youtu.be/bqBsqJqZuto>

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

Sincerely,

Greg Brown

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Gregory Brown
Chairman & CEO
GlobeCast Partners, LLC

US: [REDACTED]
Tel: [REDACTED]
Fax: [REDACTED]
Skype: gbrown1970
[REDACTED]