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"SMOKED CITIZENS"

HELI SWENSSON

**"Smoked Citizens"**

Cover Design by Heli Swensson

At loose ends one night during the pandemic, Tyler Gibgot picked up a deck of cards. The energetic teenager quickly taught himself a basic trick. His first audience consisted of his surprised parents. "They had to kind of pretend like they were amazed," he laughs.

But it was more than a simple illusion for Gibgot, who has a rare eye condition called aniridia, meaning he was born without irises. He sees the world through a constant haze of light, "like living in an impressionist painting." Flipping through the deck, he realized that "for the first time ever, I can see things that other people can't see," he says.

Enthralled, he sought out old magic books and haunted online forums, trying out his new skills on strangers via his webcam. Often, his audience never realized he couldn't see the cards.

As he improved, Gibgot wanted to know more than just how his sleight of hand worked — he wanted to know why. In 2023, he came across the research of Gustav Kuhn, a magician-turned-psychology-professor at the University of Plymouth in England, and decided to email him out of the blue.

- Lois Parshley

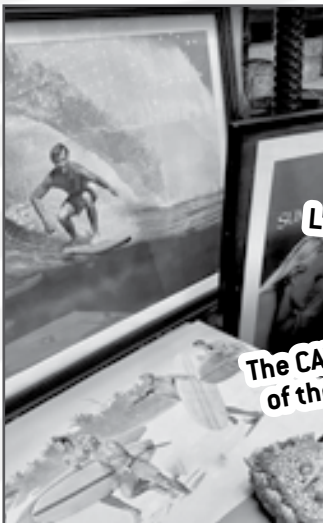
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# THE ART OF DECEPTION

LOIS PARSHLEY

**A**t loose ends one night during the pandemic, Tyler Gibgot picked up a deck of cards. The energetic teenager quickly taught himself a basic trick. His first audience consisted of his surprised parents. “They had to kind of pretend like they were amazed,” he laughs.

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As he improved, Gibgot wanted to know more than just how his sleight of hand worked — he wanted to know why. In 2023, he came across the research of Gustav Kuhn, a magician-turned-psychology-professor at the University of Plymouth in England, and decided to email him out of the blue.

Impressed by the 21-year-old’s determination, Kuhn invited him to use his summer break from the University of Southern California to work with him in Plymouth, where the two set out to study what it’s like to experience magic when you can’t see.

Humans evolved to evaluate their surroundings by prioritizing visual information. It’s how we navigate the world, alerting us to both hazards and attractions. That’s why magicians typically exploit cognitive shortcuts involving our eyes — manipulating cards, mirrors, or hands in plain sight. To find a purely auditory illusion, Kuhn explains, would require magicians to expand the boundaries of their craft.

With Gibgot’s input, Kuhn’s Magic Lab announced a global competition this fall, soliciting tricks that use sound alone, without verbal cues or other sensory elements. After a year of failing to come up with any auditory illusions of his own, Kuhn wasn’t sure there would be any submissions. “I fear it’s going to be very difficult,” he said.

The magic contest gains its challenge from a fragile truth about the human mind: how easily we can be deceived by the senses we trust the most. It’s often challenging to accurately judge our own cognition, and misjudgments can have sweeping real-world consequences. We are not only often wrong about what we think we see — like viral fake videos of election workers tearing up ballots — but also the extent to which we can trust the things we remember, like how our current emotional state recasts our memories of past civil conflicts. Many of our experiences are, in fact, an illusion.

By studying magic, Kuhn hopes to gain insight into the mental shortcuts that influence our beliefs and decisions, revealing vulnerabilities that can be weaponized through misinformation and media.

As new technologies like generative AI and algorithm-

driven platforms make reality harder than ever to parse, “deception is such a huge topic,” Kuhn says. “It’s always been a huge topic throughout history, but it’s particularly important now.”

## “A Wilderness of Mirrors”

The mechanisms of magicians’ misdirection have long been exploited far offstage. In 2009, a historical adviser to the Central Intelligence Agency (CIA) stumbled on a poorly photocopied manual. Reading through the fuzzy pages, he discovered it was one of the only surviving projects of the agency’s notorious MK-ULTRA program, a search for unorthodox Cold War weapons that explored mind control.

The U.S. was late to the counterintelligence game because it was reluctant to centralize its espionage efforts. The Soviets quickly gained a significant

lead in what James Angleton, the chain-smoking poet in charge of the agency’s counterterrorism efforts, later called the “wilderness of mirrors” — a political funhouse where the line between fact and fiction blurred.

So shortly after World War II, the nascent CIA turned to experts of illusion, including the magician John Mulholland. A tall, skinny stork of a man, Mulholland’s 90-minute show specialized in close-up magic, like making a cage of birds disappear mere feet from his audience. He was fond of telling interviewers that “the appeal of magic is mental, not visual.”

The message resonated with the agency, which offered him \$3,000 in 1953 to write up advice for agents in the field. Working from a small apartment filled with old props on the Upper West Side, Mulholland turned from pulling rabbits out of hats to explaining how to

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and media.**

— Lois Parshley



surreptitiously administer acid doses.

He advised spies to take advantage of people's "almost infinite capacity to self-rationalize," leaning on the techniques that persuade audiences who know a person can't survive being cut in half to suspend their disbelief. One such strategy involves managing sight lines, limiting what the audience can actually see while ostensibly operating in "full view."

Mulholland suggested, for example, that agents trying to surreptitiously deliver drugs could use a flaming match rising in one hand to distract from the other dropping a substance into a drink. He also recommended deploying common objects people were accustomed to seeing, like toothpaste tubes, as props to hide powders or pills.

This stage management is what the agency later used to rescue six U.S. diplomats stranded in Iran after the American embassy was overrun in 1979. Tony Mendez, then chief of the CIA's disguise section and a magic aficionado, created a fictional Hollywood company and a sci-fi movie script to smuggle the officials out of the country as pseudo-producers. When the diplomats worried over whether his scheme could possibly work, Mendez performed a trick for them with wine-bottle corks, demonstrating how persuasive his showmanship could be.

"Magicians are rarely lying to their audiences,"



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says Anthony Barnhart, an associate professor of psychological science at Carthage College in Wisconsin. “Instead, they’re setting up conditions that allow the audience to deceive themselves.”

To do so, performers often rely on storytelling to control their audiences’ attention. One popular technique called the “peak-end heuristic” exploits the fact that our memories skew toward moments of peak emotional content, as well as how experiences conclude. Politicians also regularly deploy this kind of reframing. At the end of the campaign trail, for instance, former President Donald Trump repeatedly described Jan. 6 as “a day of love” and its participants as “patriots,” minimizing the rioters’ violence and distancing himself from responsibility.

Magicians will also carefully script a trick’s climax, reshaping details to lead the audience to recall something different from what may have actually occurred. “They’re trying to draw your attention to things they want you to perceive,” Barnhart says.

While Donald Trump claimed to be “all about growth” on the campaign trail this fall, for example, claiming “the most beautiful word in the dictionary is tariff,” his first four years in office did not deliver huge economic gains. In fact, overall job growth, unemployment, national debt, and manufacturing investments have consistently fared better under Democratic presidents.

Patterns of repetition and other kinds of psychological manipulation hinge on deeply rooted cognitive habits. Many are socially influenced: We instinctively follow where someone else is looking, assuming it reveals something of importance. Performers exploit this tendency by looking away from the mechanics of their trick, knowing their audience’s gaze will follow their own. Like democracy, “magic is an inherently social endeavor,” Barnhart says: Its tools can exploit “automatic tendencies that people have that they can’t really shut off.”

These psychological shortcuts are powerful even when audiences are aware they’re being manipulated. Max Hui Bai, director of the Political Belief Lab, an independent research group, found over the course of five experiments that Americans’ beliefs were changed by reading something fake, even when they knew it was made up. The impacts were persistent, lasting for days and creating partisan divides where none existed.

This makes it “easy for someone with ulterior motives to create political polarization,” Bai warned. Russia recently created fake videos showing mail-in ballots for Trump being destroyed, for instance, while the Kremlin paid a Tennessee media company \$10 million to hire popular right-wing influencers.

“I see a lot of parallels between politics and misdirection,” Kuhn says, “but it’s grim because it’s very hard to know what you can actually do about it.”

In 2022, he ran an experiment in which a magician demonstrated false paranormal abilities, using trick dice to demonstrate mind reading and staging “volunteers” to pretend to communicate with the

dead. For half of the participants, Kuhn explained the experience was a trick, while the other half were told it was a genuine spiritualist demonstration. Surprisingly, the context had no impact on people’s interpretation; viewers maintained their original attitudes toward the occult.

“Even if people know that what they are hearing and seeing is false, they still believe it,” Kuhn says.

### “The Illusion of Control”

For those with differences or outside systems of power, the lesson that perception can distort what we think we know can hit early. Gibgot’s own revelation came at a childhood track and field race. He’d pushed himself through the final lap. “I could feel all this adrenaline rushing through me,” he says. “As far as I could tell, when I threw my chest across the finish line, I had won the race.” Later that night, his dad gently broke the news he’d actually finished second — he just hadn’t been able to see the runner ahead of him.

Gibgot vowed to be so far out front, he’d never again have to worry about what he couldn’t see. He turned his impaired vision into a strength, spurring him “to push harder at things.” But just before heading to the United Kingdom in 2023, he developed a cataract in his left eye, obscuring the sight he had left.

That’s when his doctors told him that during the necessary operation, medical discoveries would also make it possible to implant an artificial iris — potentially improving his vision. He quickly saw the whole ordeal as a blessing in disguise. And though he tried to manage his expectations, he secretly hoped that he would wake to a new view of the world.

The surgery took place after he returned from England. In the sterile calm of the operating room, Gibgot drifted away from perception altogether. The surgeon opened a tiny incision in his eye, and slicing through the clouded lens, the operating team inserted a custom-made silicone prosthesis.

He regained consciousness in searing pain. In the grindingly slow recovery, he couldn’t sleep. He lay in the dark for weeks, miserable. As it became clear that the surgery was not successful, Gibgot struggled to hold onto his characteristic positivity, worrying his friends and family. “I realized I wish I could have sight. I wish all along, my whole life, I could have seen like everybody else,” he says. Deep down, “All I wanted was just to see.”

It would take a little magic to find his way forward. The human brain is wired to seek patterns and reliable outcomes; magical thinking is particularly appealing during difficult times. Laura Krantz, a podcaster and author of *Do You Believe in Magic*, says that when things are uncertain, many look for tools to help them “exert a tiny bit of control over a world that does not feel very hospitable.” Studies demonstrate that people are more likely to turn to things like star charts when they are under stress or after negative life events. Astrology, for example, notably surged in popularity

## STUPID IS AS STUPID DOES

Stupid is a new way of getting dressed, is a new county I have declared open for everyone who can find the time. Let me explain. There are 2 ways of going about your life, stupidly. There is my way, which is having a good time in your stupidity. The kind that allows you to choose the time and the place for being stupid, because let's face it, no matter how many schools we cringe at remembering being a part of, no matter how many big words we can learn to roll on the end of our tongues without flinching, we somehow always find the time and place to do stupid things, because the human race is, frankly, just stupid at times, and there is no way of getting around it. But choosing the time and place for your stupidity, and having fun in being stupid, is another way of being an artist and doing something with grace. I call this the sloppy silly way of being stupid, as opposed to the almighty, oh no not them again, serious stupids. The ones who come at you at your job, or in traffic, or on-line in some place where we all wind up having to wind up on-line. You know, the serious stupid people who think they are God and Goddess, who know it all, who can tell you how important they are, and you look through them when they get in your face, and nothing is home there in their eyes, except their intense and dramatic stupidity. These people have not picked the time or place for their stupidity, because frankly they are stupid 24 hours a day, they never get a vacation from being stupid, and they injure people in their inability to have fun in their being stupid. These are the kind of serious stupids who run countries and governments and cities and make laws and have talk shows both on TV and the radio. These are the serious stupids who run you over with their lack of empathy, because you can only have empathy for your fellow human when you know that stupidity is an all-night love affair, and nobody is immune. But the serious stupid lost ones know how immune they are from anything and will never stop letting you know as they practice their serious unfunny stupidity on us more relaxed slow walking stupids. So all I can say as I stupidly finish reading this stupid poem is, have fun when you do stupid stuff and enjoy your lack of immunity. Good night, good bye, and good luck.

— Scott Wannberg



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under the last Trump administration.

Just because these coping strategies pertain to the impossible doesn't necessarily mean they don't work. Anthropologist Bronisław Malinowski suggests that magical beliefs help reduce tension and endure the unknown. In his book *Experiencing the Impossible*, Kuhn notes that during the 1990-1991 Gulf War, people who lived in areas under direct threat of a missile attack were more likely to demonstrate superstitious behavior. In another example, the frequency of students' pretest magical rituals increased along with the stakes of an exam.

"Superstitious behavior therefore seems to give us the illusion of control," Kuhn explains, "which can reduce anxiety during stressful situations and consequently improve performance."

But the same illusion can be perceived very differently. Since magic depends on the chasm between what we believe and what we perceive, not everyone experiences it the same way. Just as linguistic relativism argues that the way you think about reality is influenced by what language you speak, Kuhn is now collaborating with Nicola Clayton, professor of comparative cognition at the University of Cambridge, to research embodied cognition, or the idea that thoughts and perceptions can be shaped by the way our bodies move. They plan to study deception on cuttlefish, intelligent invertebrates related to octopus and squid.

"We start from the performance and then look at the mechanisms that underpin it to apply them to real-world issues," says Kuhn, who's trained members of the U.K. military and the FBI on deception, particularly in the context of cybersecurity.

Clayton's past work with corvids, a family of birds, including crows, known for their intellect, explored how they perceive and react to magic tricks typically designed to fool humans. She says the results — which indicated the birds were more likely to be fooled by tricks that involved hands behaving like wings — suggest that "the shape of the body we inhabit informs the ways we interpret" the world. That may mean our physical form also influences memory and metacognition, the ability to reflect on one's own thought processes.

Both humans and animals, for instance, rely on prior experiences to interpret ambiguous information. For decades, research has shown that our perception of the world is subject to our expectations. Researcher Florian Zimmermann recently found that financial investors' beliefs about trends are strongly shaped by associations, often leading to overreactions based on past experiences. In other words, our cognitive biases can shape our behavior, creating distortions that have real-world effects, coloring everything from election polling data to economic forecasting.

As Gibgot found, the space between expectation and reality is where we find the capacity for both awe and disappointment. Barnhart, who once performed magic under the stage name "Amazing Anthony," says the

real magic is that these kinds of questions can "help us understand what it is to be human."

### "The Hand You're Dealt"

As Americans argued over whether polls could be trusted and both parties spewed political ads trying to shape the cultural narrative, Kuhn received the magic contest's first submission. Soon, people from six different countries had sent in tricks, created by those not old enough to remember the United States' obsession over hanging chads and others born just as World War II was ending.

One was Ed Brims, a London-based software engineer and amateur magician. As a former software engineer on Google's smart device team, he'd wondered if the company's audio devices might be able to play tricks — so when he saw the contest on Facebook, he thought he'd give it a try.

He blindfolded his young son Felix and sat him in a chair in his living room. In a wobbling home video, Brims explained that he would ping a spoon off a bottle and asked his son to listen carefully and point toward his location, "exactly like the sonar pings of a submarine."

Felix cheekily grinned. "That is enough of being honest," Brims declaimed, slipping into a ringmaster's prattling flair, "because ladies and gentlemen, tonight, for one night only, I will be demonstrating the world's first-ever teleportation device!"

As Brims circled the room, tapping on the bottle, his son tracked his progress. The brain is good at distinguishing which side of the body a sound is coming from. But when a noise originates from directly in front or behind us, those subtle differences are masked, creating a zone of auditory ambiguity known as the "cone of confusion." This results in an illusion that the sound is coming from one location, when the source is actually somewhere else. So when Brims slipped from behind his son's chair to directly in front of him, Felix never realized he'd shifted his location. "Phoompp, and I'm over here!" His son pulled up his blindfold, amazed.

Felix, of course, didn't actually think his dad had teleported. Kuhn explains that an illusion only works if people both believe and disbelieve it, experiencing something they know to be impossible. That tug-of-war of expectation happens on a neural level: When Kuhn and a colleague scanned the brains of people watching tricks, they found two areas became active: One part of the cortex that monitors conflict and another that tries to resolve it. "Magic is all about conflict," he says.

Sometimes, that makes room for growth. Gibgot had thought he was prepared for his surgery; after all, he says, his sight couldn't get any worse. But in its aftermath, he was haunted by other versions of himself, taunting "what-if's and 'I can't's."

In the darkness, "I had nothing but my thoughts and a deck of cards in my hand," he says. Shuffling through his well-worn tricks, he decided to surrender to the uncertainty, letting it become a kind of clarity.

It was a turning point. As he got back on his feet

this fall, he says, “I’m enduring. I’m allowing myself to feel what it means to be vulnerable, to feel what it means to be open.” It’s something magic has shown him how to do.

“Our adversities shape us — not define us, but help shape us,” he says. There was nothing to do but accept the pain and let it pass, bit by bit. As with cards, Gibgot adds, “You can’t control the hand you’re dealt, only how you use it.”

### The Cone of Confusion

The morning of the election, it was sunny and calm in Los Angeles as Gibgot signed onto his laptop’s Zoom window to discuss a different set of results. As one of the magic competition’s judges, he’d been torn on how to rank the submissions. None of the tricks fully abided by the rules; they all used some form of language. But the judges, all experienced magicians, were thrilled. “There were some very interesting nuances in the way that people tried to use the general principle,” said Vebjørn Ekroll, a judge and professor at the University of Bergen in Norway. The process itself raised valuable questions about how we identify objects, Kuhn says, and he plans to hold future contests in the hopes of stimulating other nonvisual discoveries.

In Las Vegas last week, as Democrats reckoned with the swing state’s shift to the right, Kuhn announced the magic contest’s winners: Brims and two others who relied on the cone of confusion would share the award.

Brims and his son Felix were delighted. In his current job at the financial and media company Bloomberg, Brims is interested in experimenting with making charts and graphs more accessible for people who can’t see the screen, trying out converting numbers into musical clefs. “The musical charts actually have quite a lot in common with the auditory magic,” he says.

Like political progress, the pursuit of knowledge rarely travels in a straight line; far more often, it’s a messy journey of trial and error. As the country gears up for another four years with President-elect Donald Trump on center stage, some new tricks may be exactly what’s needed.

“Some performers think the magic is about them,” says Barnhart, the magician turned professor, while others “think that magic should be about the audience,” making spectators the “heroes of their own stories.” That kind of participation relies on moments of genuine connection.

For Gibgot, the thrill of performing comes from the relationships it creates — the way people’s defenses soften, everyday pretenses slipping away, and in their place, the seeds of childlike awe. “The magic is the interaction,” he says. Deception without wonder, after all, is just lying.

Lois Parshley writes for *The Lever* and other publications.



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# CLEANING UP THE DEMOCRATIC PARTY

SUNJEEV BERY

**T**he leadership of the Democratic Party deserves significant blame for the return of Donald Trump to the White House. While there were multiple factors at play, it must be acknowledged that Joe Biden, Kamala Harris, and their enablers engaged in vast levels of political malpractice despite countless warnings from many key voices and constituencies.

Multiple governments worldwide, regardless of ideology, have suffered at the polls this year, suggesting that Harris faced an uphill battle no matter what. But that fight was made even more difficult by the simple reality that Biden and Harris spent a solid year alienating core constituencies of the Democratic Party, supporting Israel's genocide in Gaza, and failing to assign clear blame for the individuals and interest groups responsible for the economic woes of the working class.

If we want a Democratic Party that can produce different outcomes, we will need to hold the current party accountable for its failures. That means matching our demands for change with the force and pressure of real accountability. The Democratic leadership must itself be targeted with campaigns that highlight the principles of electoral success while punishing those responsible for the party's continued defeats. Here's how I think we can win.

## Clean Up the Party Now

Democrats are in disarray, with many different voices and communities picking through the wreckage of 2024 to decide what can be learned and what should be done next. This is the time to name our adversaries and assert our demands. If we want to build a Democratic Party that has any shot of winning elections and advancing the human condition, we must model the very posture of aggressive accountability that we want future Democratic presidential candidates to adopt.

There are plenty of potential targets for accountability. We can directly challenge the culture of the Democratic Party right now by turning the looming internal elections for a new Democratic National

Committee chair into a public battle for our core values. Leaning into 2026, the elections for the House and Senate can be leveraged to call out Democratic incumbents who continue to serve as vehicles for corporate interests. Pro-Israel hawks like Rep. Ritchie Torres should be directly challenged in both the 2026 primaries and general election.

Looking to 2028, leading Democratic contenders for the presidential race should be held accountable now for their failings. One such example is California Gov. Gavin Newsom. When Uber launched its successful war against California state-mandated benefits for drivers, Newsom stayed neutral. He should be called out for this silence. Another important target is Pennsylvania Gov. Josh Shapiro, who is also being talked up as a presidential contender. Shapiro's record of support for Israeli apartheid and genocide is well documented, and a grassroots campaign to oppose him as president should begin now.

Even Biden's eventual groundbreaking ceremony for his future presidential library should be made into a target for principled criticisms and protests. Biden destroyed the Democrats' prospects in 2024 by supporting Israel's genocide in Gaza and arrogantly refusing to drop out of the presidential race until it was too late to hold a real primary. By making an example out of Biden himself, we can "punch up" into the highest levels of the party and build our power to hold the party accountable.

## Name the Enemy: Corporate Elites

When it comes to the fundamental unfairness of the U.S. economy, Democrats often speak in soft surrogate terms: cutting taxes on the middle class, forgiving student loans, increasing funding for college, etc. But Democrats' core silence on corporate greed has allowed Trump to step into the

vacuum with a very different explanation of who is to blame. Trump's false explanations often focus on racial resentments, culture conflict, or issues related to gender and sexuality. But blaming undocumented immigrants, DEI, "critical race theory," or transgender equality will not address the fundamental unfairness of an economy in which workers are squeezed under the diktat of economic elites.

The American working class has long been undermined by those who represent the interests of concentrated wealth. America's corporate elites block unions, outsource U.S. jobs, cut benefits, and squeeze as

**The Democratic leadership must itself be targeted with campaigns that highlight the principles of electoral success while punishing those responsible for the party's continued defeats.**

— Sunjeev Bery





# ABOUT BEYOND BAROQUE

Beyond Baroque Literary Arts Center is one of the nation's most successful and influential grassroots incubators of literary art. Founded in 1968, and housed in the original Venice City Hall building in Venice, California, it is a nonprofit public space dedicated to cultivating new writing and expanding the public's knowledge of poetry, fiction, literature, and art through cultural events and community interaction. The Center offers a diverse variety of liter-ary and arts programming, including readings, workshops, art exhibits, and education. The Center also houses a bookstore with the largest collection of new poetry books on the west side of Los Angeles; the Mike Kelley Gallery, which specializes in text and language-focused visual art; and a 50,000 vol-ume archive of small press and limited-edition publications that chronicles the history of poetry movements in Los Angeles and beyond.

Few literary spaces have done more to cultivate innovative art from cultural outsiders, or to shape emerging artistic movements. Across five decades Be-yond Baroque has nurtured the Venice Beats, cradled the Los Angeles punk scene, and provided crucial support to a series of seminal experimental writ-ers and artists that include Dennis Cooper, Wanda Coleman, Mike Kelley, and Will Alexander.

It's legendary free workshops have profoundly shaped Los Angeles literature by helping to launch a number of influential careers, including those of Kate Braverman, Tom Waits, Leland Hickman, Bob Flanagan, Eloise Klein Healy, David Trinidad, Jim Krusoe, Exene Cervenkova, Amy Gerstler, Paul Vange-listi, Michael Ondaatje, Harry Northup, Brendan Constantine, Jenny Factor, and Sarah Maclay.

It's reading and performance series have exposed L.A. audiences to some of the world's most notable writers and artists, often at early stages in their ca-reers, including Allen Ginsberg, Amiri Baraka, Raymond Carver, X, Patti Smith, Viggo Mortensen, Paul Auster, Chris Kraus, Eileen Myles, Luis J. Ro-driguez, Dana Gioia, Hector Tobar, David St. John, Robin Coste Lewis, and Maggie Nelson.

Today the Center continues to provide a vital cultural forum through it's free workshops, reading series, youth programming, and artistic gatherings.

## **Beyond Baroque's Mission**

Beyond Baroque's mission is to encourage the writing, reading, publication, dissemination, and preservation of contemporary literature through program-ming, education, archiving, and services in literature and the arts.

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much profit as they can out of America's workers. But Democratic presidential candidates rarely run campaigns that bluntly name and shame these elites for the damage that they do to working-class lives. The simple reason why is that many state- and national-level Democrats depend on these same financial elites for the cash that fuels politicians' expensive campaigns.

As president, Biden brought into his administration a range of people and policies from the Bernie Sanders and Elizabeth Warren wing of the party, which resulted in policies and actions that have been pro-union, anti-inflation, and anti-monopoly. But unlike Sanders and Warren, Biden has done a very poor job of using his bully pulpit to bluntly name and blame the individuals and interest groups who are often most responsible for working-class woes. Biden had some of the right policies, but for reasons that likely included age-related fatigue and ideological predisposition, he got the politics wrong.

When Democrats create a "blame vacuum" for why working-class voters are suffering, other political opportunists are more than happy to step in. Thanks to the seduction of Trump, the white working class had already largely abandoned the Democratic Party. Now nonwhite working-class voters are starting to do the same. To reverse these trends, Democrats must start assigning blame accurately for the high prices, long workdays, and stagnant wages that harm so many workers in our country.

### Kick Out the Sellouts

Not only is the senior leadership of the Democratic Party unwilling to accurately name the enemy, but in many cases, the Democratic Party is actually run and advised by the same corporate elites who benefit from the exploitation of the American working class. The current chair of the DNC is Jaime Harrison, a former lobbyist for Walmart, Bank of America, Lockheed Martin, the coal industry, and many other corporate interests.

Another toxic example of the pervasive corporate control of the Democratic Party is Tony West, the brother-in-law of Kamala Harris. In 2024, West took a leave of absence from his role as senior vice president and chief legal officer for Uber to advise Harris on her presidential campaign. During West's time at Uber, the company waged an all-out war against working-class interests by using a California ballot proposition to successfully gut state-mandated benefits for overworked and underpaid Uber drivers. And before West came to Uber, he served as general counsel at PepsiCo, a company that has profited heavily from price inflation.

It has been widely reported that West advised Harris to embrace wealthy corporate elites instead of blaming them for America's economic woes. This disastrous advice led Harris to cater to high-net-worth interests and muddle her message. This may have helped Harris attract the \$1.6 billion in contributions that backed her campaign, but her lack of a clear message on the

economy left her with millions fewer votes than Biden received in 2020. She failed to energize the Democratic Party base, including working-class voters, and she lost her campaign.

### Say Goodbye to Bill, Hillary, and Barack

Bill Clinton, Hillary Clinton, and Barack Obama all have a long history of undermining progressive and populist movements in the Democratic Party. All three should be greeted by Democrats with the same deep skepticism that Trump supporters have shown George W. Bush and Dick Cheney. Instead, they are still showered with deference and reverence by many.

In different ways, all three have aligned with the very corporate and financial elites who should be named as our political enemies. Bill Clinton brought us NAFTA, the job-destroying free-trade agreement that was opposed by labor unions. Hillary Clinton served on the board of Walmart and voted for Bush's disastrous Iraq War. Obama avoided naming and shaming the Wall Street elites most responsible for the recession that brought him into power. And while in power, Obama bailed out financial institutions instead of focusing on working people.

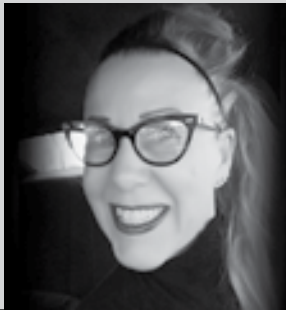
Once out of office, these three senior Democratic Party voices have continued to undermine the possibility of a successful Democratic Party that can mobilize its base and appeal to the working class. In 2020, Obama intervened behind the scenes to block Sanders's campaign for president and put the aging, arrogant, and politically inept Biden in the Oval Office, an intervention that essentially set the stage for Trump's return to power. Obama also wrote the script for bragging about America's increased oil and gas production, a posture that both Biden and Harris would later adopt as they, too, alienated climate voters. And this year, the Clintons and Obama all gaslit the Democratic voters most concerned about Biden's support for Israel's genocide of Palestinians in Gaza. Hillary Clinton heaped scorn upon Gaza activists, Bill Clinton personally justified Israel's slaughter, and Obama tried to defend Biden by implying that Trump's Muslim ban would be worse.

Ultimately, the former leaders of the Democratic Party are given far too much credit for their political successes. It is worth remembering that every Democrat who has been successfully elected president in the last 50 years came into office with the benefit of a massive



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disaster that undermined the Republican incumbent. Bill Clinton defeated George H.W. Bush in 1992 thanks to a recession. Obama defeated the successor to George W. Bush, John McCain, thanks to another recession. And Biden defeated Trump with the help of the 2020 global pandemic. Even Jimmy Carter defeated Gerald Ford in 1976 in the aftermath of the Vietnam War, Watergate, and Ford's unpopular pardon of Richard Nixon.

### Expel the Pro-Israel Lobby

As Israel accelerates its ethnic cleansing and genocide of Palestinians in the West Bank and Gaza, Democratic Party support for Israel's military will continue to splinter and break apart the Democratic base. It will take time to more deeply investigate the question of why as many as 10 or 11 million of Biden's 2020 voters didn't show up to support Kamala Harris in 2024. But it is likely that some percentage of those voters were deeply anguished by Biden and Harris's full-fledged support for U.S. military funding for Israel. Despite the misrepresentation of mainstream media, this anguish is not limited to Arab and Muslim voters, nor is it limited to voters in Michigan.

The American Israel Public Affairs Committee and other pro-Israel campaign and advocacy organizations all care little about the prospects of the Democratic Party. They are single-issue organizations that are happy to reward or defeat any elected official who stands with or against them. By keeping a home for single-issue pro-Israel networks in the Democratic Party, the party hollows itself out by allowing those same networks to push out prominent progressive and populist legislators, along with the voters who back them.

One ugly result of this is the emergence of an extraordinarily hollow form of representational politics. While anti-worker Black voices like Harrison and West take on informal and formal leadership roles in the party, populist and progressive Black members of Congress like Cori Bush and Jamaal Bowman are targeted for defeat by the very pro-Israel networks who back Biden and Harris. Even the supposedly "pro-Israel, pro-peace" J-Street contributed to Bowman's defeat.

### Embrace the Permanent Battle

Until Citizens United is overturned and public financing is embraced, the Democratic Party will face a perpetual tension between populist aspirations and the interests of corporate wealth. And even if major reforms were somehow implemented, they would pose such a threat to the interests of concentrated wealth that there would be a well-funded backlash.

This means that advocates for a more effective Democratic Party should embrace a permanent battle for the soul of the party. The Democratic Party needs a permanent watchdog community that is armed with sweeping campaigns for reform in order to combat the party's perpetual slouch toward the interests of concentrated wealth.

Many networks both inside and outside the

Democratic Party are well-poised to help lead calls for reform. Disgruntled Democrats, climate voters, progressives, opponents of Israel's genocide, and even Green Party and Democratic Socialists of America members can all help push the Democratic Party away from its corporate moorings and pro-Israel litmus tests.

### Beyond 2024

Without strong and sustained public pressure, the Democratic Party is likely to remain trapped in its culture of defeat. We shouldn't expect any real changes from the current stewards of a broken political party. If we want a Democratic Party that wins elections and advances the public interest, we will have to start fighting for it. That fight needs to begin now.

Sunjeev Bery writes for the *Intercept*. He can be reached on X.



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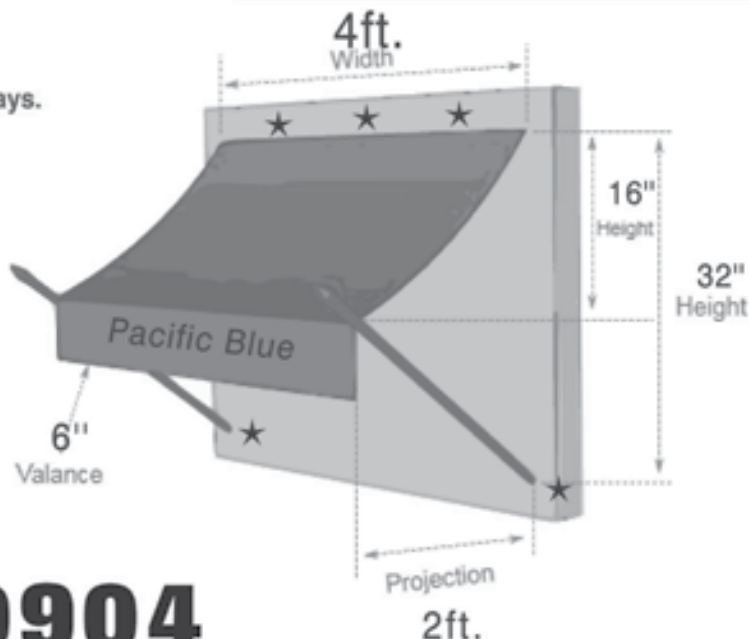
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# WHAT WILL THE DINOS DO NOW?

JOHN O'KANE

In the splurge of reactions to why Harris lost the election, her failure to distance herself from Biden was surely one of the most significant. She responded famously in one interview when questioned about what she would do different from her boss on the issues, that she couldn't think of anything. As a result, she bore the brunt of Biden's negative approval ratings, some of the worst in history.

The Biden administration's exclusion of low-income and working-class voices continued through her speeches by their absence.

Building the middle class was her constant refrain in pushing an "opportunity society," a state she only defined through clichés and platitudes. And toward the end it seemed she was more interested in getting a bounce from Beyoncé and a prayer from Oprah instead of stopping the bleeding, according to polls, from low-income Blacks and Latinos who were abandoning the party. Recruiting Obama to divert attention away from this dilemma, telling young Black males they were sexist for doing this, was a loser message, one blind to the disastrous consequences for the low-income population in the Biden-Harris economy.

Did they really believe these spectacles could reverse the damage? Did they really believe a host of educated elites could keep these victims in the fold with the persistent rhetoric about the threat of Trump to democracy while practicing a flawed form of it?

Democracy was hardly served by the Democrats' decision to nominate Harris instead of pushing for an open primary and convention, as even Nancy Pelosi has acknowledged. It's interesting that several exit polls revealed that the threat to democracy, one of the Democrats' principal issues, was one of the main reasons why people voted the way they did. But many in these locations claimed the threat was coming from the Democrats. Many more, of course, placed the threat with the Republicans.

Biden's remark, responding to the embarrassing,

tasteless remarks about Puerto Ricans at the Madison Square Garden event, that Trump's supporters were "garbage," predictably backfired. It further enraged the rural, red state, low-income legions—not exclusively MAGA. This is hardly surprising since they had announced some months ago that they would not be targeting the working class for this election. What is surprising is that since the onset of the Biden administration in the aftermath of the 2020 spike in woke consciousness, the Democrats vowed to represent the marginalized and especially racial and ethnic minorities. Apparently, the working class is not included in this group.

The Democratic Party has gradually shifted its focus away from the working class since the mid-1970s, according to Walter Benn Michaels, among many others. We witnessed this in the last two national elections, 2020 and 2022, where Trump and the Republicans gained

voters from the working class—more broadly, those making under \$50,000 per year—relative to the Democrats. And recent polls show that significant numbers of working-class Blacks, Asians, and Hispanics migrated away from the Democratic Party, becoming independents, embracing the Republicans, or simply dropping out.

These migrants haven't necessarily joined MAGA. The Republican Party is not synonymous with MAGA. The estimate by the Monmouth poll is that one-third of the party are traditional Republicans. And just how many of the MAGA two-thirds are from the working class is open to debate. Steve Bannon contends the number is significant. The Republican Party is split, he claims, between the elite, corporate, financial globalists and workers, both groups finding a home in MAGA. In a recent book, however, the

authors dispute the large presence of workers, claiming that MAGA is mainly composed of small and medium-sized business owners. Data does show, nonetheless, that just over fifty percent of MAGA members earn less than \$50,000 per year. Whether workers or business owners, the 2008 financial crisis impoverished many who flipped their affiliation.

It's revealing that these recent migrants—the bulk of which are racial and ethnic minorities—lack college degrees. MAGA is by no means an exclusively rural formation. A significant number reside in urban areas. But the deficits of rural-red America with respect to economic productivity, and especially education, are

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relevant here as the Democrats cater more and more to the educated elite and the Republicans—who already do their share of catering to the elite!—the lesser-educated rural masses. This split was strikingly evident from the election results and exit polls. The Democrats left a void for the Republicans.

Biden's policies over the past three years, celebrated as liberal successes, help explain this turn. He weighed in with support for the UAW—the high end of the labor movement—during the strike, but his support for non-unionized labor—the overwhelming number of workers yet to gain representation—has been weak. The slate of legislation passed by the Democrats in the past three years, hailed by many progressives as benefiting the working class, had yet to appreciably filter down its alleged fruits. Hence the continued gap between the administration's badgering about a great economy and what most people knew from their bank accounts. It took the pandemic and the inflation crisis that ensued to embolden workers and foment the strike activity that produced significant wage gains for certain sectors of the work force.

But credit card debt has been soaring, and savings accounts have been depleted in efforts to survive greedflation (Biden cared for the worker but wouldn't pressure CEOs to stop raising prices!). According to William Barber of the Poor People's Campaign, sixty percent of working Americans now live paycheck to paycheck.

The diminishing of the working class's already low-level of capital resources from these cost-of-living pressures wiped out wage gains for many. Affordable access to housing, and especially home ownership, could've helped restore some of these resources, but the Biden administration was deficient here as well. In fact, foreclosures increased, especially for seniors on fixed incomes, mainly due to the skyrocketing interest rates that were artificially pumped up by greedflation. Corporations extracted more wealth for their shareholders through price increases, giving the Fed the opportunity to raise the rates which resulted in more extraction of wealth from those struggling to make a living. Those at the bottom of the income ladder were unable to pass on high prices or the effects of increased interest rates. And the Biden administration made no effort to modify or reverse Dodd-Frank, the 2012 legislation that made it more difficult for the working and middle classes to purchase and refinance homes.

The inequality gap widened during the Biden term. And we slipped to 43rd internationally in how long we live, thanks to our deficient health care system which has taken its toll on the working class, especially the non-unionized segment whose jobs often lack benefits. Discussions about how to correct this system were virtually absent during his term, and they were non-existent during Harris's campaign.

This has indeed been a crisis, given the Democratic Party's historical connection to workers and the lower classes.

One reason why the Biden Democratic Party abandoned workers is its belief that they're reactionary with respect to cultural issues, those that now saturate the mediascape and its agenda. More pointedly, it believes they—the whites almost exclusively, that is—are racists. The rhetoric of material improvement for all has continued, but cultural liberalism and diversity drives the Democratic Party. These issues sync with the interests of the elite—its ever-increasing constituency—that are relatively privileged economically. This support helps the party avoid addressing issues of economic diversity, the priority for the “garbage” culture who've yet to access the system's spoils.

Many claim these allegations have put workers, especially white ones, on the defensive. They've tended to resent Affirmative Action policies since their skin color disqualifies them from assistance (a casualty of the fact that Affirmative Action is not drawn more broadly to include issues of class), and for many their economic conditions have remained stagnant from generation to generation. More broadly, they view the Biden Administration's anti-racist policies as overly rigid, especially in their dependence on identity politics, seeing how they've taken root in bureaucracies, particularly the DEI programs in colleges and universities, and wonder why they can't access the benefits of education for their children, especially given the aggressive recruitment of students from other countries that's been taking place since the pandemic. The Trump campaign surely capitalized on these sentiments.

# PAGE

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The extent to which this anti-racist narrative has taken root in the mainstream mediascape and elsewhere is revealed in a recently published book, *White Rural Rage*, by Tom Schaller and Paul Waldman. The authors claim that white rural voters are a threat to democracy, primarily because of their racism, homophobia, violent tendencies, and vulnerability to authoritarianism. In other words, the book validates the common sense circulating for some time, especially since the spike in woke consciousness in 2020. The problem, however, is that in the weeks after it became a bestseller there have been numerous reviews accusing the authors of “academic malpractice,” according to Tyler Austin Harper. The gist of their allegations is that they used “shoddy methodologies, misinterpreted data, and distorted studies to substantiate their allegations.” Harper also consulted several reputable scholars who agreed that the book was “poorly researched and intellectually dishonest.” He concludes:

“*White Rural Rage* illustrates how willing many members of the U.S. media and the public are to believe, and ultimately launder, abusive accusations against an economically disadvantaged group of people that would provoke sympathy if its members had different skin color and voting habits. That this book was able to make it to print—and onto the best-seller list—before anyone noticed that it has significant errors is a testament to how little powerful people think of white rural Americans... I was so frustrated by its indulgence of familiar stereotypes that I aired several intemperate critiques of the book and its authors on social media. But when I dug deeper, I found that the problems with *White Rural Rage* extend beyond its anti-rural prejudice. As an academic and a writer, I find Schaller and Waldman’s misuse of other scholars’ research indefensible.”

According to Les Leopold, one of the critics of this book who writes for *Scheerpost*, this reaction to rural white people first surfaced with Hillary Clinton’s comments after her defeat in the 2016 election, labeling “half the Trump voters as racist, sexist, homophobic, and xenophobic.” And since then, they’ve spread through the mediascape like prairie fire, becoming dogma and neutralizing potential debates. He contends these claims are false. The white working class is not as illiberal as Hillary Clinton and others have asserted since over the past three decades their attitudes have changed. They’ve become ever more tolerant on issues of race, gay rights, immigration, and other issues, to the point where they can no longer be characterized as “illiberal.” This doesn’t mean racism is non-existent. “Not as illiberal” can be read as simply checking the alleged excesses of the rhetoric that saturated the Biden administration.

The main reason why they’ve abandoned the Democratic Party, he claims, is the lack of job security, particularly the mass layoffs—more than 30 million since 1996—that have become virtually epidemic since 1980. These have been mandated by the onset of stock buybacks, leveraged buyouts, and government trade deals, all of which reward Wall Street and punish

workers. In other words, workers—especially rural white ones—are not threatened by being replaced as cultural liberals claim, but resentful for not yet achieving secure placement in the economic order.

Since an all-out appeal to workers by the Democrats in the months leading up to the election would have markedly improved their chances, why this official break? The party that celebrates inclusion has become partially exclusive, proof positive how the identity of the party has changed. It pays lip service occasionally to those at the bottom of the socio-economic order but waffles when it comes to taking concrete action, likely believing they’re not genuine victims. The party is still married to Wall Street and the neoliberal order and in this sense more like the Republican Party than different from it: The “free” market with its filter down mechanisms, monetarism versus fiscal policy, the manipulation of the money supply to benefit the possessors of resources in the absence of policies for those wrongfully denied it, etc.

It’s not that surprising that Harris gained votes from only two sectors, the affluent and white voters, mainly males. After all, she courted Jamie Dimon’s support, and her candidacy generally was propped up by billionaires. She was the perfect fit for the DINOs, Democrats in name only, the party of dinosaurs, extinct creatures out of touch with today’s issues.

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# LESSONS FROM HURRICANE HELENE

E L L E N B R O W N

Asheville, North Carolina is known for its historic architecture, vibrant arts scene and as a gateway to the Blue Ridge Mountains. It was a favorite escape for “climate migrants” moving from California, Arizona, and other climate-challenged vicinities, until a “500 year flood” ravaged the city this fall.

Hurricane Helene was a wakeup call not just for stricken North Carolina residents but for people across the country following their tragic stories in the media and in the podcasts now favored by young voters for news. Mining company has been trying to restart operations since 2021, over community protests.

That was also true of the nearby town of Spruce Pine, downstream from the North Toe Dam, which was submerged under eight feet of water from the combination of torrential rain and the release of the dam’s floodgates. Spruce Pine is a major producer of high-quality quartz, a rare but necessary resource for many tech products. Mining companies have been attempting to double their operations in Spruce Pine, but they too have met resistance from local landowners.

Asheville is also downstream from Lake Lure Dam, which was reported on Sept. 27 to be “at risk of imminent failure” as the river was overtopping the dam. Most heavily affected was Chimney Rock, the town immediately downstream from Lake Lure, known for both its rustic scenery and its lithium mines. The damage was extensive.

According to an Oct. 2 broadcast on WBTV News in Charlotte titled “Lake Lure Dam ‘high hazard’ and needed repairs at time Helene hit,” the dam, completed in 1926, does not meet current state safety requirements. Repairs were ongoing but unfinished. Lake Lure Dam it is one of 1,581 dams across the state considered “high hazard,” and according to a 2022 report, North Carolina has 194 high-hazard dams in poor or unsatisfactory condition, meaning they “may require immediate or emergency remedial action.”

## The High Cost of Repair

The catastrophic flooding and destruction in western North Carolina has caused a record \$53 billion or

more in damages and recovery needs, according to North Carolina Gov. Roy Cooper’s administration. The storm and its aftermath caused 1,400 landslides and damaged over 160 water and sewer systems, at least 6,000 miles of roads, more than a thousand bridges and culverts, and an estimated 126,000 homes. Some 220,000 households are expected to apply for federal assistance.

Whether the federal government will have the funds, and how long it will take residents and businesses to get assistance, are yet to be determined. On Oct. 2, Homeland Security Secretary Alejandro Mayorkas told reporters that the Federal Emergency Management Agency (FEMA) did not have enough funding to make it through the hurricane season, which runs to Nov. 30. President Biden said that the more urgent problem now is the Small Business Administration, which provides low interest loans to homeowners (up to \$500,000) and businesses (up to \$2 million) for rebuilding after disasters.

The SBA announced on Oct. 15 that its funds would soon run out and that it was pausing its loan offers to disaster survivors until Congress appropriates additional funds.

Applications for those funds are complicated, and reimbursement can take years — too late for demolished businesses to get back on their feet, or displaced homeowners living in tents on their properties to rebuild.

## Failing Dams Are a Nationwide Problem

Dams in poor condition are found not just in Appalachia but across the country. A May 5, 2022 NPR report cites an Associated Press analysis of dams needing repair:

“More than 2,200 dams built upstream from homes or communities are in poor condition across the U.S., likely endangering lives if they were to fail. The number of high-hazard dams in need of repairs is up substantially from a similar AP review conducted just three years ago.”

There are several reasons for the increased risk. Long-deferred maintenance has added more dams to the troubled list. A changing climate has subjected some dams to greater strain from intense rainstorms. Homes, businesses and highways also have cropped up below dams that were originally built in remote locations.

The nation’s dams are on average over a half-century old. They have come under renewed focus following extreme floods, such as the one that caused the failure of two Michigan dams and the evacuation of 10,000 people in 2020.

The \$1 trillion infrastructure bill signed last year by President Joe Biden will pump about \$3 billion into

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was a wakeup call  
not just for stricken  
North Carolina residents  
but for people across  
the country following  
their tragic stories  
in the media and in the  
podcasts now favored by  
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— Ellen Brown





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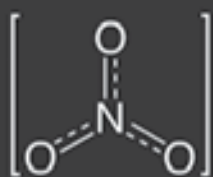
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dam-related projects, including hundreds of millions for state dam safety programs and repairs.

Yet it's still just a fraction of the nearly \$76 billion needed to fix the tens of thousands of dams owned by individuals, companies, community associations, state and local governments, and other entities besides the federal government, according to a report by the Association of State Dam Safety Officials [ASDSO].

Less than a year later, the ASDSO announced the release of a new report dated February 2023, stating that the current cost of rehabilitating all non-federal U.S. dams is an estimated \$157.5 billion, more than double ASDSO's estimate from 2022.

### Our Neglected National Infrastructure

Repairing dams is only one of a litany of infrastructure needs across the country, including roads, highways and bridges; public transportation; ports, harbors and other maritime facilities; intercity passenger and freight railroads; freight and intermodal facilities; airports; and telecommunication networks. National spending on infrastructure has fallen to its lowest level in 70 years, to 2.5% of the nation's GDP. That's half the comparable level in Europe and one-third the level in China. As a result, productivity, investment and manufacturing have collapsed; and we are losing our worldwide competitive edge.

The American Society of Civil Engineers (ASCE) estimated in its 2021 report that \$6.1 trillion is needed just to repair our nation's infrastructure, of which \$2.6 trillion is currently unfunded. The gap, which increases the longer the work is put off, is now \$2.9 trillion according to the latest ASCE update. Meanwhile, the federal debt is over \$34.8 trillion, with the interest tab alone topping \$1 trillion annually.

How can infrastructure requirements be met without driving the federal government \$3 trillion further into debt? We need some form of off-budget financing. We have done it before, notably when Congress was heavily in debt right after the American Revolution, and when the banking structure had completely collapsed in the Great Depression of the 1930s.

Alexander Hamilton, our first U.S. Treasury secretary, developed the national infrastructure bank model used by many other countries today. Winning our freedom from Great Britain left the country with what appeared to be an unpayable debt. Hamilton traded the debt along with a percentage of gold for shares in the First U.S. Bank, paying a 6% dividend. This capital was then leveraged many times over into credit to be used specifically for infrastructure and development. The Second U.S. Bank, based on the same model, funded the vibrant economic activity of the first decades of the new country.

Today, virtually our entire circulating money supply is created by banks in this way when they make loans. The new money is not inflationary so long as it creates new goods and services, allowing supply to rise with demand and keeping prices stable. The new money is liquidated when the loans are paid off with profits from

sales.

In the 1930s, Roosevelt's government pulled the country out of the Great Depression by repurposing an agency created under President Hoover into a lending machine for development on the Hamiltonian model. The Reconstruction Finance Corporation was an off-budget source of revenue, allowing the government to build infrastructure all across the country and fund a world war while actually turning a profit. Many of today's dams were built with that credit, but they are nearly a century old. They need an upgrade, which can be financed by a national infrastructure bank on the same model.

HR 4052 (formerly HR 3339), titled "The National Infrastructure Bank Act of 2023," is currently before Congress and has 40 sponsors. It has been endorsed by dozens of legislatures, city and county councils, and many organizations. Like the First and Second U.S. Banks, it will be a depository bank capitalized with existing federal securities held by the private sector, for which the bank will pay an additional 2% over the interest paid by the government. The bank will then leverage this capital into roughly 10 times its value in loans, as all depository banks are entitled to do. The bill proposes to fund \$5 trillion in infrastructure capitalized over a 10-year period with \$500 billion in federal securities exchanged for preferred stock in the bank. Like the RFC, the bank will be a source of off-budget financing, adding no new costs to the federal budget.

### State-owned Banks

Leveraging available funds into new credit-dollars for disaster relief can also be done locally at the state level. The possibilities are illustrated by the century-old Bank of North Dakota, currently our only state-owned bank. The BND's emergency capabilities were demonstrated in 1997, when record flooding and fires devastated Grand Forks, North Dakota. The town and its sister city, East Grand Forks on the Minnesota side of the river, lay in ruins. Floodwaters covered virtually the entire city and took weeks to fully recede. Property losses topped \$3.5 billion.

In NC, FEMA was criticized for still being absent from recovery efforts a week after the Helene emergency was declared, too late for people trapped in rivers or under debris who could be reached only by helicopter. In North Dakota by contrast, the response of the state-owned bank was immediate and comprehensive.

Soon after the floodwaters swept through Grand Forks, the BND was helping families and businesses recover. The bank quickly established nearly \$70 million in credit lines – to the city, the state National Guard, the state Division of Emergency Management, the University of North Dakota in Grand Forks, and for individuals, businesses and farms. It also launched a Grand Forks disaster relief loan program and allocated \$5 million to help other areas affected by the spring floods. Local financial institutions matched these funds, making a total of more than \$70 million available.

Besides property damage, flooding swept away



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many jobs, leaving families without livelihoods. The BND coordinated with the U.S. Department of Education to ensure forbearance on student loans; worked closely with the Federal Housing Administration and Veterans Administration to gain forbearance on federally backed home loans; established a center where people could apply for federal/state housing assistance; and worked with the North Dakota Community Foundation to coordinate a disaster relief fund, for which the bank served as the deposit base. The bank also reduced interest rates on existing Family Farm and Farm Operating programs. Families used these low-interest loans to restructure debt and cover operating losses caused by wet conditions in their fields.

The city was quickly rebuilt and restored. Remarkably, no lives were lost, vs. an official death toll to date in North Carolina of 98, thought to actually be much higher. Grand Forks lost only 3% of its population to emigration between the 1997 floods and 2000, while East Grand Forks, right across the river in Minnesota, lost 17% of its population.

Small businesses are now failing across the country at increasingly high rates. That means layoffs, need for more government assistance, lower productivity, and higher taxes. But that's not true in North Dakota, which was rated by *Forbes Magazine* the best state in which to start a business in 2024. On Oct. 2, Truth in Accounting's annual Financial State of the States report rated North Dakota ND #1 in fiscal health, with a budget surplus per taxpayer of \$55,600.

## Meanwhile in Helene-ravaged Appalachia

Publicly-owned state and federal banks are

possibilities for future disasters, but they will be too late for the flood victims of Western North Carolina and Eastern Tennessee. Survivors' moods have been lifted in the meantime by the extraordinary generosity of local and out-of-state volunteers, who were on the ground immediately with supplies, equipment and labor.

But it has been a few months, supplies are falling off, and the need is still great. According to a podcast titled "Helene VICTIMS need THESE 5 things One Month Later!," 98% of businesses are still open; but they are largely based on tourism, and tourists have been scarce because the news media have featured the disaster areas to the exclusion of the small surrounding towns that are still functional, beautiful and welcoming visitors. First on that podcaster's list of needs was prayer.

People whose houses have been lost are camping on their land, trying to hang onto properties that in some cases have been in their families for generations. With winter coming, they need heavy duty camping equipment— winter tents, winter sleeping bags, small propane tanks. Other supplies for which there is particular need are food and water, cold and flu medicines, and first aid kits.

Though the situation is still dire for many, an Oct. 31 wrap-up from Gov. Roy Cooper and country music star Eric Church, following a visit to the state's mountain area, was hopeful.

Reprinted from Web of Debt. Ellen Brown is an attorney, founder of the Public Banking Institute, and author of thirteen books including *Web of Debt*, *The Public Bank Solution*, and *Banking on the People: Democratizing Money in the Digital Age*. She also co-hosts a radio program on PRN.FM called "It's Our Money." Her 400+ blog articles are posted at [EllenBrown.com](http://EllenBrown.com).



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# AMERICA'S LITERACY CRISIS

ANNA NORTH

“Kids can’t read anymore.” We heard this refrain last month, when some connected a decline in reading among young people, as well as a shift toward getting news and information from short-form video, with the presidential election victory of Donald Trump. But the concerns about kids’ reading have been piling up for years, with educators and other commentators worrying that students can’t recognize letters, that kids’ novels are falling out of fashion, and that young people are getting into college without being able to read a full book.

I know that the pandemic took a toll on kids’ test scores in reading and math. But I also know that older generations love to complain about ne’er-do-well young folks who can’t be bothered to crack open a book. So I reached out to educators and literacy scholars to find out how far behind kids really are, and what their reading skills (or lack thereof) mean for their future as voters, news consumers, and citizens of the world.

While kids’ reading performance has slid in recent years, some experts say the language of “crisis” is overblown. In fact, reading scores on the National Assessment of Educational Progress (NAEP), one of the most widely used nationwide measures of student achievement, haven’t changed that much since the tests were introduced in 1969, Catherine Snow, a professor of cognition and education at Harvard Graduate School of Education, told me.

“They haven’t plummeted,” Snow said. “They didn’t even plummet during Covid. They went down a little bit.”

What has plummeted, however, is how much kids read, especially outside of school. In 1984, the first year for which data is available, 35 percent of 13-year-olds reported reading for fun “almost every day,” according to NAEP. By 2023, that figure was down to 14 percent, and 31 percent of respondents said they never read for fun at all. Kids are also faring worse on tests that measure their information literacy, including their ability to recognize reliable sources.

Those results are indicative of a broader problem.

Kids may be learning basic literacy, but “they’re not reading in the ways that they need to read in order to be prepared for the tasks of learning and critical thinking,” Snow said. And a decline in those critical thinking skills has big implications not just for young people today, but for society as a whole.

“These are our voters,” Christina Cover, a special education teacher in the Bronx who leads the Project for Adolescent Literacy at the nonprofit Seek Common Ground, told me. “These are people that are really going to be taking us into what’s next for our country and for our world.”

## Kids’ Reading Scores Have Been (Relatively) Stable for Decades

The NAEP tests, administered every two years for five decades, offer a bird’s-eye view of how American kids’ reading proficiency has changed over time. After climbing through the 2000s, scores began to dip around 2012, a trend that intensified with the pandemic.

That drop has educators concerned, with many calling for expanded tutoring, summer school, and other supports to help kids get back on track. At the same time, even the post-Covid numbers aren’t that far off from historical norms. In 1971, the first year for which data is available, the average NAEP score for 9-year-olds was 208 out of a possible 500. In 2022, it was 215.

To be clear, those scores aren’t great. It’s also disappointing to see students losing some of the ground they gained through the 2000s, and the pandemic dealt very real setbacks, especially for low-income students and other already-underserved groups. Teachers now have to “reach back, and maybe grab or review those previous standards” that students

should have been taught in 2020 and 2021, Evelyn Rudolph, a reading interventionist at LEAD Academy, a public charter school in Montgomery, Alabama, told me.

But the story of students’ reading scores over the last several decades is one of “a very stable level of mediocrity,” Snow has said, not of sudden crisis.

## But Reading for Pleasure has Plummeted

That’s the good-ish news. More worrisome — or at least more precipitous — is the decline in kids’ reading for pleasure. While there were hints of a decrease in the ’90s, the slide seems to have started in earnest in the 2010s — in 2012, 27 percent of 13-year-olds read for fun

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overblown.**

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every day, compared with just 17 percent in 2020.

Experts aren't exactly sure why so many kids stopped reading, but the trend coincides with the widespread adoption of smartphones, said Ebony Walton, a statistician at the National Center for Education Statistics, which administers the NAEP tests. Other hypotheses include funding cuts to libraries, and an excessive focus on standardized testing that has crowded out practices that instill a love of reading, like teachers reading books aloud to students.

Whatever the case, the decline of reading for fun is a problem, and not just for children's authors. "When a student reads for fun and enjoys reading outside of school, there are so many benefits that they might not even realize," from learning new vocabulary to gaining "the background knowledge needed to approach different academic areas in school," Cover said.

The skills that students use when reading for fun — especially reading longer texts — are also the same ones they need for everything from reading car manuals to "listening to political discourse and making sense of it," Snow said.

The importance of reading skills for civic engagement has been a hot-button topic lately, with Washington Post columnist Ishaan Tharoor calling young people today a "generation trending toward post-literacy" that "gets its information from bits and bobs of video while scrolling." While "post-literacy" might be a stretch, Snow and other experts are concerned that the decline in reading could make young people more susceptible to disinformation.

There's some evidence that this is already happening. US eighth-graders' average score on the International Computer and Information Literacy Study assessment, which measures skills including recognizing reliable online sources, dropped 37 points between 2018 and 2023, to 482 out of a possible 700. American students fared worse on the assessment than students in most European countries, as well as South Korea and Taiwan.

The decline in reading for pleasure can feel impossible to reverse, given the number of alternatives available to kids today. But experts say some simple strategies can help. For Snow, it's about treating reading not simply as an academic skill to master, but "as a tool for engaging in important activities, like learning about things you're interested in." Reading can be a way to engage with the social justice issues that many tweens and teens are passionate about — "but those connections are not always made in schools," Snow said.

It's also important to encourage students to read what they like, in the way they like, whether that's in a book or on an iPad or other device, Cover said. More companies are springing up to create reading materials specifically for Gen Alpha audiences, like Storyshares, which offers books written by young people themselves.

Kids "are reading in the world around them every single day," Cover said. It's up to educators to show them that "it's not just something in isolation, but something that can enrich every other area of their life."

Anna North writes for *Common Dreams* and other publications.

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# B U K O W S K I

## CHARLES BUKOWSKI'S ORDINARY MADNESS

J O H N O ' K A N E

I received a review of Charles Bukowski's *Hollywood* for *AMASS* Magazine (formerly *Enclitic*) as we were finalizing the current issue. We wanted to include it, but it was riddled with problems. I tried to salvage it, extracting a few of its good points, but it was hopeless. And the author had no interest in being associated with it, so I polished it off with a new moniker. A year later I received a letter from a New York publisher asking for permission to reprint it in an anthology and for a substantial fee.

After a year or so I got a letter from Hank (the name Bukowski went by. His full name was Henry Charles Bukowski). He praised the review, claiming that I saw the world like he did, and asked if I could interview him. He also included a stack of poems with a self-addressed envelope, asking if we would be interested in publishing them, which we did in the next few issues. I was honored, of course, to be able to interview him, and we set up a tentative date to meet in San Pedro. Before we could make this happen, he passed.

I had already begun to consume his works in preparation for the meeting, especially since I had never read *Hollywood*. After his passing, I scoured his works and eventually penned a few essays about them, mostly letting my memory of him fade until I bought a house in San Pedro in 2006, leaving Venice after many years, my choice greatly influenced by Hank's fascination with this working-class city. Once here, I revived my interest and prepared to write a piece about Hank's experience in San Pedro's dive bars, titled "Joints."

At that point I knew Hank almost exclusively through his novels—I had not read much of his poetry. As a result, my interview with him would have been limited. Since then I've read a few posthumously published collections, but it wasn't until the publication of *A Catalog of Ordinary Madness* (Chatwin Books), by Abel Debritto, an 854 page bio-bibliography of his works, that I realized how much of his output I've missed. This masterful book documents, in chronological

order, his complete works—primary publications, periodicals, plates, book contributions and anthologies, pirate publications, unfinished projects, and non-English appearances. One of the striking aspects of this section is the comments appended to many of the entries for the periodicals, special experiences or praises an editor had when dealing with Hank. This includes my experience with Hank, summarized above, when we published one batch of his poems. This section also includes two entries with comments for Hank's contributions to *Random Lengths News*, both in the summer of 1990. James Allen, the publisher, comments: "Charles Bukowski was an avid reader of our publication and once told me that, 'I only read two newspapers, yours and Daily Racing Form'."

The last part of the book includes writing about his works in books and chapbooks, master's theses, doctoral dissertations, and periodicals. This output was immense, almost 5,500 poems, over 500 short stories and columns, hundreds of letters, essays, journal entries, illustrations, and six novels.

Debritto's research regimen is notable. He spent many years in libraries, poring over microfilm and seeking out obscure magazines and journals. He talked to and sometimes met many of the editors who published Hank's work decades ago. This was a very rewarding experience for him: "Although they were no longer in their prime, they shared all kind of stories—some truly revealing—with the eagerness of a teenager who has just discovered the magic of literature. Opinionated for the most part, they all seemed to believe Bukowski had played a key role in the small press scene—and to think they were not in it for the money speaks volumes of their commitment to art for art's sake. No wonder Bukowski never stopped

submitting to them."

The small press scene was a significant cultural event during the stretch of years that Hank made his reputation. His writings appeared in so many different and little-known venues, at least up until his identity was mainstreamed, especially after the appearance of the movie *Barfly* in the late 1980s. *Like Blank Gun Silencer*, *Sixpack*, *Make Room for Dada*, *Laugh Literary* and *Man the Humping Guns*, etc.

Debritto's reconstruction of this small press world is laudable for reasons that go well beyond the documentation of Hank's output. It dredges up an era, beginning with the Beats and maturing through the 1960s and beyond, where the alternative press truly thrived.

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— John O'Kane

The sheer diversity and volume of work produced outside the corporate model constituted the cultural revolution of this stretch of years, the explosion of rebellion and experimentation outside the status quo. His lifestyle and perspective on writing attest to the consequences of this heritage, but they also demonstrate his unique place in it. He wrote through these years with the love of his craft, beholden to no tradition or movement, molding his own style to dismantle it. In the words of S.A. Griffin, a major Southern California poet, he was a "one-man wrecking crew and revolution."

Reprinted from CounterPunch.org. John O'Kane publishes *AMASS* Magazine. His latest book, *The Accidental Jesus*, is a novel set in San Pedro, just released by Europa Books.

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# THE UNEXPECTED FLASHPOINT FOR IMMIGRATION

N I C O L E N A R E A

**T**he US-Mexico border isn't the only place where the impact of President-elect Donald Trump's immigration policies is likely to be keenly felt. Major changes are likely to come to the US-Canada border, as well.

Tom Homan, who Trump recently named his "border czar," has sought to sound the alarm about immigrants entering the US without authorization via the Canadian border, and has outlined plans to make entering the US through its northern border more difficult. Canada is also bracing for a potential influx of immigrants if Trump moves forward with his plans for mass deportations and to end temporary protections for more than one million immigrants in the United States.

The Canadian border isn't often a focus of the US political debate over immigration, but policy discussions on both sides of the border suggest that may change in the next Trump administration. That could both strain normally friendly US-Canada relations and reshape domestic Canadian politics on immigration.

Changes are already underway in Canada. After Trump's election, Canadian Prime Minister Justin Trudeau reestablished a special Cabinet committee on relations between the two countries that will reportedly have a major immigration focus. Trudeau will now not only have to contend with Trump's policies but also a Canadian public that has become increasingly resistant to accepting asylum seekers and refugees in the last four years.

Though it receives less attention than the US-Mexico border, the US-Canada border has become a flashpoint in the past. During his first administration, Trump sought to end Temporary Protected Status (TPS), a set of legal protections for citizens of certain countries experiencing upheaval. As a result, thousands of immigrants flocked to the northern border in 2018 to seek refuge in Canada.

In 2023, a dirt road in upstate New York also became an informal gateway for some 40,000 immigrants crossing over to Canada to seek

earlier this month that the northern border constitutes an "extreme national security vulnerability," citing increasing numbers of migrant encounters in recent years, including of hundreds of people on the US terror watchlist. Border agents recorded almost 199,000 encounters along the northern border in fiscal year 2024, which ended in October, compared to about 110,000 just two years before.

Canada "can't be a gateway to terrorists coming to the United States," Homan said in the interview.

He added that he intends to tackle the pace of migration once at the White House by deploying more immigration enforcement agents to the northern border and encouraging Trump to negotiate with Trudeau to increase enforcement on the Canadian side.

Homan also suggested that a version of Trump's "Remain in Mexico" policy could be implemented in Canada. It's not clear exactly what that might look like or whether Trudeau's government would acquiesce to such a policy, but the original version forced tens of thousands of migrants to await decisions on their US immigration cases in Mexico for months. President Joe Biden ended the policy on the Mexican border, but Trump has signaled he intends to revive it.

## Canada is Bracing for an Influx of Immigrants from the US

Canadian authorities are reportedly preparing for a wave of immigrants arriving from the US under a second Trump presidency, just as they saw beginning in his first. The Royal Canadian Mounted Police recorded an increase in irregular border crossings between 2016 and 2023 — from only a few hundred arrivals in a three-month period to over 14,000 at their peak — resulting in part from Trump's immigration policies.

**The Canadian border isn't often a focus of the US political debate over immigration, but policy discussions on both sides of the border suggest that may change in the next Trump administration.**

— Nicole Narea

asylum, most from Latin America but some coming from as far as Asia. The Canadian government eventually closed the crossing in 2023. Now, the border may again become a priority in US-Canada diplomacy.

## Trump's Plans For the Northern Border

Trump himself has not outlined his plans for the Canadian border, but Homan has been clear on his recommendations.

Homan said in an interview with a local TV station in New York



The most direct example of that was Haitians who claimed asylum in Canada when Trump ended their TPS status, which had been in place since a devastating 2010 earthquake from which their home country never fully recovered. They arrived on foot and crossed the border between checkpoints.

There are reportedly concerns among some Canadian officials that Trump's mass deportations policy and targeting of TPS and other programs shielding immigrants from deportation will drive people to the Canadian border. The New York Times reported earlier this month that Canadian authorities are "drawing up plans to add patrols, buy new vehicles and set up emergency reception facilities at the border between New York State and the province of Quebec."

These resources might help prevent tragedies like a 2022 case in which a family, aided by smugglers, froze to death on the Canadian side of the border while trying to enter the United States

The Canadian government also reportedly intends to enforce its so-called "Safe Third Country" agreement with the US, which states Canada has the right to deport asylum seekers who travel through the US before trying to claim asylum in Canada. Those migrants would then have to apply for asylum in the US. Homan has indicated that the Trump administration intends to detain them for the duration of their court proceedings in the US. Currently, most migrants are released into the US while awaiting their court proceedings.

Canada's plans mark a

departure from Trudeau's previously open-arms approach to immigrants during the first Trump administration, one that reflects a broader change in Canadians' feelings about immigration.

"To those fleeing persecution, terror & war, Canadians will welcome you," Trudeau tweeted in 2017, just after Trump implemented his travel ban on several Muslim-majority countries.

Seven years later, he said in a video statement that his government had "made some mistakes" on immigration in the post-pandemic era.

"We could have acted quicker and turned off the taps [of immigration] faster," he said.

Nicole Narea writes for *Kids Today*.

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# CHRISTIAN NATIONALISM MARCHES ON

JESSICA CORBETT

Parents, teachers, and other critics of Christian nationalism were outraged by a Texas board's vote to approve a "Bible-infused" curriculum for elementary school students—part of a broader right-wing push to force Christianity into public education.

"They chose politics over what's best for students, promoting an evangelical Christian religious perspective and undermining the freedom of families to direct the religious education of their own children," declared the Texas Freedom Network, accusing the State Board of Education (SBOE) of ignoring warnings from religious studies experts, national media attention, and overwhelming negative feedback from the people they're elected to serve."

Like a preliminary vote Tuesday, eight of the SBOE's 15 members voted to approve Bluebonnet Learning, instructional materials proposed by the Texas Education Agency. Three Republicans joined all four Democrats in opposing the curriculum. The deciding vote in favor of it was cast by Leslie Recine, a Republican recently appointed by GOP Gov. Greg Abbott to temporarily fill a vacant seat.

"In a state as diverse as Texas, home to millions of people from countless faiths and beliefs, the Texas Republicans on the State Board of Education voted to incorporate Biblical teachings into the state curriculum—completely undermining religious freedom," said Texas Democratic Party Chair Gilberto Hinojosa in a statement after the final vote.

"This move has ultimately violated parents' rights to guide their children's faith while presenting teachers with additional needless challenges," Hinojosa argued. "Our public schools should be focused on equipping students with the education and skills they need to succeed beyond grade school whether it's pursuing a higher education or entering the workforce. The teaching of religious doctrine should stay in our places of worship where it belongs."

Although the curriculum isn't required, *The Texas Tribune*

features lessons from Christianity in reading and language arts materials for kindergarten through fifth grade.

"This curriculum is not age-appropriate or subject matter appropriate in the way that it presents these Bible stories," Amanda Tyler, executive director of the Baptist Joint Committee for Religious Liberty, told *The Associated Press*. Children who would read the material, she said, "are simply too young to tell the difference between what is a faith claim and what is a matter of fact."

Zeph Capo, president of the Texas arm of the American Federation of Teachers, urged districts "to resist the dollars dangled before them and refuse to use Bluebonnet Learning materials," arguing that they violate the code of ethics for the state's educators and "the separation of church and state by infusing lessons with Bible-based references more appropriate for Sunday Schools than public schools."

"Moreover, they are assaults on the academic freedom of our classrooms and the sanctity of the teaching profession," he said in a Friday statement. "We have a duty as teachers to make our teaching and learning materials accessible and inclusive of all students in our classrooms. These prescriptive materials cannot meet all learners in all contexts; in fact, they make no effort to do so."

"Perhaps what's most insulting about today's

vote is that these materials are not just inappropriate—they're bad at what they proclaim to do. Instructional experts have expressed deep concerns about the age-appropriateness of the materials and whether they will be effective reading instruction," Capo continued. "In short, this is a push coming from ideologues, rather than anyone with expertise in educational best practices."

Noting the current "moment of profound political division," the

**"Christian nationalists have bought their way into every governing body of the state, including the SBOE. And they will not stop with inserting Biblical content in English textbooks."**

— Jessica Corbett

reported, "the state will offer an incentive of \$60 per student to districts that adopt the lessons, which could appeal to some as schools struggle financially after several years without a significant raise in state funding."

"Christian nationalists have bought their way into every governing body of the state, including the SBOE. And they will not stop with inserting Biblical content in English textbooks."

Bluebonnet Learning

union leader added that the vote “is the latest evidence that Christian nationalists have bought their way into every governing body of the state, including the SBOE. And they will not stop with inserting Biblical content in English textbooks. We can anticipate what will come next, whether that’s the erasure of contributions of marginalized populations in social studies or the minimalization of climate change in science.”

The curriculum push coincides with an SBOE effort to restrict library materials. The ACLU of Texas said on social media that “the same politicians censoring what students can read now want to impose state-sponsored religion onto our public schools.”

*The Tribune* reported that “10 members on the board responsible for determining what Texas’ 5.5 million public schoolchildren learn in the classroom voted to call on the Texas

Legislature, which convenes in January, to pass a state law granting them authority to determine what books are appropriate for school-age children.”

Earlier this week, Mark Chancey, a religious studies professor at Southern Methodist University, told *Fox* that he supports teaching religion in public schools, but in a fair and unbiased way, and he doesn’t agree with the state proposal.

“I think it would be unfortunate to approve these lessons in their current form,” he said. “Public schools should reflect the religious diversity of our state. And when teaching about religion, not privilege one religious tradition over others.”

“What we’re seeing here in Texas with these lessons is a larger national push to promote the idea that American identity and Christian identity are woven together, are one in the same,” Chancey pointed out.

For example, in Oklahoma, Superintendent of Public Instruction Ryan Walters has set out to put Bibles—specifically, a pricey one peddled by U.S. President-elect Donald Trump—in every classroom in the state. In a recent appearance on CNN, Walters said that “President Trump has a clear mandate. He wants prayer back in school. He wants radical leftism out of the classroom, wants our kids to be patriotic, wants parents back in charge with school choice.”

Meanwhile, in Louisiana, state lawmakers passed legislation requiring every public school classroom to display, in large font, a Protestant version of the Ten Commandments. Earlier this month, a judge prohibited enforcement of that requirement, which was on track to take effect in January.

Jessica Corbett writes for *Common Dreams* and other publications.

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# DISADVANTAGES OF MEDICARE ADVANTAGE

EMMA CHURCHIN

October 15 marks the first day of open enrollment in Medicare Advantage (MA) plans – a time that will deliver chaos and confusion for many of the 34 million seniors who depend on these plans to pay their healthcare bills. It's yet another reminder that Medicare wastes billions of dollars funneling public money to private companies that are primarily driven by profit-seeking.

Last year, more MA members than expected used their benefits to get necessary medical care. One might assume that companies would expect beneficiaries to use health care services. But after years of making outsized profits, the insurance companies that own these plans are reacting to this by downsizing plans, cutting benefits, increasing copays, and raising prescription drug deductibles. In other words, Medicare Advantage beneficiaries are being penalized for using the health care that they pay for.

## Insurers are Dropping Plans and Slashing Benefits

Having spent decades luring enrollees and collecting premiums, two of the biggest health insurers in the MA marketplace, CVS and Humana, are scaling back, slashing benefits, and canceling plans with too many members who used their health benefits. They are closing less profitable health plans that serve half a million or more seniors, forcing them to sign up for other more expensive or less generous coverage. Humana is set to leave 13 markets around the country, affecting 560,000 beneficiaries or 10 percent of its plan members. The reason for exiting? The CFO herself, Susan Diamond,

said the specific markets just aren't profitable. CVS Chief Financial Officer Tom Cowhey sent a similar message at a conference last month: "Could we lose up to 10 percent of our existing Medicare members next year? That's entirely possible. And that's okay because we need to get this business back on track."

Medicare Advantage plans are being impacted all over the country. In Vermont, MVP and WellCare are dropping two MA plans in January 2025. This will affect 6,000 older Vermonters who will need to quickly choose new

**Beneficiaries are  
tossed aside  
because they live in an  
unprofitable market  
for their insurer  
or because they  
are actually using  
the insurance they  
signed up for  
to access services.**

– Emma Churchin

plans in the upcoming enrollment period. The MA plans cited spiking health care costs and lower Medicare reimbursements. WellCare, which is run by Centene Corp, pulled out of Alabama, Massachusetts, New Hampshire, New Mexico, and Rhode Island in addition to Vermont, leaving 40,000 people and 4 percent of MA beneficiaries without continued coverage past the enrollment period. In New Hampshire, multiple MA plans are shutting down, leaving tens of thousands beneficiaries scrambling. In Minnesota, nearly 60,000 people will face disruptions to their MA

plans.

Health systems and hospitals are also making the decision to cancel contracts due to excessive prior authorization denial rates and slow payments from insurers. Already 27 health systems have canceled their Medicare Advantage contracts this year. MA plans can be especially harmful to rural providers who already face financial hurdles, and may further struggle to continue providing care to their communities due to unreliable and low reimbursements from insurers.

The MA companies are following a similar strategy when it comes to prescriptions. To weed out people who require expensive medications, insurance companies are raising copays on drugs, hoping members will seek more affordable coverage elsewhere. Roughly two-thirds of all 34 million Medicare Advantage enrollees are in plans where the drug deductibles will increase by 167 percent – or at least \$200 next year.

And all of this is in addition to the serious, well-documented problems with denials of care and coverage in Medicare Advantage that beneficiaries have experienced since the program started.

## Medicare vs Privatized Medicare Advantage

The purpose of insurance companies running Medicare Advantage plans is to make money, pure and simple. Seniors across the country rely on these plans – yet the record shows that insurers don't value the quality and affordability of care, and don't want beneficiaries to use the medical services they need. Beneficiaries are tossed aside because they live in an unprofitable market for their insurer or because they are actually using the insurance they signed up for to access services.

The purpose of Medicare is different: Protecting American seniors by guaranteeing health



coverage. Medicare Advantage funnels taxpayer money to predominantly large insurance companies like CVS-Aetna and UnitedHealthcare to manage what healthcare beneficiaries can access. This has cost significantly more than Traditional Medicare, transferring hundreds of billions of dollars in overpayments to large corporations who profit by getting more taxpayer money and spending less on coverage. Now that beneficiaries want to utilize the care they have been promised, these insurance giants are choosing to raise healthcare costs for American

seniors. As we reach the open enrollment period from October 15 to December 7, beneficiaries should consider signing up for Traditional Medicare to ensure they get covered for the care they need from the doctors and hospitals they want to use, without administrative hurdles. In Traditional Medicare, seniors need not worry about insurance companies dropping or altering their plans or pushing higher costs on them and reducing access. Since the government does not require an out-of-pocket cap in Traditional Medicare – something that is necessary in MA plans

– beneficiaries should consider getting a supplemental Medigap plan if they can afford it to get true comprehensive coverage. In most regions, the companies assure that there will still be Medicare Advantage plans available from other companies, or the same company. But what is to say MA plans do not use profit as their north star once again next year?

When healthcare is a business, regular people lose.

Emma Churchin is a researcher at the Center for Economic and Policy Research.

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# **\$35 TRILLION AND RISING (PART TWO) OUR NATIONAL DEBT CRISIS**

HAROLD ZIMMERMAN

**A**s Trump wins the presidency and the Fed continues to cut rates with inflation finally getting under control, the next big problem we face is Our Rising \$35 Trillion Dollar National Debt. If not controlled, could cause Our Dollar to lose its status as the World's Reserve Currency.

To keep Our Dollar as the World's Reserve Currency—on top of trying to achieve a yearly balanced budget—is to keep it in demand and in use GLOBALLY by as much international trade as possible.

With his victory, in addition to extending his 21 percent corporate tax, Trump will levy a 10 to 20 percent tariff on nations “not pulling their own weight” (his words) and 60 percent on China to help pay for his corporate tax cuts. Experts, however, agree this won't be nearly enough and would cause further budget deficits, keeping in mind the \$8.4 Trillion deficit Trump “ran up” when in office (largely attributed to his 2017 corporate tax cut, from 35 percent to 21 percent). This time, Trump further plans to reduce his 21 percent corporate rate to 18-20 percent and to 15 percent for corporations producing completely “American Made” goods!

Some experts, in fact, predict that Trump's Plan would increase Our National Debt by \$7.5 Trillion over the next 10 years. And with our present National Debt at \$35+ Trillion and with Trump's projected \$7.5 Trillion, experts fear we are getting dangerously close

to \$45 Trillion in Debt—roughly 180 percent of our annual GNP (2023's being \$26.894 Trillion). The percentage overrun would no doubt begin to affect our World Reserve Currency Status.

Now, on tariffs, it's one thing if they're employed as a retaliatory measure against those nations imposing tariffs on us, forcing these nations to engage in freer trade...and if said tariffs are used sparingly and strategically in certain circumstances to protect critical industries. But if tariffs are levied as an across-the-board measure as Trump plans to do, not only will they interfere

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as possible.**

— Harold Zimmerman

with international trade, but the additional costs will be passed on to the American consumer by importers; it's estimated that the typical family could pay as much as \$4,000 more annually, which would be highly inflationary to Our Economy. Plus, such tariffs are likely to hike Interest Rates back up! And with nations counter-imposing tariffs of 10 to 20 to 60 percent, the ensuing trade war would also hurt our exports!

Also to be considered are Annual Debt-Servicing Costs on Our Rising \$35.27 Trillion Dollar National Debt via the yields we pay on outstanding Treasury bonds.

This ALONE now amounts to \$870 Billion—more than our Defense Budget of \$800 Billion!! And coupled with budgetary shortfalls this year FOR EVERYTHING ELSE, we are already \$1.3 Trillion in arrears!!!

With Trump's Plan, if an option was given to foreign importers (importing goods, raw materials and/or parts for assembly and manufacture here) to purchase Treasury bonds instead of paying a tariff, this approach would help with the financing of our annual budget, National Debt, accompanying Debt servicing costs...AND BE NON-INFLATIONARY!!!

We especially need to do this since—in addition to domestic institutional investors such as banks, retirement funds, etc.—nations around the world, big purchasers of Our National Debt, are now mostly buying less for one reason or another. Concern about Our Rising National Debt is seen as “getting out of control” as they invest in their own countries and further modernize their infrastructure. In light of these diminishing bond purchases by foreign nations, having foreign importer-corporations purchase Treasury notes with 10 percent of their sales would help offset this loss of bond sales from foreign governments.

“The growing problem is with our Debt Servicing Costs—yield rates are no longer minimal. Prior to 2020 they were in the 2 percent range and dropped to under 1 percent in that year, before Trump's tax cuts and the Pandemic caused our debt to accelerate from \$22 Trillion to \$35 Trillion. These days, treasury yield rates are in the 4 percent range and Debt Servicing Costs are getting out-of-hand!!”

The higher yields are necessary BECAUSE, for the Treasury to sell its bonds, they must offer high enough yields on their bond offerings to compete with what one could make in the stock market.



But, as stated, if foreign importers are purchasing bonds, the Treasury Department would not have to offer higher yields to achieve the required sales volume of Treasury Bonds to finance government operations. THAT IS, as the Treasury “beefs up” their reserve of funds from these additional bond sales to foreign importers, they would not have to be so reliant on domestic bond purchasers (institutional investors such as banks, retirement funds, etc.) and on foreign governments. As a consequence, the Treasury would

NOT have to raise yield rates to attract buyers and would certainly be in a better position to LOWER THEIR YIELDS as they build up reserves to finance government operations and pay-out obligations... THEREBY LOWERING DEBT SERVICING COSTS!!!

Additionally, as opposed to imposing tariffs—which would be highly inflationary and possibly provoke a trade war—offering foreign importers the opportunity to purchase Treasury Bonds would actually make them a modest profit.

And if they needed extra capital, they could readily resell these bonds with hardly any loss.

And in this part of the world, NO ADDED COSTS would be PASSED ON TO CONSUMERS, thereby NOT DIMINISHING their purchasing power to spend on American-made goods!!!

Harold Zimmerman is an attorney and former auto mechanic/repair shop owner. His current focus is developing creative solutions to problems involving the U.S. economy.



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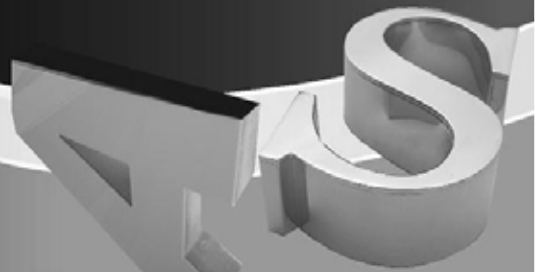
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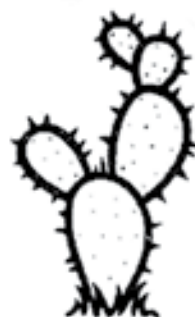
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Chez Bacchus remains a destination for its beloved weekend afternoon teas, which are served every Saturday and Sunday from 12:00 pm to 3:00 pm. Guests can enjoy a curated selection of fine teas, accompanied by a tower of sweet and savory treats expertly prepared by Chef Danny Le. This elegant ritual now takes on an exciting new twist with the option to enjoy tea alongside a refreshing cocktail or a glass of champagne, further elevating the experience.



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