

**Third Saturday Seminar 2009-2010**  
**Humanity at a Crossroads**  
**Session 08**  
**17 April 2010**

**Taxes and Recovery**

**Curt Gibby**

**ALL Program, Lone Star College - Montgomery, Conroe,  
Texas**

**“...we are the leaders we've  
been looking for.”**

*Grace Lee Boggs*

## **Program for TSS Meeting 17 April 2010**

- 9:30 am Introduction & Current Events (30 Minutes +/-) – *Curt Gibby*
- 10:15 am – **“Taxes and Recovery”**
- 10:40 10 minute break
- 10:50 am Continue **“Taxes and Recovery”**
- 11:55 am- Closure – Feedback
- 11:00 am Session ends
- **Next Session 17 May 2010**

# **Disclaimer**

**The following presentation consists of material from many sources in addition to my own work and experience. I usually try give appropriate attribution for this material, but may have overlooked some. In many cases an Internet link to the source material is provided in order to allow you to better put these excerpts in context.**

**The inclusion of materials and the facts, opinions and ideas contained within them, does not in any way mean that I personally endorse or disavow any of them in whole or in part; but, that it is of importance to the discussion.**

**If you have any questions please contact me.**

**Curt Gibby <[gcgconsult@n-star.com](mailto:gcgconsult@n-star.com)>**

# Before We Get Started

1. As tempting as it might be to think so, this is not a political rally for one side or another. It is a discussion of some very important real issues and questions which many, if not most of us share. Please, don't let political differences if you know about them, affect your friendships. History will tell who was right (maybe). In the meantime we need good friends, especially those who can be candid and friends at the same time.
2. By participating, we will help ourselves as well as the other seminarians deal with these important issues. Nobody has the "right answer" except for themselves. We all owe it to each other to respect and support each other. We are all Americans or guests. We will all benefit from or have to live with the outcome.
3. Please keep your remarks brief and to the point.
4. Have faith -- in each other and yourselves. **Our republic has lasted over 200 years.** We are the oldest living Constitutional democracy. Our **Constitution** limits the power of the leaders and **guarantees the rights of its citizens.** That 200 years has not all been smooth sailing. From time to time, generally in "times of war", **leaders have** usurped the authority of the Congress, **violated the Constitution and the rights of the people** who rightly or wrongly have acquiesced, being promised security. Something has always brought us back from the brink, but I don't think we ever make a full recovery. Best, we keep our rights and respect for each other intact in the first place. Let's not let anything we say or do be harmful to each other.
5. Have fun - We always do. (Sept 22, 2005)

# To Any Members of Law Enforcement

If there are any members of law enforcement here in any sort of official capacity and not in a uniform recognizable as one of law enforcement we ask that you identify yourself or selves, your agency, department or organization and your official reason for being here.

Rest assured that we are engaged in no illegal activity, but we are aware of, value and have faith in our Constitutional rights.

In any case you are welcome to stay and participate as a member or guest of the Third Saturday Seminar. But, if at any time you consider anything you see or hear happening or about to happen is or will be putting any one or all of us in jeopardy of breaking the law as you understand it, we request that you advise us of that situation .

This is consistent with your obligation as a peace officer or agent to protect and serve the people. Anything else will be a betrayal and you will be derelict in your duty. It will result in harm to those you are obligated to protect.

**The donuts are free to law enforcement.**

# “Cartoons of the Week”

We make extensive use of political cartoons in this presentation.

The Source of these Cartoons is TIME in cooperation with CNN. You can find the ones I’ve included and more at:

<http://www.time.com/time/cartoonsoftheweek>

**Curt Gibby**

# PSA

**The Third meeting of the Saturday Science Seminars will be 24 April 2010**

4/24 & 5/22. 4 Sessions. No Fee. LSC-Montgomery B-102 29278 Sa 1/23 - 5/22  
**(Helen Bostok)**



# Current Events

17 April 2010

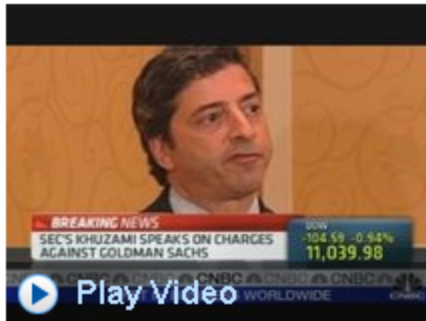
**Don't***be***Panic***ked!*

# Finally! Will it Stick?

## SEC accuses Goldman Sachs of defrauding investors

**AP** Associated Press

 Buzz up! 188 votes |  Send |  Share |  Print



CNBC – SEC's Khuzami on Goldman



 Slideshow: [Goldman Sachs](#)



 Video: [Sen. Sanders On Goldman](#) CNBC

### RELATED QUOTES

<b>GS</b>	160.70	<b>-23.57</b>
<b>^GSPC</b>	1,192.13	<b>-19.54</b>
<b>^IXIC</b>	2,481.26	<b>-34.43</b>

 **TRADE EDGE**

By MARCY GORDON, AP Business Writer – 4 mins ago

WASHINGTON – The government on Friday accused Wall Street's most powerful firm of fraud, saying Goldman Sachs & Co. sold mortgage investments without telling the buyers that the securities were crafted with input from a client who was betting on them to fail.

And fail they did. The securities cost investors close to \$1 billion while helping Goldman client Paulson & Co. capitalize on the housing bust. The Goldman executive accused of shepherding the deal allegedly boasted about the "exotic trades" he created "without necessarily understanding all of the implications of those monstrosities!!!"

The civil charges filed by the Securities and Exchange Commission are the government's most significant legal action related to the mortgage meltdown that ignited the financial crisis and helped plunge the country into recession.

The news sent Goldman Sachs shares and the stock market reeling as the SEC said other financial deals related to the meltdown continue to be investigated. It was a blow to the reputation of a financial giant that had emerged relatively unscathed from the economic crisis.

Goldman Sachs denied the allegations. In a statement, it called the SEC's charges "completely unfounded in law and fact" and said it will contest them.

# SPEEDING TICKET

BOY, THERE ARE DAYS THAT I COULD TRUTHFULLY USE THIS  
EXCUSE....



Did you hear about the 83-year-old woman who talked herself out of a speeding ticket by telling the young officer that she had to get there before she forgot where she was going?

Makes perfectly good sense to me.....

Just remember:

We'll be FRIENDS until we are old and senile. Then we'll be NEW  
FRIENDS....

# EXERCISE FOR PEOPLE OVER 50

**Begin by standing on a comfortable surface, where you have plenty of room at each side.**

**With a 5-lb potato bag in each hand, extend your arms straight out from your sides and hold them there as long as you can. Try to reach a full minute, and then relax.**

**Each day you'll find that you can hold this position for just a bit longer. After a couple of weeks, move up to 10-lb potato bags.**

**Then try 50-lb potato bags and then eventually try to get to where you can lift a 100-lb potato bag in each hand and hold your arms straight for more than a full minute.**

**(I'm at this level.)**

**After you feel confident at that level, put a potato in each bag.**

# What do you do with a drunken sailor?

4—Northern Wyoming Daily News, Worland, Wyo., Friday, April 2,

## Opinions

### *Readers' Views*

#### Objection from a former sailor

To the Editor:

I object and take exception to everyone saying that Obama and Congress are spending money like a drunken sailor. As a former drunken sailor, I quit when I ran out of money.

**Bruce L. Hargraves**

USN Retired

Worland

## From Lloyds List; MORE fodder for the harbingers of slipping watchkeeping standards.

The navigator of a US Navy fast attack submarine, who was listening to his iPod when he really should have been keeping an eye out for amphibious transport docks, has helped land his employers with a hefty \$87m repair bill. According to the Navy Times, the Los Angeles-class sub Hartford collided with the New Orleans in the Strait of Hormuz on March 20, 2009. The Hartford's commander, Ryan Brookhart, was swiftly relieved of his command, and an official report has now condemned the vessel's "informal atmosphere, crew complacency, a 'weak' command and inferior submariner skills". Fifteen Hartford crew were injured in the incident. The New Orleans suffered "a 16 ft by 18 ft gash in its hull that ripped open a fuel tank and two ballast tanks and required \$2.3m in repairs".

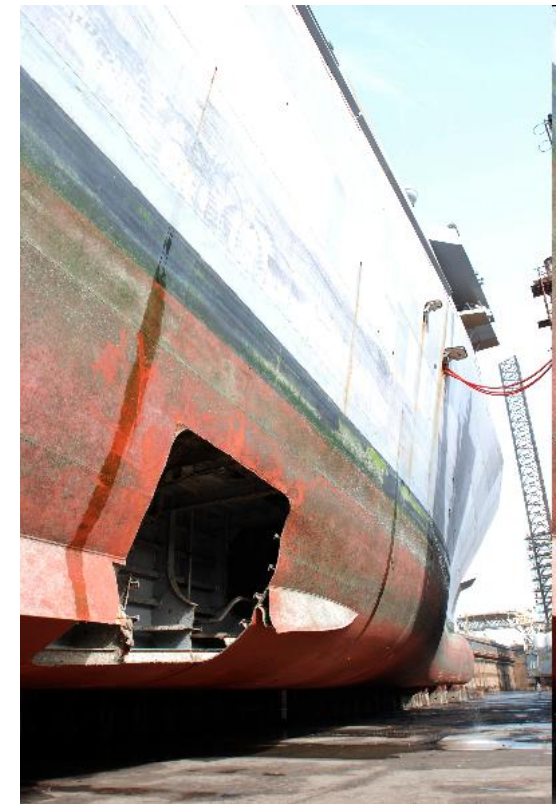
# At least he wasn't texting

The navigator of this sub was listening to this →



**IPODs should be designated as WMD**

**\$87 million**



Mar 20<sup>th</sup> 2009

# The Unquiet Earth - China

**abc NEWS** Wednesday, April 14, 2010

**HOT TOPICS:** Nadia Bloom • Ben Roethlisberger • Conan O'Brien

SEARCH

**Home** Video News Politics Blotter Health Entertainment Money Tech Travel Night

MUST READS: China: Nuclear Summit | West Virginia | Dmitry Medvedev | Sarah Palin | Conan O'Brien | Steven Seagal

**Watch Video**

**WATCH:** Obama's Mortgage Plan Under Fire

**WATCH:** Flipping a Flop



**Strong Quake in Western China's Qinghai Kills 400**

**Full Story** | **3 Comments** | **Related:** • **WATCH:** Strong Earthquake Kills Hundreds in China • Quakes in Western China's Qinghai Kill 67 • China Quake Activist Sentenced to 5 Years' Jail • Top 5 Deadliest Earthquakes



# More Unquiet Earth

## Volcanic ash causes Europe flight disruptions to worsen

Updated 5h 21m ago | Comments [306](#) | Recommend [40](#)



[+ Enlarge](#)

By Alex Grimm, Getty Images

Passengers wait at the departure hall of Frankfurt International Airport on Friday.

### From staff and wire reports

Ash from an erupting volcano blanketed the ground in [Iceland](#) on Friday and left a widening trail of grounded aircraft across Europe, as thousands of planes stayed on the tarmac to avoid the hazardous cloud.

British aviation authorities extended a ban on flights over England and [Wales](#) for six more hours into Saturday morning but say restrictions over Scotland and Northern Ireland are being lifted.

The National Air Traffic Service said in a statement that the British flight ban now stretches to 7 a.m. local time, 2 a.m. ET. The ban affects all of London's five airports, including Heathrow, Europe's busiest.

# Volcano erupts in south Iceland

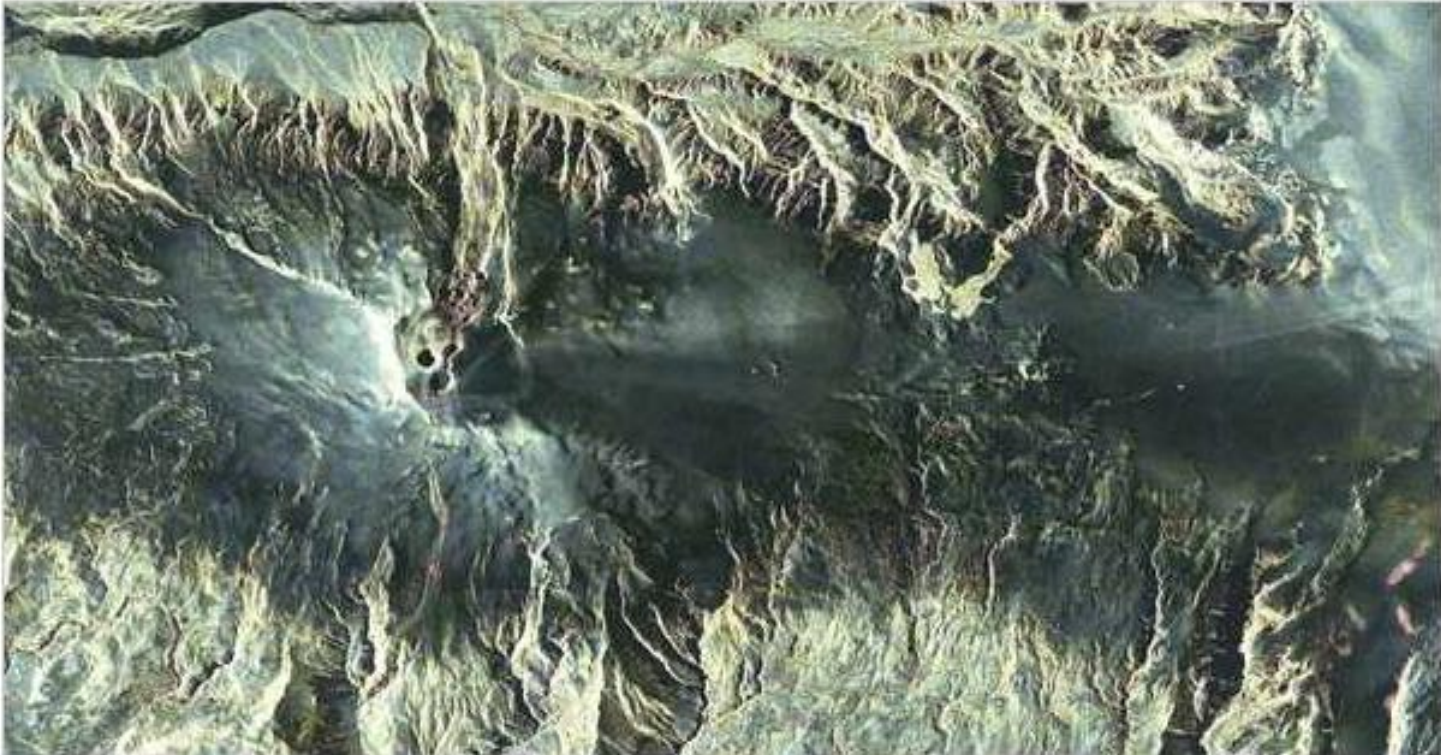




## Volcano erupts in south Iceland



## Experts Seek Clues to How Long Eruption Will Go On



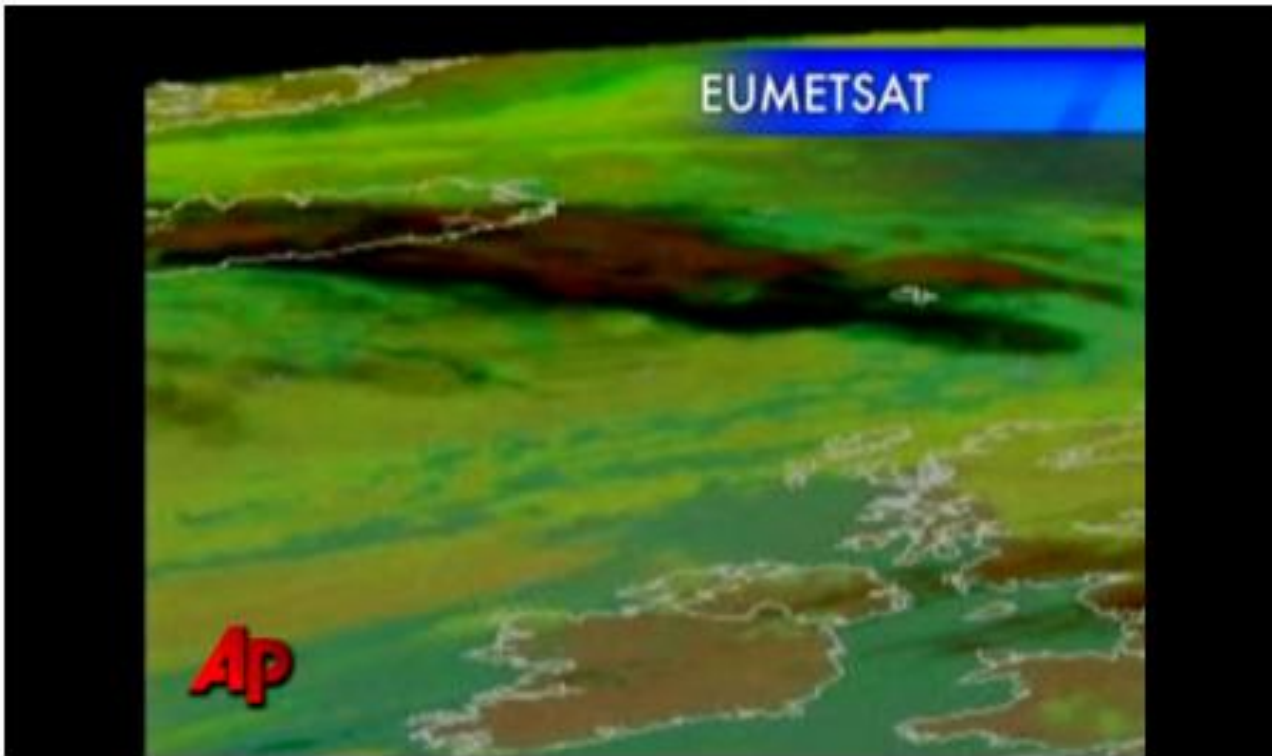
DLR, TerraSAR-X, via Associated Press

A computer enhanced image of the volcano under the Eyjafjallajökull glacier in Iceland taken by the TerraSAR-X satellite on Thursday evening.

By **HENRY FOUNTAIN** and **ELISABETH ROSENTHAL**

Published: April 16, 2010

<http://www.nytimes.com/2010/04/17/science/17plume.html>



As a volcanic ash cloud drifts east from Iceland, flight disruptions might get even worse in Europe.

# The ash cloud is moving SE



# Fireball April 14<sup>th</sup> 2010



[http://www.aos.wisc.edu/fireball/2010\\_04\\_14\\_fireball\\_loop\\_1024x768.gif](http://www.aos.wisc.edu/fireball/2010_04_14_fireball_loop_1024x768.gif)

## Midwest/Meteor/Fireball - Howard County Sheriff

[kimtweather](#)

1 videos

Subscribe

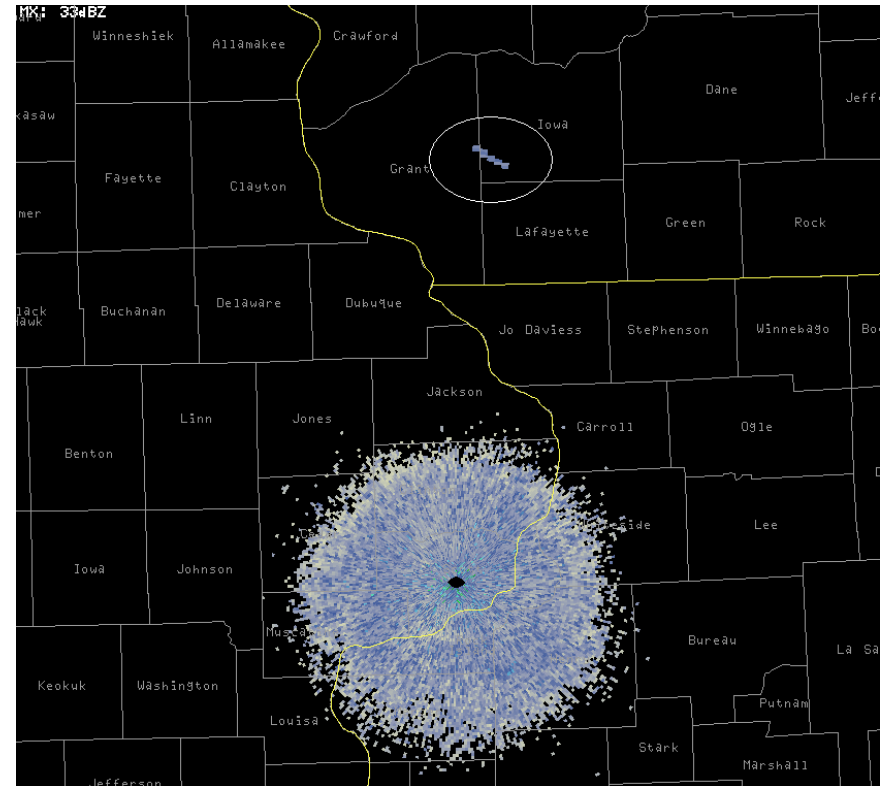
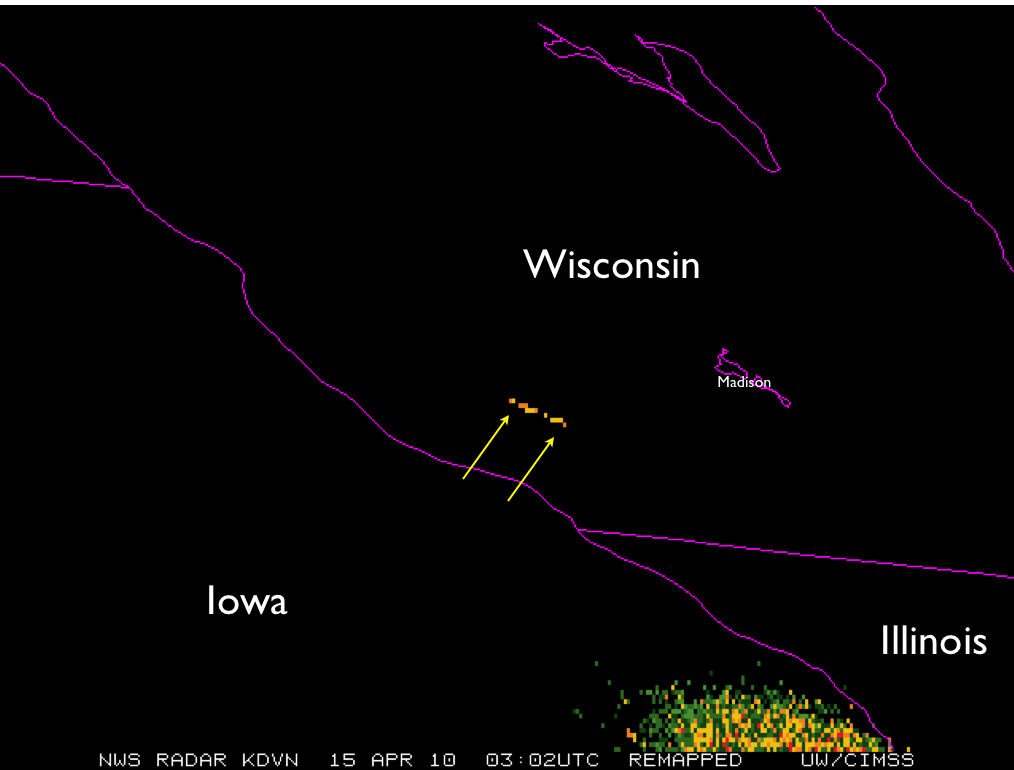
Download This Video





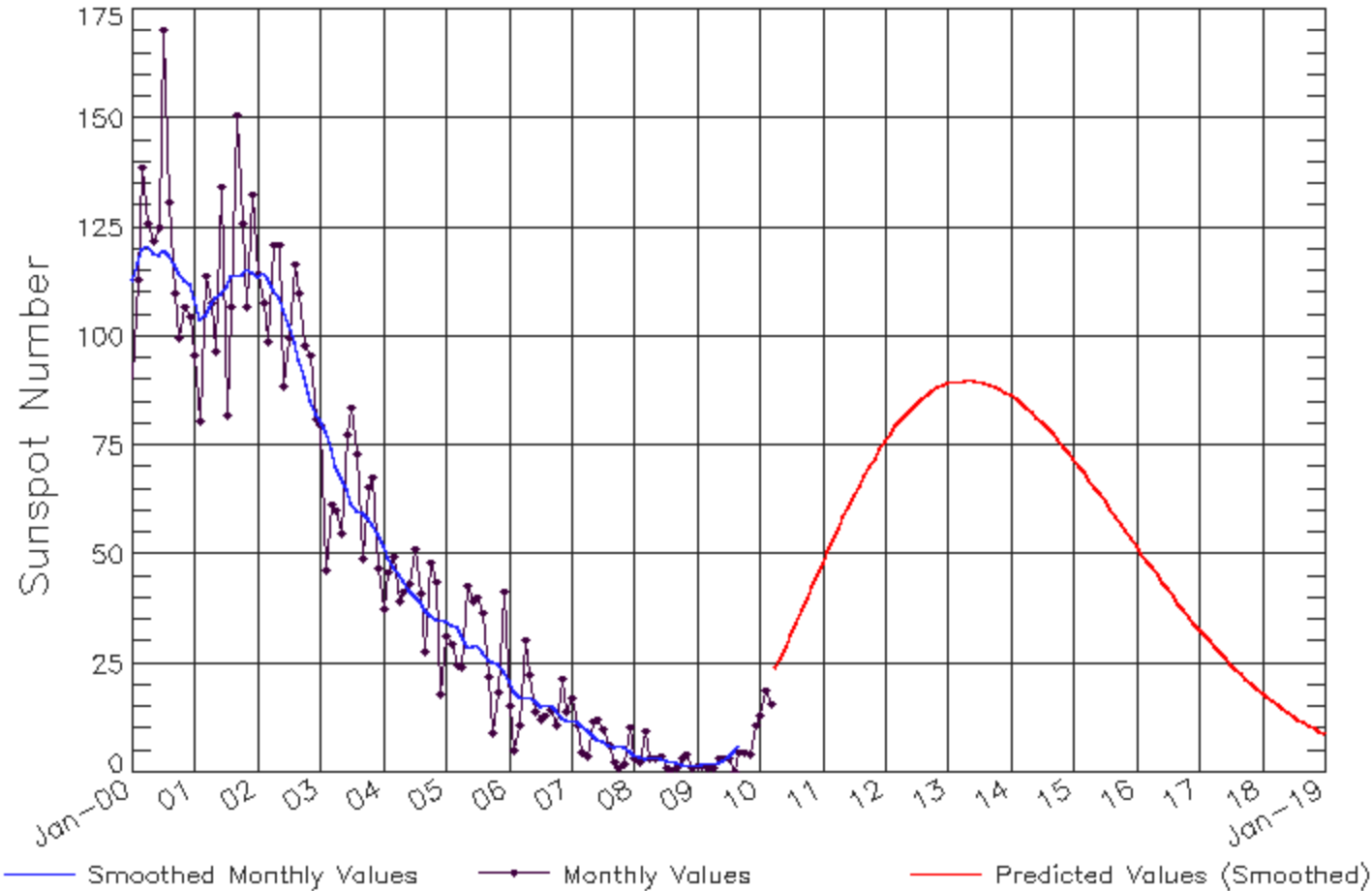
# Where to look for the pieces

The fireball was caused by a small asteroid hitting Earth's atmosphere at a shallow angle. Preliminary infrasound measurements place the energy of the blast at 20 tons of TNT (0.02 kton), with considerable uncertainty. Bill Cooke of NASA's Meteoroid Environment Office estimates that the space rock was about 1 meter wide and massed some 1260 kg. "Fireballs of this size are surprisingly common," he notes. "They hit Earth about 14 times a month, on average, although most go unnoticed because they appear during the day or over unpopulated areas."

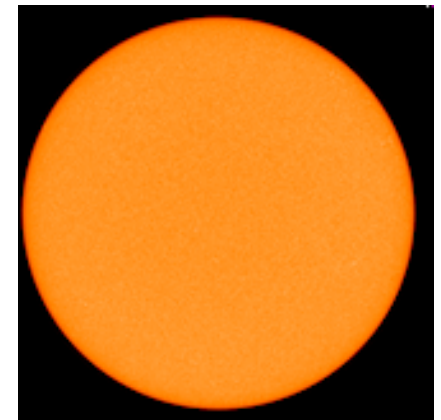


# Sunspot Projections

ISES Solar Cycle Sunspot Number Progression  
Observed data through Mar 2010



**Daily Sun: 16 Apr. 10**



**The Earth-facing side of the sun is blank--no sunspots.  
Credit: SOHO/MDI**

Updated 2010 Apr 6

NOAA/SWPC Boulder, CO USA

# Quiet sun puts Europe on ice

14 April 2010 by [Stuart Clark](#)

BRACE yourself for more winters like the last one, northern Europe. Freezing conditions could become more likely: winter temperatures may even plummet to depths last seen at the end of the 17th century, a time known as the Little Ice Age. That's the message from a new study that identifies a compelling link between solar activity and winter temperatures in northern Europe.

The research finds that low solar activity promotes the formation of giant kinks in the jet stream. These kinks can block warm westerly winds from reaching Europe, while allowing in winds from Arctic Siberia. When this happens in winter, northern Europe freezes, even though other, comparable regions of the globe may be experiencing unusually mild conditions.

Read the whole article at:

<http://www.newscientist.com/article/mg20627564.800-quiet-sun-puts-europe-on-ice.html?full=true>

# When to Doubt a Consensus

## **(1). When different claims get bundled together.**

Usually, in scientific disputes, there is more than one claim at issue. With global warming, there's the claim that our planet, on average, is getting warmer. There's also the claim that human emissions are the main cause of it, that it's going to be catastrophic, and that we have to transform civilization to deal with it. These are all different assertions with different bases of evidence. Evidence for warming, for instance, isn't evidence for the cause of that warming. All the polar bears could drown, the glaciers melt, the sea levels rise 20 feet, Newfoundland become a popular place to tan, and that wouldn't tell us a thing about what caused the warming. This is a matter of logic, not scientific evidence. The effect is not the same as the cause.

There's a lot more agreement about (1) a modest warming trend since about 1850 than there is about (2) the cause of that trend. There's even less agreement about (3) the dangers of that trend, or of (4) what to do about it. But these four propositions are frequently bundled together, so that if you doubt one, you're labeled a climate change "skeptic" or "denier." That's just plain intellectually dishonest. When well-established claims are fused with separate, more controversial claims, and the entire conglomeration is covered with the label "consensus," **you have reason for doubt.**

# **Climategate U-turn as scientist at centre of row admits: There has been no global warming since**

By [Jonathan Petre](#) **1995**

Last updated at 5:12 PM on 14th February 2010

- **Data for vital 'hockey stick graph' has gone missing**
- **There has been no global warming since 1995**
- **Warming periods have happened before - but NOT due to man-made changes**

The academic at the centre of the 'Climategate' affair, whose raw data is crucial to the theory of climate change, has admitted that he has trouble 'keeping track' of the information.

Colleagues say that the reason Professor Phil Jones has refused Freedom of Information requests is that he may have actually lost the relevant papers.

# Climategate U-turn

Professor Jones told the BBC yesterday there was truth in the observations of colleagues that he lacked organisational skills, that his office was swamped with piles of paper and that his record keeping is ‘not as good as it should be’.

The data is crucial to the famous ‘hockey stick graph’ used by climate change advocates to support the theory.

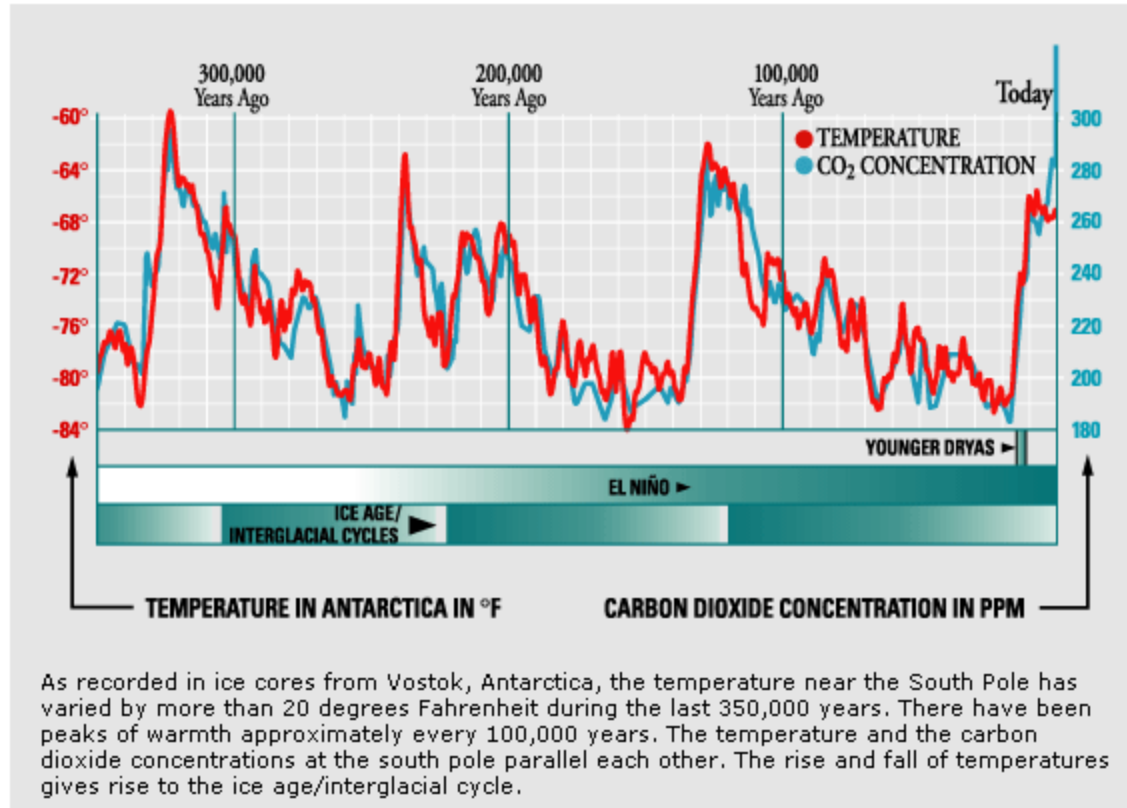
Professor Jones also conceded the possibility that the world was warmer in medieval times than now – suggesting global warming may not be a man-made phenomenon.

And he said that for the past 15 years there has been no ‘statistically significant’ warming.

## Pre-historic Climate Change

1 2 3 4 5 6 7 8 9 10 11 12

This graph is based on ice cores drilled in Vostok, Antarctica. It shows temperature changes near the South Pole, which were more extreme than in the middle latitudes.



<http://www.koshland-science-museum.org/exhibitgcc/historical02.jsp>

# Health insurers shifting costs ahead of law: report

Susan Heavey, WASHINGTON, Thu Apr 15, 2010 5:27pm EDT

<http://www.reuters.com/article/idUSTRE63E4QQ20100415>

Under the healthcare law passed in March, insurers must adjust their spending habits to meet new requirements. For example, large group plans must spend at least 85 cents of every premium dollar paid to them on actual medical care as opposed to administrative costs, while individual and small group plans must spend 80 cents.

"The insurance industry is beginning to consider the financial impact of the new federally required (medical) loss ratio requirements, including questionable changes in their accounting practices," the Democratic-led Senate Committee on Commerce, Science and Transportation said in a statement.

**For example, WellPoint Inc "has already 'reclassified' more than half a billion dollars of administrative expenses as medical expenses," it said.**



Commonwealth of Massachusetts  
UNITED STATES OF AMERICA

**CERTIFICATE OF BIRTH**

FROM THE RECORDS OF BIRTHS IN THE TOWN OF WINTHROP, MASSACHUSETTS

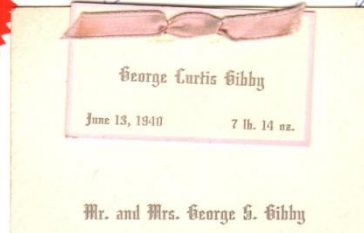
1. Date of Birth	- -	June 13, 1940
2. Full Name of Child	- -	GEORGE CURTIS GIBBY
3. Sex, Color and if Twin	- -	Male - White
4. Place of Birth	- - -	Winthrop Community Hospital, Winthrop, Mass.
5. Residence of Parents	- -	33 Nahant Avenue, Winthrop, Mass.
6. Name of Father	- - -	George Stuart Gibby
7. Occupation of Father	- -	Printer
8. Birthplace of Father	- -	Winthrop, Massachusetts
9. Maiden Name of Mother	- -	Grace Hall
10. Birthplace of Mother	- -	Everett, Massachusetts
11. Date of Record	- - -	July 8, 1940
12.	- -	-

I, Joseph F. O'Hern, Jr. depose and say that I hold the office of Town Clerk of the Town of Winthrop, County of Suffolk and Commonwealth of Massachusetts; that the records of Births, Marriages and Deaths required by law to be kept in said Town are in my custody, and that the above is a true extract from the records of Births in said Town, as certified by me.

WITNESS my hand and the seal of said Town, on the Twenty-ninth

day of November, 1946

Joseph F. O'Hern, Jr.  
Town Clerk



MAKE CHECKS PAYABLE TO THE ORDER OF THE WINTHROP COMMUNITY HOSPITAL AND SEND TO THE SUPERINTENDENT AT THE HOSPITAL

**THIS BILL IS NOW DUE IN ADVANCE**

WINTHROP, MASS., June 25, 1940

Mr. George Gibby

33 Nahant Av., Winthrop.

NO. TO WINTHROP COMMUNITY HOSPITAL, DR.

<i>For Board and care</i> Mrs. Grace Gibby		
<i>From</i> June 12, 1940, <i>to</i> June 25, 1940,		
13 <i>days, at</i> 5.50 <i>per day</i>	71	50
<i>Operating Room Fee</i>		
<i>Delivery Room Fee</i> -----	10	00
<i>Laboratory Fee</i> -----	3	00
<i>Ether</i>		
<i>Extras</i> Med. 1.15 radio .50	1	65
<i>Board Spec. Nurse</i>	86	15
<i>X-Ray</i>		
Under your contract, the Associated Hospital Service Corp. will pay for one-half of normal hospital charges.	42	83
	\$ 43	32

H. B. MCARDLE

RECEIVED PAYMENT  
 JUL 9 1940  
 WINTHROP COMMUNITY HOSPITAL  
 Assoc. Hosp. Serv. Credit  
 Joe

OCEAN 2982-1745

CHARLES C. MURPHY

**WINTHROP OIL COMPANY**  
*Range and Fuel Oils*

531 SHIRLEY STREET  
WINTHROP, MASSACHUSETTS

October 1, 1941


George Gibby

33 Nahant Ave.

NO. GALLONS	KIND OF OIL	AMOUNT	TOTAL
	Balance Due	25.40	
375	Sept. 18, #2 Fuel @.072	27.00	
	<i>Pd in full Charles C. Murphy 11/10/41</i>		\$ 52.40
	Received Payment		

# The House I Came Home to.

PRICE	ROOMS	BATH	WINTHROP	AGE	LAND	ASSESS.	9-103-29 TAXES
\$12,900	7	1		20	12,200	4,500	\$16.00

WINTHROP HIGHLANDS - 4 BEDROOM COTTAGE - 20 Minutes to Downtown Boston - \$12,900... IF YOU LIKE LOTS OF ROOM... plus convenience in a quiet residential section... here's the ticket... 1st floor has 2 porches plus fireplace living room, dining room and modern cabinet kitchen and space for 1st floor lav. 4 bedrooms and modern bath on 2nd floor. 2 car garage, oil steam heat, all storm sash and full insulation. Brass plumbing and basement laundry. Easy to maintain and inexpensive to own and operate. G.I. only \$650 down and easy monthly terms thereafter.

NAME: Gibby      TEL.:      ADDRESS: 33 Nahant Ave.

By: K. Dunnan

E. W. BROWN, M.D.  
20 CRESCENT AVE. REVERE, MASS.  
OFFICE HOURS: 1 TO 2 AND 6 TO 7 P. M.  
TELEPHONES: REVERE 0050-0051

DATE Feb. 4. 1941.

Mr. George Gibby

35 Nahant Av.

Winthrop Mass.

TO PROFESSIONAL SERVICES

To date \$ 8.00.

*Paul E. Brown*

RECEIVED PAYMENT

"THE OWNER OR KEEPER OF A LICENSED DOG SHALL CAUSE IT TO WEAR AROUND ITS NECK OR BODY A COLLAR OR HARNESS TO WHICH SHALL BE SECURELY FIXED A TAG"

Commonwealth of Massachusetts  
COUNTY OF SUFFOLK  
TOWN OF WINTHROP

In accordance with the provisions of Sec. 137 of Chapter 140 of the General Laws, License is hereby issued to the person named below to keep the dog herein described for one year from the first day of April 1943. Said dog is numbered and registered as required by said Laws, for which Two Dollars have been paid.

**This License expires March 31, 1944**

No. 277

Joseph F. O'Hern, Jr.

CLERK

This License is granted subject to the conditions that the dog herein described shall be controlled and restrained from killing, chasing or harassing live stock or fowls.

This license is for a

**MALE DOG**

**The Fee is \$2.**

Date: May 15, 1943 Tag No. 418  
Issued to: Mrs. George Gibby  
Address: 33 Nahant Ave.  
Name of Dog: Paddy  
Breed: Irish Terrier  
Color: Reddish Brown Age: 2 yrs  
Issuing clerk: Ruth McDonald  
Other data:

IF A DOG IS SOLD OR PERMANENTLY REMOVED TO ANOTHER TOWN IT MUST BE LICENSED IN SUCH TOWN. EVERY DOG THREE MONTHS OLD OR OVER MUST BE LICENSED AND TAGGED.

**\$2. MALE DOG \$2.**

**SUBURBAN GAS AND ELECTRIC COMPANY**  
 150 BEACH STREET, REVERE, MASS.  
**ELECTRIC AND GAS BILL, MAY, 1941**

DATE METER WAS READ	BILLING RATE	METER READINGS		KILOWATT HOURS OR HUNDREDS OF CUBIC FEET USED	AMOUNT *
		PRESENT	PREVIOUS		
MAY 2	A	6896	6792	104	4.81
2	K	548	533	15	2.31
					7.12 TOT

ANALYSIS OF KWHR USED		ANALYSIS HUNDREDS OF CUBIC FEET USED			PREVIOUS BALANCE ELECTRIC AND GAS
RATE A	RATE B	RATE K	RATE L	RATE P	
@ 7.5C	@ 7.5C	= 75C	= \$1.00	= \$1.00	6.21
31 @ 5.0C	@ 5.5C	13 @ 12.0C	@ 11C	@ 11C	MERCHANDISE CHARGE ACCOUNT
56 @ 3.5C	@ 3.5C	@ 11.5C	@ 8C	@ 8C	MERCHANDISE INSTALLMENT ACCT.
@ 3.0C		@ 7C	@		TOTAL
					13.33

\*  
SEE  
REVERSE SIDE  
FOR SUMMARY  
OF RATES

GEORGE GIBBY CA  
 33 NAHANT AVE  
 WINTHROP R-7

**PAID**  
 MAY 21 1941  
 9-387333  
 PER *W.P.*

2-1  
 16063  
 17084

PLEASE PRESENT THIS BILL WHEN PAYING AT OUR OFFICE

DATE	POLICY NO.	COMPANY	AMOUNT	TERM	EXPIRATION	PREMIUM DUE
3-1-39	2783	Westchester	1,000.	3 yrs.	3-1-42	6.20
		Fire Insurance - Hhf.				
3-1-39	240158	Employers	1,000.	1 yr.	3-1-40	<u>12.10</u>
		Burglary Insurance				
		33 Nahant Ave., Winthrop, Mass.				18.30

**BOIT, DALTON & CHURCH**  
INSURANCE  
89 BROAD STREET  
BOSTON

FORM 107 20M-7-38 P



**TOWN OF WINTHROP . . . WATER DEPARTMENT**

Winthrop, Mass. (1st-Ctr.), January 1, 1939

3180 MR. C.R. KELLEY  
33 NAHANT AVE.  
WINTHROP, MASS.

or Owner,  
or Agent,  
or Tenant.



**To TOWN OF WINTHROP, Dr.**

For USE OF WATER from JANUARY 1, 1939, to <sup>Dec</sup> ~~MARCH~~ 31, 1939

Payable at Town Hall, Metcalf Square

Office Hours, 8 A. M. to 12 M., 1 to 5 P. M. Sundays and Holidays excepted, Saturdays, 8 A. M. to 12 M.

Remittances by mail are at the risk of the sender, and must be accompanied by a self-addressed stamped envelope for the return of receipted bill.

The presentation of this bill is a demand for payment.

Make Checks, Money Orders, etc., payable to TOWN OF WINTHROP.

Claim for vacancy must be made at the time the vacancy occurs or no such claim will be allowed. No vacancy allowed for less than three months.

All claims for abatement must be made within ten days from date of bill at office of the Water Department, Town Hall, Winthrop Center.

The Board of Water Commissioners will meet persons desiring to see them at their office in Town Hall each Monday evening at 7:30 o'clock.

Stores . . .		
1 Families . . .		
Minimum Water Rate . . . . .	\$	13 00
cu. ft. at 18c per 100 cu. ft.		
cu. ft. at 16c per 100 cu. ft.		
Meter Rental . . .		
Meter Repairs . . .		
Bill previously rendered . . .		
	\$	13.00

Less 5% of amount paid for 1938 .70  
\$ 12.30

All charges for specific supplies or for fractional parts of the year, shall be payable in advance before the water is let on. In all cases of non-payment of rates after Jan. 15, 1939, the water may be shut off without further notice.

*Pl. 2-10-39  
Check # 981*



NEW ENGLAND TELEPHONE AND TELEGRAPH COMPANY

66 WOODSIDE AVE., WINTHROP, MASS.

WHEN PAYING IN CASH PLEASE PRESENT BOTH BILL AND STUB.

MAY 5, 1941

FOR GENERAL INFORMATION  
SEE INTRODUCTORY PAGES  
OF THE TELEPHONE  
DIRECTORY

GEORGE S GIBBY  
33 NAHANT AVE  
WINTHROP MASS

1557 J  
OCE

LOCAL SERVICE ONE MONTH ENDING DATE OF BILL.....	2 50
MESSAGE UNITS ONE MONTH ENDING DATE OF BILL.....	
TOLL SERVICE AND TELEGRAMS (STATEMENT ENCLOSED).....	
DIRECTORY ADVERTISING ONE MONTH ENDING DATE OF BILL.....	
OTHER CHARGES OR CREDITS (STATEMENT ENCLOSED).....	
BALANCE FROM PREVIOUS BILL (IF PAID BEFORE THE RECEIPT OF THIS BILL PLEASE DEDUCT FROM TOTAL WHEN REMITTING).....	2 50
TOTAL.....	5 00*

PAID BY CHECK NO.....  
DATE.....19.....



NEW ENGLAND TELEPHONE AND TELEGRAPH COMPANY

66 WOODSIDE AVE., WINTHROP, MASS.

WHEN PAYING IN CASH PLEASE PRESENT BOTH BILL AND STUB.

JULY 5, 1941

FOR GENERAL INFORMATION  
SEE INTRODUCTORY PAGES  
OF THE TELEPHONE  
DIRECTORY

GEORGE S GIBBY  
33 NAHANT AVE  
WINTHROP MASS

1557 J  
OCE


LOCAL SERVICE ONE MONTH ENDING DATE OF BILL.....	2 50
MESSAGE UNITS ONE MONTH ENDING DATE OF BILL.....	15
TOLL SERVICE AND TELEGRAMS (STATEMENT ENCLOSED).....	
DIRECTORY ADVERTISING ONE MONTH ENDING DATE OF BILL.....	
OTHER CHARGES OR CREDITS (STATEMENT ENCLOSED).....	
BALANCE FROM PREVIOUS BILL (IF PAID BEFORE THE RECEIPT OF THIS BILL PLEASE DEDUCT FROM TOTAL WHEN REMITTING).....	2 70
TOTAL.....	5 35*

PAID BY CHECK NO.....  
DATE.....19.....



Thomas More Law Center - Poll Result - Mozilla Firefox

http://www.thomasmore.org/qry/page.taf?id=15&\_function=vote&\_nc=111350647d14e95aa956e0922712aa33





**THOMAS MORE**  
Law Center

## Results - Today's Poll

Thank you for submitting your vote!

---

*Poll Question:*  
Should Islamic terrorist Khalid Sheikh Mohammed (KSM) be tried by a military commission rather than in a civilian court in New York?

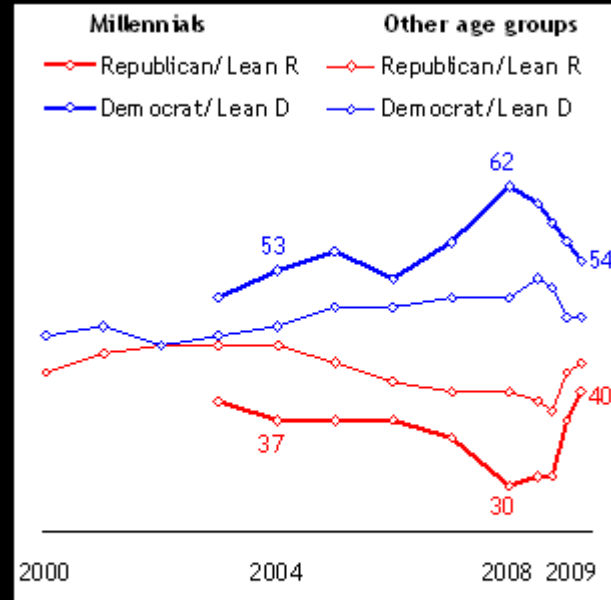
Yes		42.35%	407 votes
No		57.65%	554 votes

**Total: 961 votes**

© 2010 Thomas More Law Center

Done

### Democratic Advantage Narrows Among Millennial Voters (%)



PewResearchCenter

<http://pewsocialtrends.org/pubs/751/millennials-confident-connected-open-to-change?src=millennials-quiz>

# Texas on the Brink

**Eliot Shapleigh**, a State Senator from El Paso, compiled a report each legislative session called [Texas on the Brink](#). Shapleigh's little book of horrors comes fully footnoted to avoid being attacked by partisans. His staff gathered data from the Census Bureau and TX govt agencies. examples about Texas:

2. 1st in the percentage of people over 25 without a high school diploma
3. 41st in high school graduation rate
4. 1st in percentage of uninsured children
6. 1st in percentage of population uninsured
7. 1st in percentage of non-elderly uninsured
8. 3rd in percentage of people living below the poverty level
9. 49th in average Women Infant and Children benefit payments
10. 1st in teenage birth rate

[http://shapleigh.org/system/reporting\\_document/file/255/Texas\\_on\\_the\\_Brink\\_2009\\_website\\_final.pdf](http://shapleigh.org/system/reporting_document/file/255/Texas_on_the_Brink_2009_website_final.pdf)



# ***Tiger Woods is (4 places) Back***

## **2010 Masters prize money**

Sunday, April 11, 2010

**The total prize money for professionals at the 2010 Masters is \$7.5 million, unchanged from 2009. The breakdown by position is as follows:**

**Phil Mickelson 1 - \$1,350,000.00**

**Lee Westwood (England) 2 - \$810,000.00**

**Anthony Kim 3 - \$510,000.00**

**K. J. Choi (Korea) T4 - \$330,000.00**

**Tiger Woods T4 - \$330,000.00**

**Fred Couples 6 - \$270,000.00**

**Nick Watney 7 - \$251,250.00**

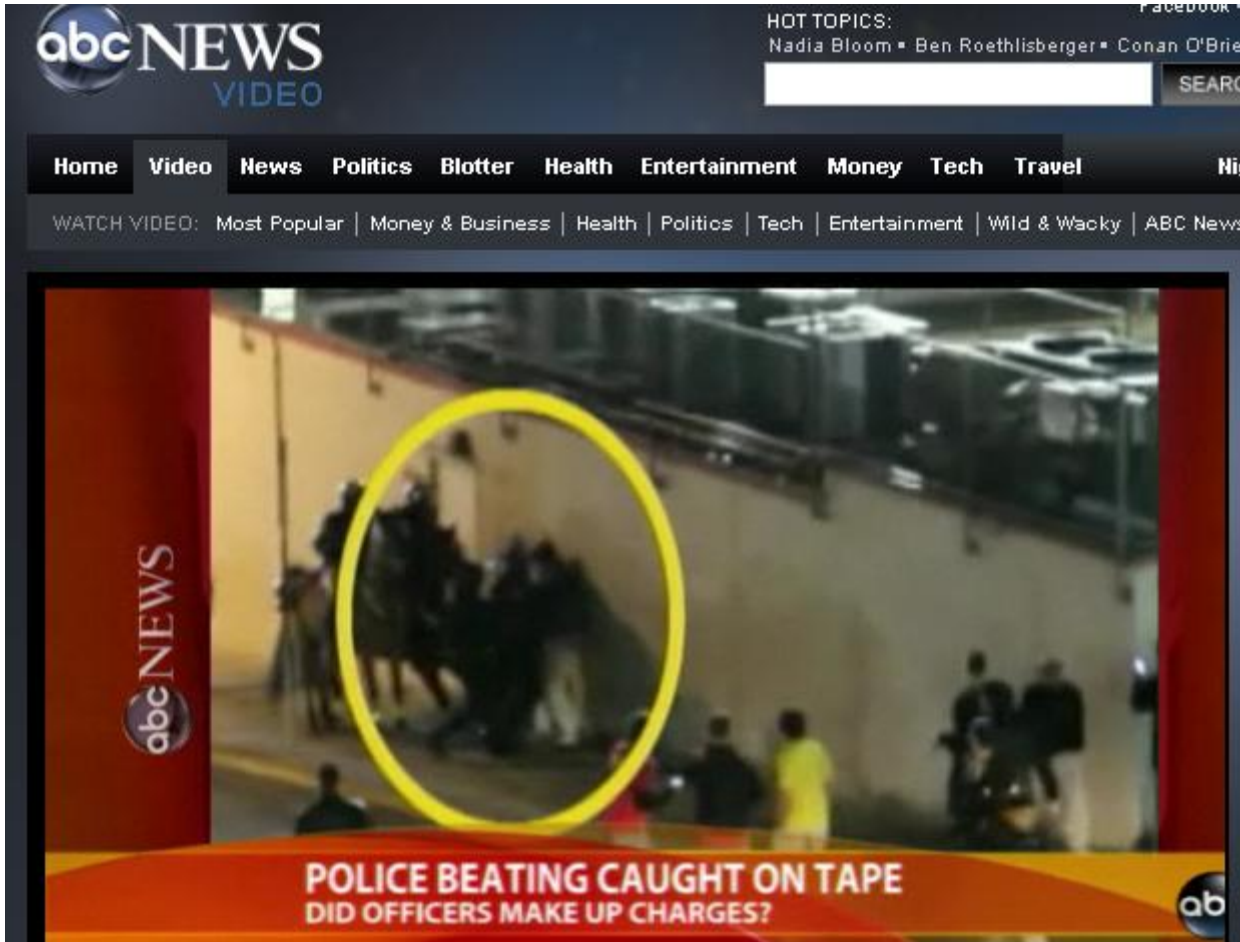
**Hunter Mahan T8 - \$225,000.00**

**Y. E. Yang (Korea) T8 - \$225,000.00**

**Ricky Barnes T10 - \$195,000.00**

**Ian Poulter (England) T10 - \$195,000.00**

# Princes Georges County, Md



<http://abcnews.go.com/GMA/video/caught-tape-police-beating-10359455>



# Univ. of Maryland Beating on Tape

CBSNewsOnline

11,721 videos

Subscribe

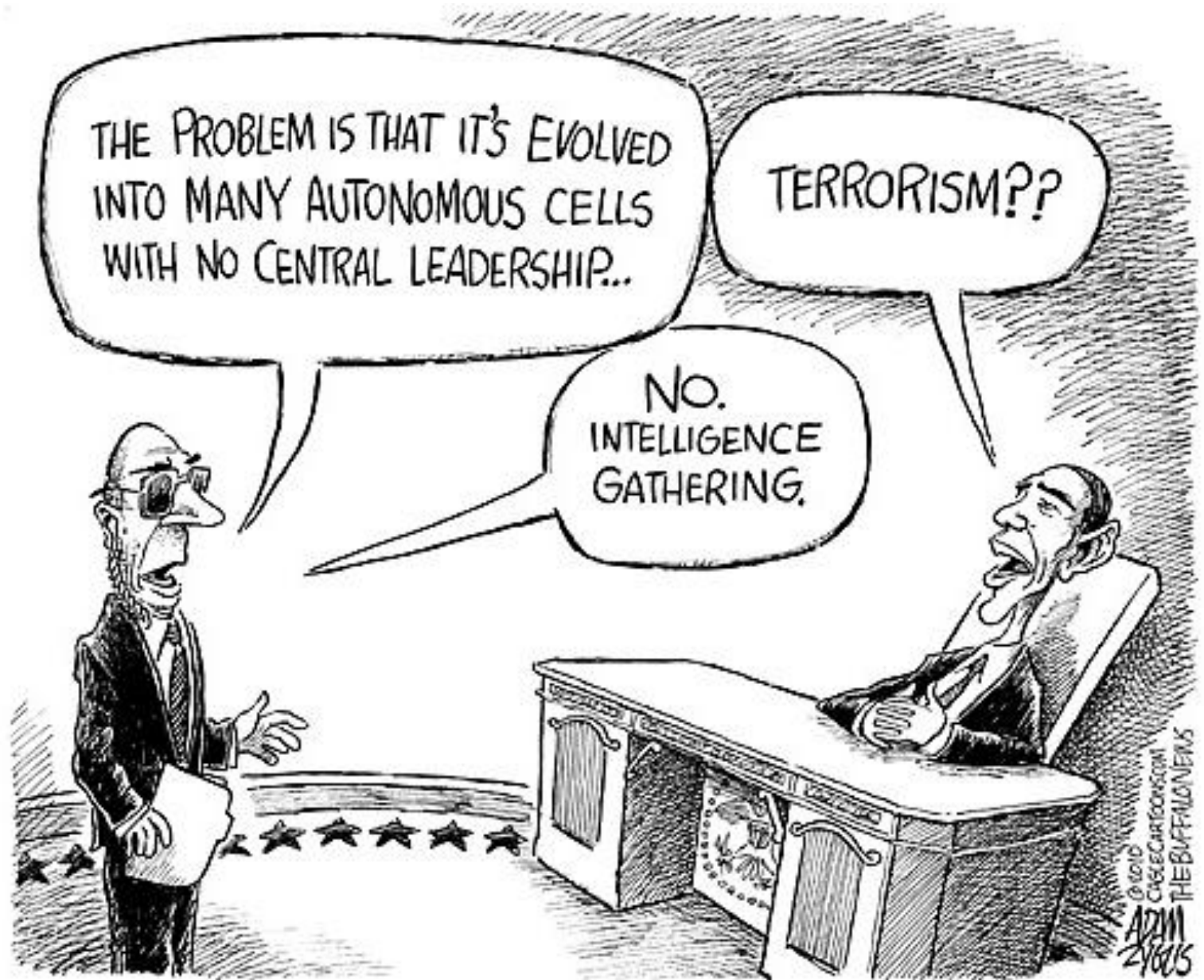
Download This Video



CBSNewsOnline — April 13, 2010 — Police are investigating alleged police brutality after police attacked a University of Maryland student followi...

604 views

<http://www.youtube.com/watch?v=2Pd0NXFstsw>





**Third Saturday Seminar 2009-2010**  
**Humanity at a Crossroads**  
**Session 08**  
**17 April 2010**

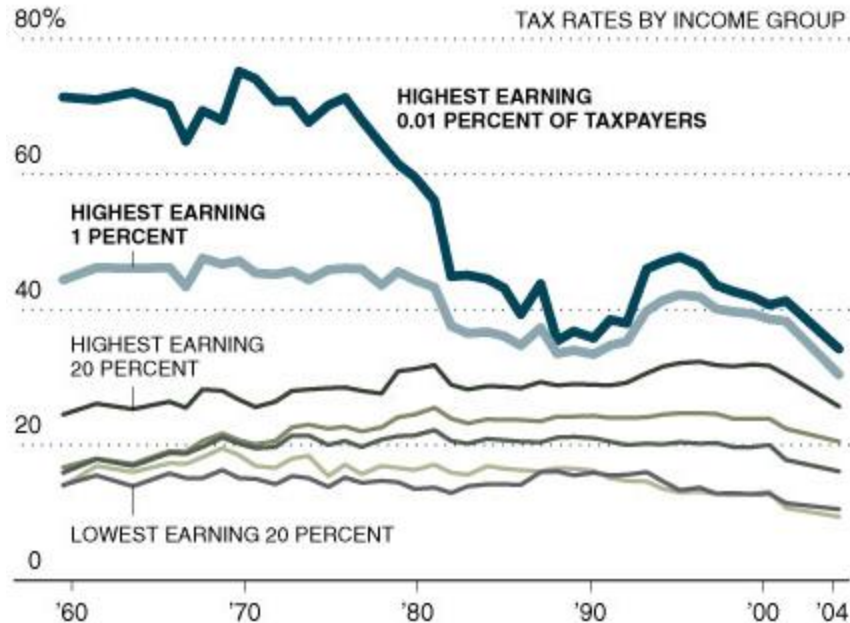
**Taxes and Recovery**

**Curt Gibby**

**ALL Program, Lone Star College - Montgomery, Conroe,  
Texas**

## Shifting the Tax Burden

Compared with the 1960s, the highest and the lowest earners pay a smaller share of their income in federal taxes, while those in the middle pay somewhat more.



Numbers include income taxes, capital gains taxes, payroll taxes, estate taxes, gift taxes and corporate taxes (which are effectively paid by stockholders). 2004 tax rates are based on 2004 tax law applied to 2000 income adjusted for income growth.

Source: Thomas Piketty and Emmanuel Saez

THE NEW YORK TIMES

# Taxing the Rich, Over Time, By DAVID LEONHARDT, April 13, 2010, 8:56 pm

The total effective federal tax rate for the top 0.01 percent of earners — that is, the top 1/10,000th of earners, a group that began at \$8.6 million in annual income — was 31.5 percent in 2005. (That's the last year for which the Congressional Budget Office [has released data](#) for very high earners.) That includes income taxes, as well as payroll taxes, taxes on investments and other taxes. It's the lowest such tax rate since the mid-1980s, when the rate on the top 0.01 percent was briefly below 30 percent.

# Surprise!

## Did the 2008 Tax Rebates Stimulate Spending?

By Matthew D. Shapiro and Joel Slemrod\*

<http://www-personal.umich.edu/~shapiro/papers/aeap&p2009rebates.pdf>

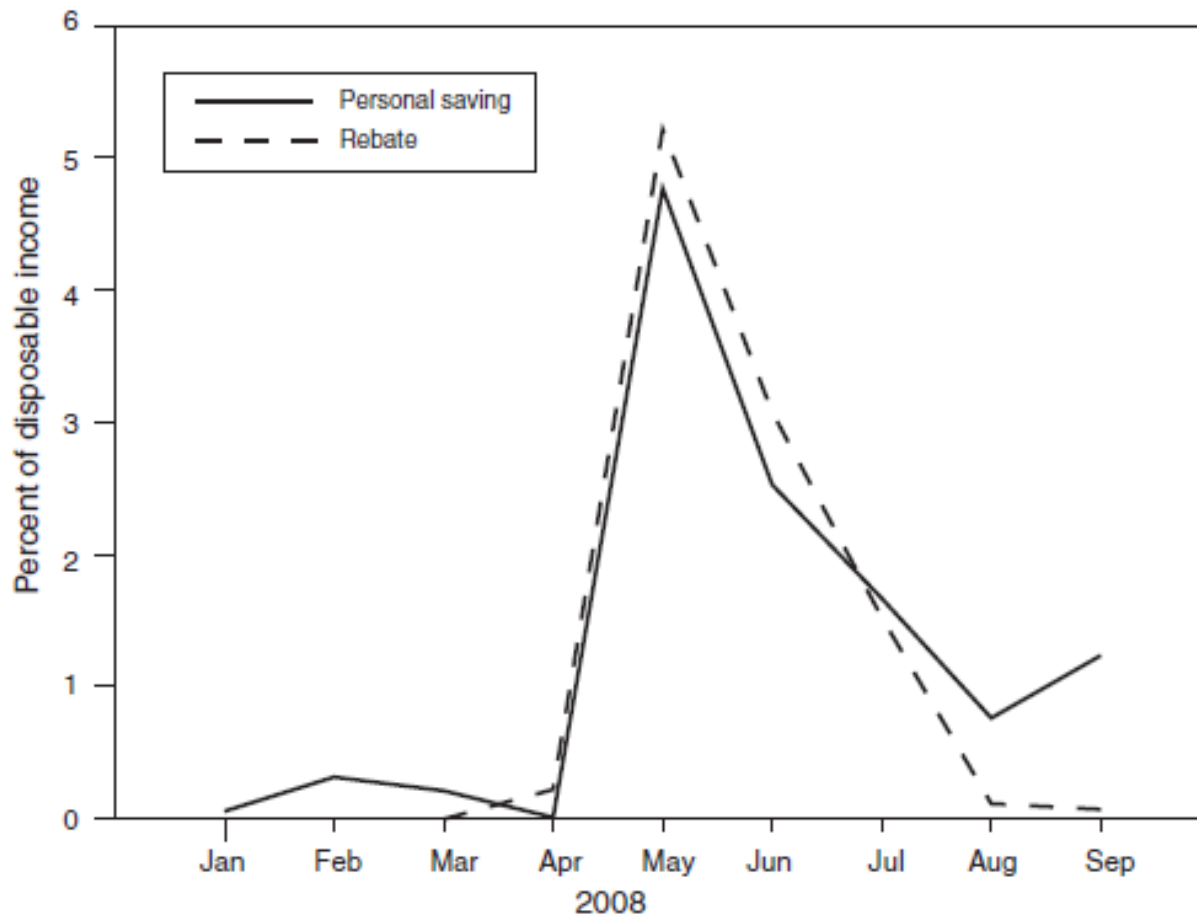


FIGURE 1. PERSONAL SAVING AND THE 2008 REBATE

# The Great Depression

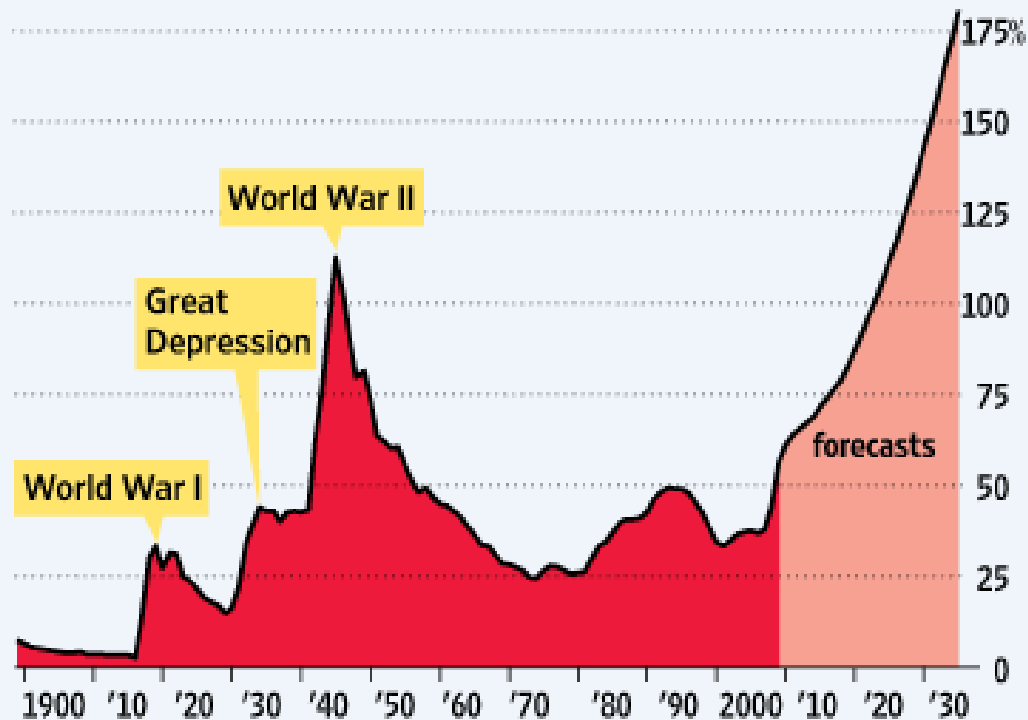




# Headed for Trouble?

## Headed for Trouble

U.S. government debt, measured against gross domestic product.



Note: Assumes current policies and some policy changes widely expected to occur, including extension of Bush tax cuts and appropriated spending growing at same pace as economy.

Source: Congressional Budget Office

# 1920s Decade

## 1920s (Decade)

- **During World War I, federal spending grows three times larger than tax collections. When the government cuts back spending to balance the budget in 1920, a severe recession results. However, the war economy invested heavily in the manufacturing sector, and the next decade will see an explosion of productivity... although only for certain sectors of the economy.**
- **An average of 600 banks fail each year.**
- **Organized labor declines throughout the decade. The United Mine Workers Union will see its membership fall from 500,000 in 1920 to 75,000 in 1928. The American Federation of Labor would fall from 5.1 million in 1920 to 3.4 million in 1929.**
- **Over the decade, about 1,200 mergers will swallow up more than 6,000 previously independent companies; by 1929, only 200 corporations will control over half of all American industry.**
- **By the end of the decade, the bottom 80 percent of all income-earners will be removed from the tax rolls completely. Taxes on the rich will fall throughout the decade.**
- **By 1929, the richest 1 percent will own 40 percent of the nation's wealth. The bottom 93 percent will have experienced a 4 percent drop in real disposable per-capita income between 1923 and 1929.**
- **Individual worker productivity rises an astonishing 43 percent from 1919 to 1929. But the rewards are being funneled to the top: the number of people reporting half-million dollar incomes grows from 156 to 1,489 between 1920 and 1929, a phenomenal rise compared to other decades. But that is still less than 1 percent of all income-earners.**

# 1922 - 1928

**1922**

- **The conservative Supreme Court strikes down federal child labor legislation.**

**1923**

- **President Warren Harding dies in office. Calvin Coolidge, becomes president. Coolidge is no less committed to laissez-faire and a non-interventionist government.**
- **Supreme Court nullifies minimum wage for women in District of Columbia.**

**1924**

- **The stock market begins its spectacular rise. Bears little relation to the rest of the economy.**

**1925**

- **The top tax rate is lowered to 25 percent - the lowest top rate in the eight decades since World War I.**

**1928**

- **Between May 1928 and September 1929, the average prices of stocks will rise 40 percent. The boom is largely artificial.**

# 1929

## 1929

- **Herbert Hoover becomes President.**
- **Annual per-capita income is \$750. More than half of all Americans are living below a minimum subsistence level.**
- **Backlog of business inventories grows three times larger than the year before.**
- **Recession begins in August, two months before the stock market crash. During this two month period, production will decline at an annual rate of 20 percent, wholesale prices at 7.5 percent, and personal income at 5 percent.**
- **Stock market crash begins October 24. Investors call October 29 Black Tuesday. Losses for the month will total \$16 billion, an astronomical sum in those days.**

# 1930 - 1931

## 1930

- **By February, the Federal Reserve has cut the prime interest rate from 6 to 4 percent. Treasury Secretary Andrew Mellon announces that the Fed will stand by as the market works itself out: 'Liquidate labor, liquidate real estate... values will be adjusted, and enterprising people will pick up the wreck from less-competent people'.**
- **The Smoot-Hawley Tariff passes on June 17. With imports forming only 6 percent of the GNP, the 40 percent tariffs work out to an effective tax of only 2.4 percent per citizen. Even this is compensated for by the fact that American businesses are no longer investing in Europe, but keeping their money stateside. The consensus of modern economists is that the tariff made only a minor contribution to the Great Depression in the U.S., but a major one in Europe.**
- **Supreme Court rules that the monopoly U.S. Steel does not violate anti-trust laws as long as competition exists, no matter how negligible.**
- **The GNP falls 9.4 percent from the year before. The unemployment rate climbs from 3.2 to 8.7 percent.**

## 1931

- **No major legislation is passed addressing the Depression.**
- **The GNP falls another 8.5 percent; unemployment rises to 15.9 percent.**

# 1932

1932

- **This and the next year are the worst years of the Great Depression. For 1932, GNP falls a record 13.4 percent; unemployment rises to 23.6 percent.**
- **Industrial stocks have lost 80 percent of their value since 1930.**
- **10,000 banks have failed since 1929, or 40 percent of the 1929 total.**
- **GNP has also fallen 31 percent since 1929.**
- **Over 13 million Americans have lost their jobs since 1929.**
- **International trade has fallen by two-thirds since 1929.**

**Congress passes the Federal Home Loan Bank Act and the Glass-Steagall Act of 1932.**

- **Top tax rate is raised from 25 to 63 percent.**
- **Popular opinion considers Hoover's measures too little too late. Franklin Roosevelt easily defeats Hoover in the fall election. Democrats win control of Congress.**

- **Roosevelt inaugurated; begins 'First 100 Days'; of intensive legislative activity.**
- **A third banking panic occurs in March. Roosevelt declares a Bank Holiday; closes financial institutions to stop a run on banks.**
- **Alarmed by Roosevelt's plan to redistribute wealth from the rich to the poor, a group of millionaire businessmen, led by the Du Pont and J.P. Morgan empires, plans to overthrow Roosevelt with a military coup and install a fascist government modelled after Mussolini's regime in Italy. The businessmen try to recruit General Smedley Butler, promising him an army of 500,000, unlimited financial backing and generous media spin control. The plot is foiled when Butler reports it to Congress.**
- **Congress authorizes creation of the Agricultural Adjustment Administration, the Civilian Conservation Corps, the Farm Credit Administration, the Federal Deposit Insurance Corporation, the Federal Emergency Relief Administration, the National Recovery Administration, the Public Works Administration and the Tennessee Valley Authority.**
- **Congress passes the Emergency Banking Bill, the Glass-Steagall Act of 1933, the Farm Credit Act, the National Industrial Recovery Act and the Truth-in-Securities Act.**
- **Roosevelt does much to redistribute wealth from the rich to the poor, but is concerned with a balanced budget. He later rejects Keynes' advice to begin heavy deficit spending.**
- **The free fall of the GNP is significantly slowed; it dips only 2.1 percent this year. Unemployment rises slightly, to 24.9 percent.**

# 1934, 1935, 1936

## 1934

- Congress authorizes creation of the Federal Communications Commission, the National Mediation Board and the Securities and Exchange Commission.
- The economy turns around: GNP rises 7.7 percent, and unemployment falls to 21.7 percent. A long road to recovery begins.
- Sweden becomes the first nation to recover fully from the Great Depression. It has followed a policy of Keynesian deficit spending.

## 1935

- The Supreme Court declares the National Recovery Administration to be unconstitutional.
- Congress authorizes creation of the Works Progress Administration, the National Labor Relations Board and the Rural Electrification Administration.
- Congress passes the Banking Act of 1935, the Emergency Relief Appropriation Act, the National Labor Relations Act, and the Social Security Act.
- Economic recovery continues: the GNP grows another 8.1 percent, and unemployment falls to 20.1 percent.

## 1936

- Top tax rate raised to 79 percent.
- Economic recovery continues: GNP grows a record 14.1 percent; unemployment falls to 16.9 percent.



# The Great Depression

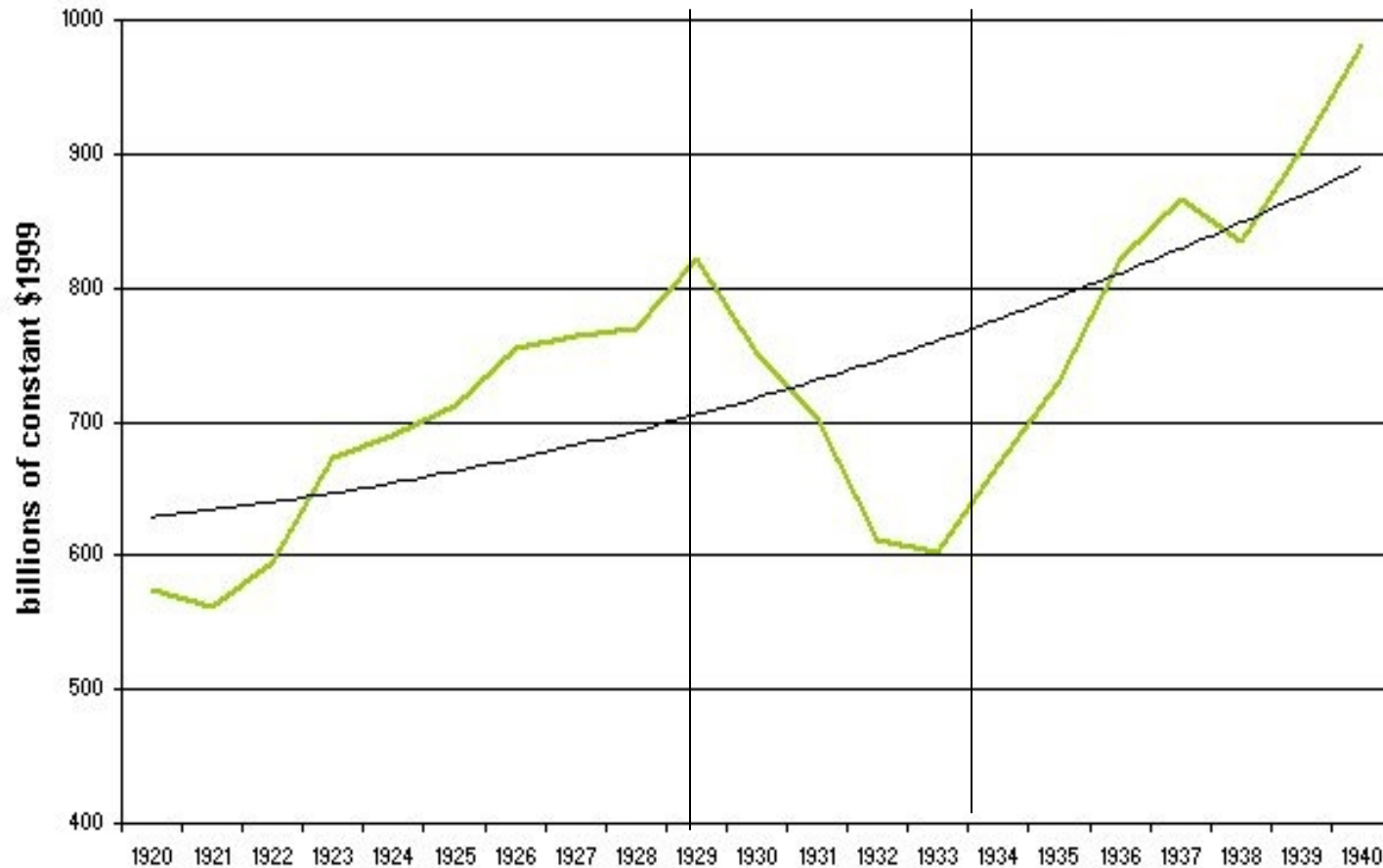


# Black Monday 1987 Recession

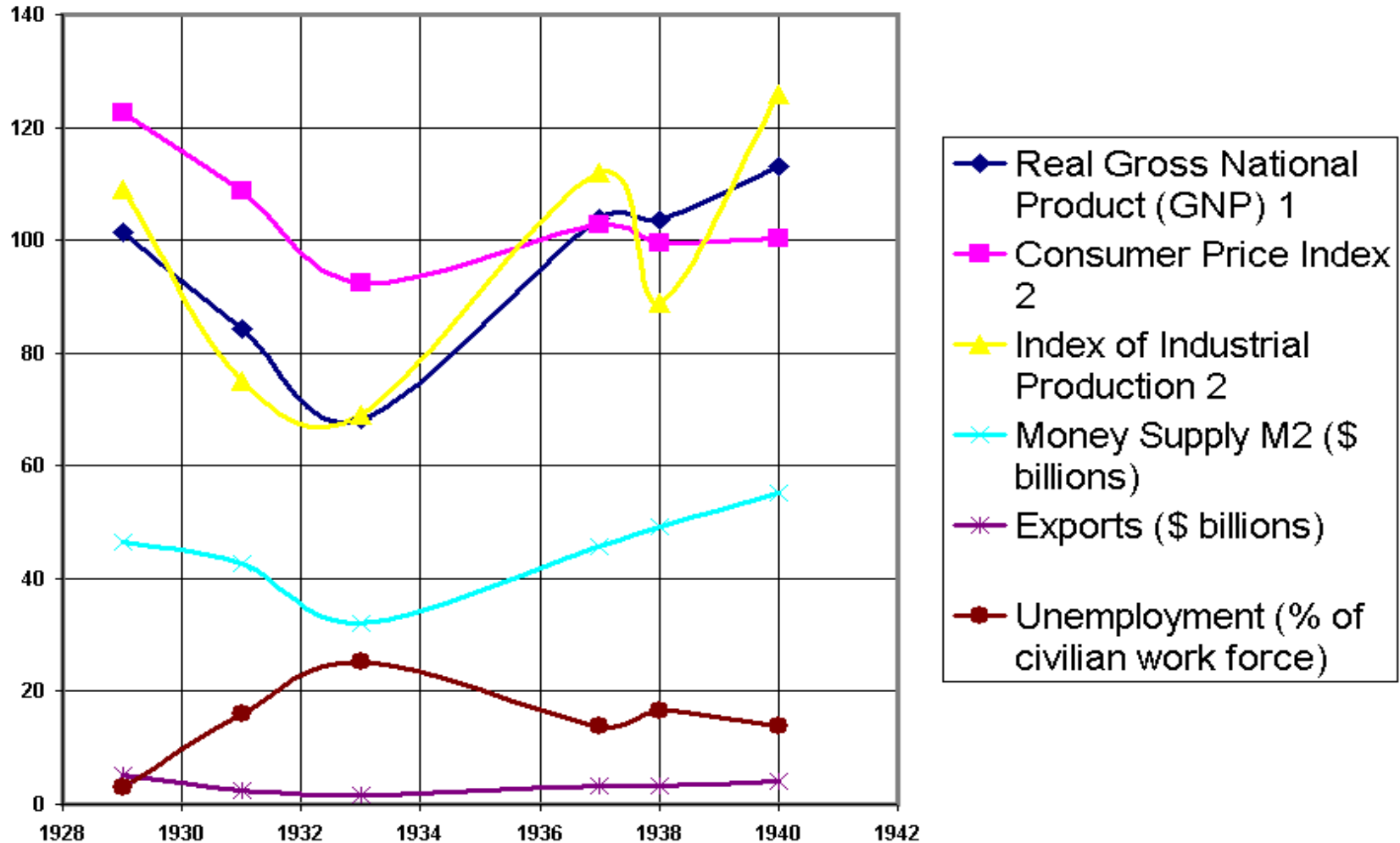


USA GDP annual pattern and long-term trend, 1920-40, in billions of constant dollars, based on data in Susan Carter, ed. Historical Statistics of the US: Millennial Edition (2006) series Ca9

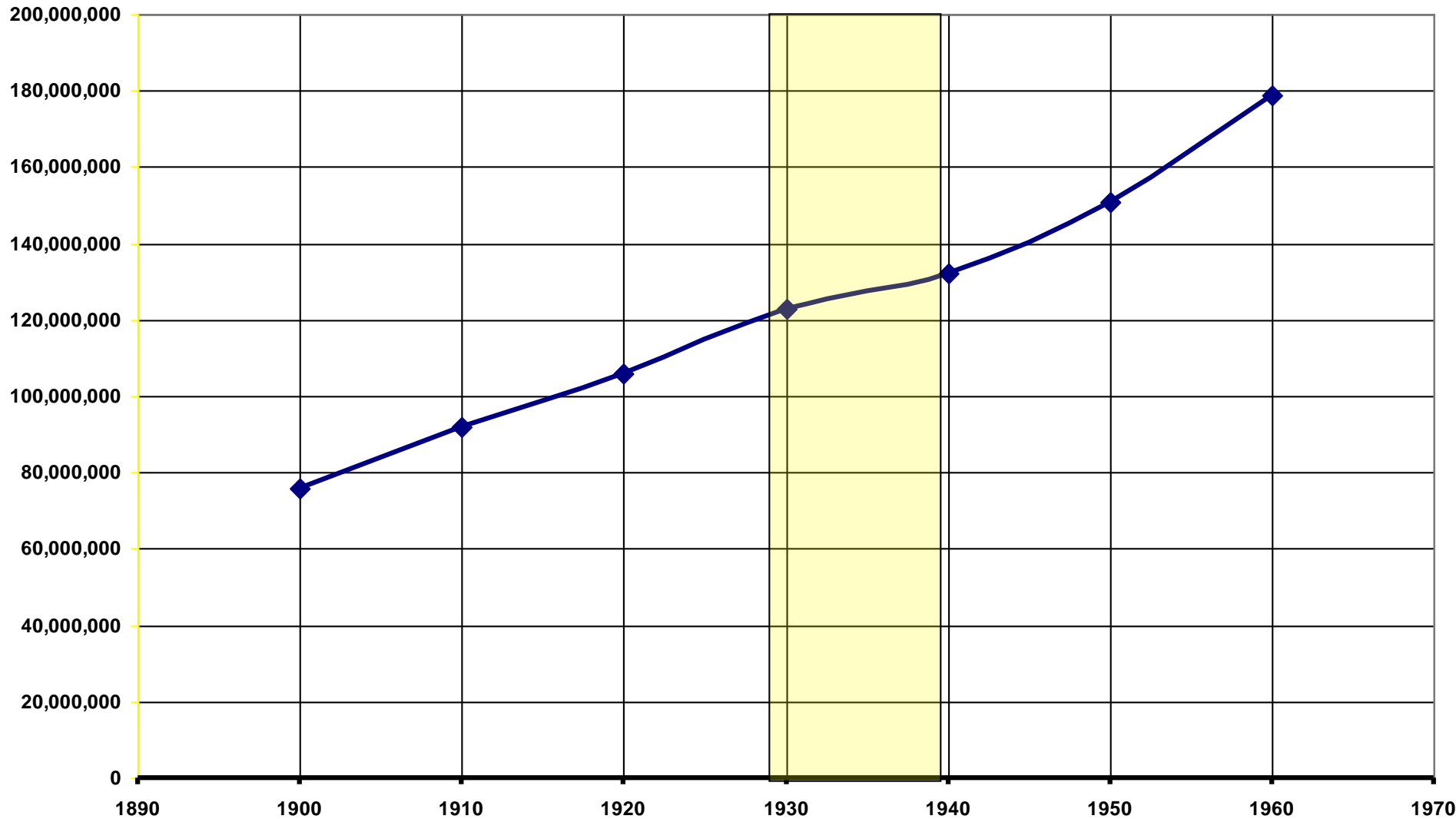
## GDP 1920-1940



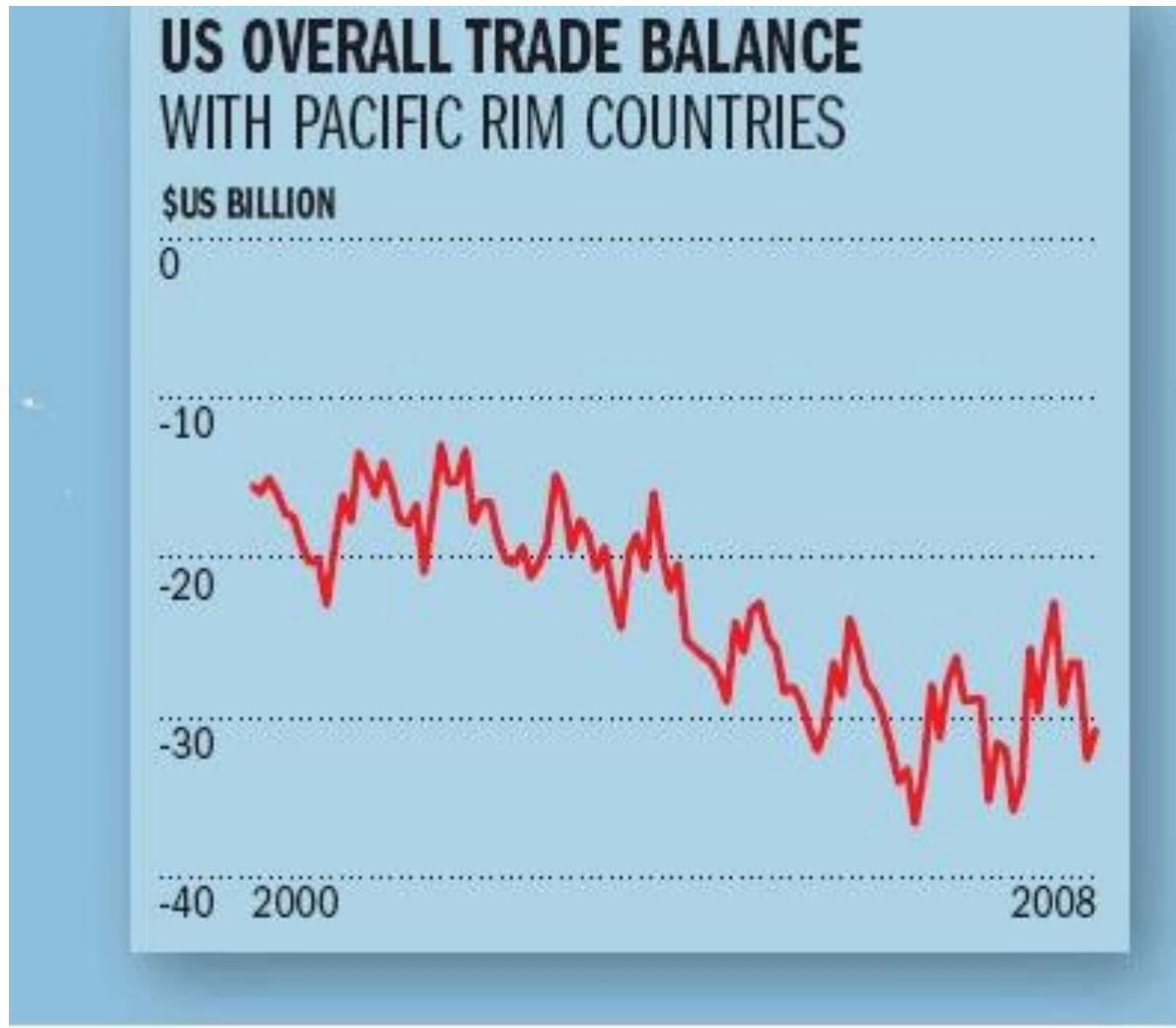
# Key Indexes During Recovery from the Great Depression



# U.S. Population Growth 1900-1960



# Trade Balance 2000 - 2008



# US GDP Since 1890

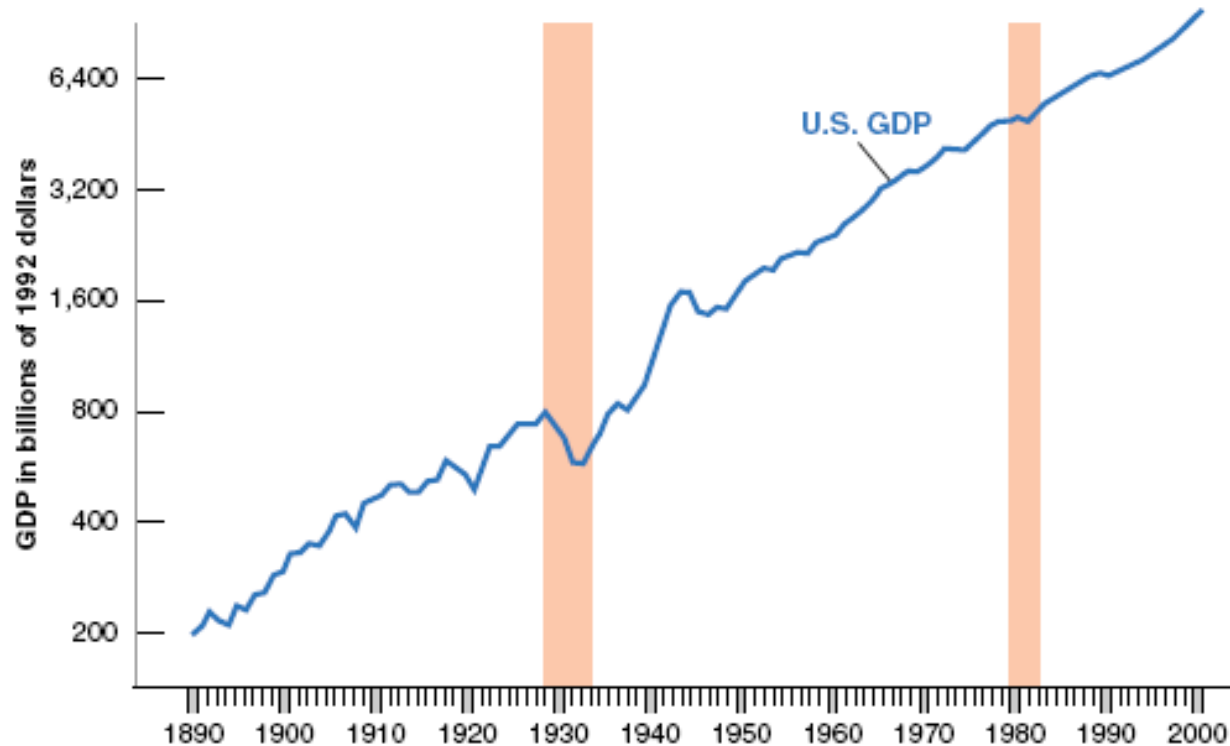
<http://courses.umass.edu/ppol697d/growth.pdf>

**Figure 10-1**

*U.S. GDP Since 1890*

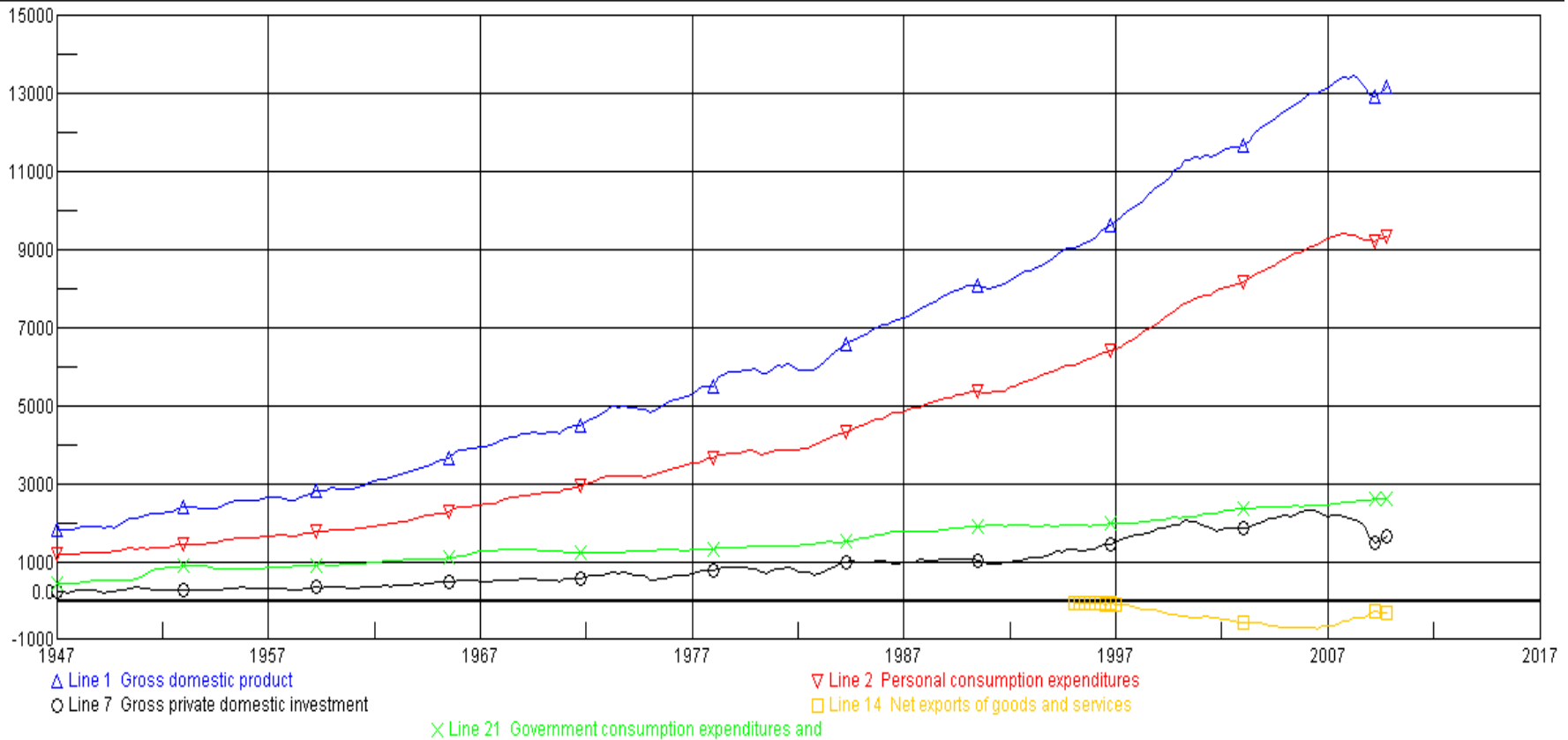
Aggregate U.S. output has increased by a factor of 43 since 1890.

Source: 1890–1929: *Historical Statistics of the United States*; 1929–2000: *National Income and Product Accounts*.



# GDP from Great Depression to Today

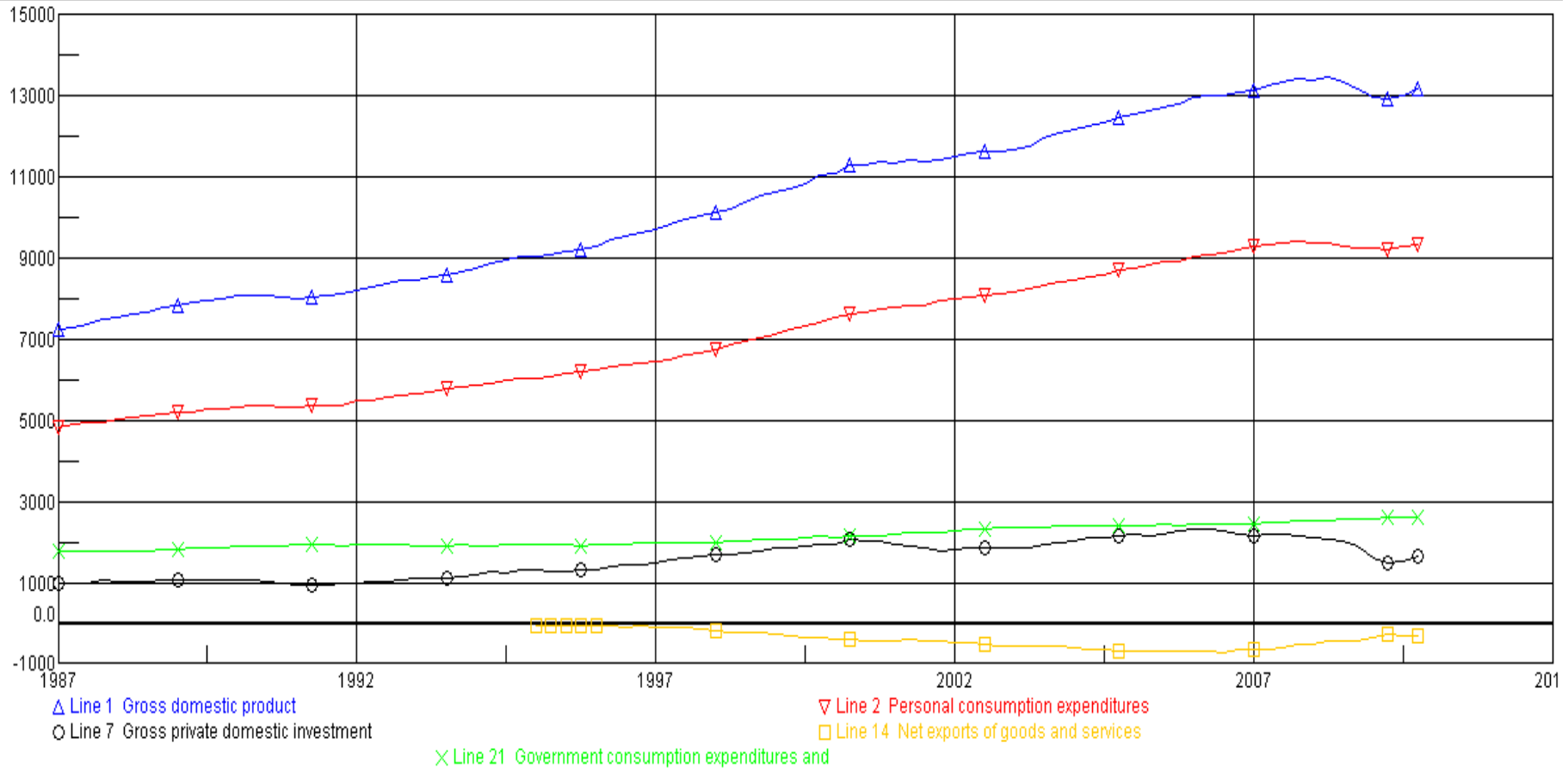
Series:  Annual(A)  Quarterly(Q)  Monthly(M)  
 Get all years   
 HTML  Locking Stubs





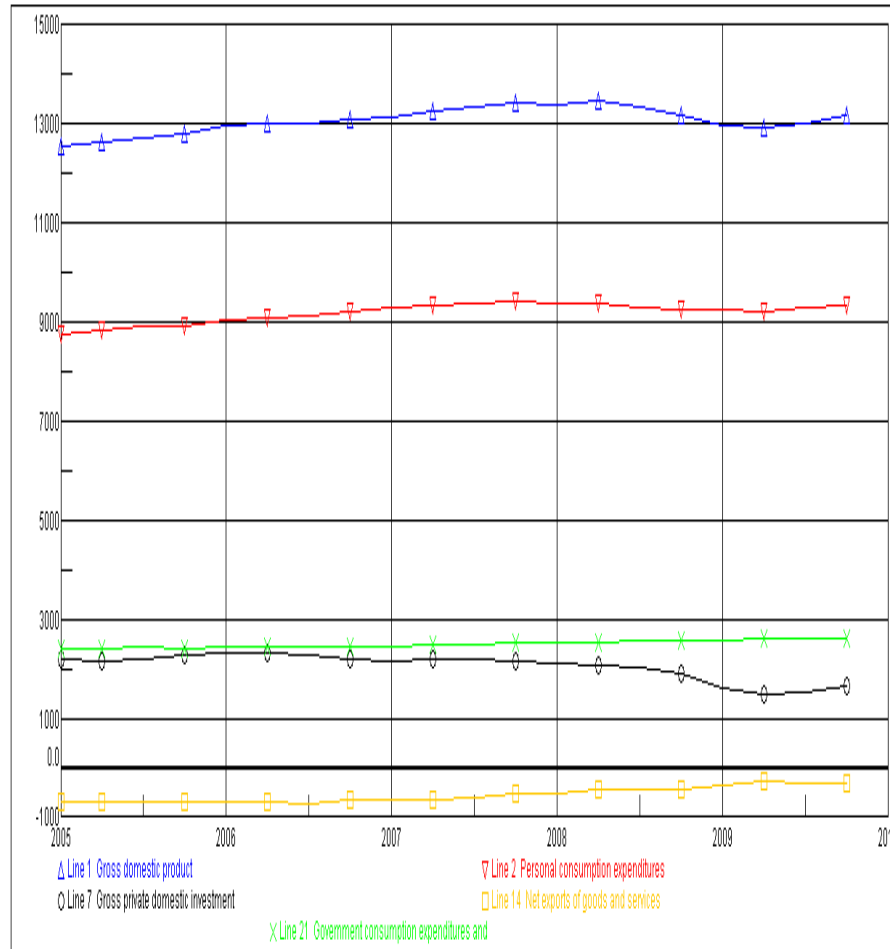
# GDP from 1987 to Present

**First Year** 1987-A & Q    **Last Year** 2009-A & Q    **Series:**  Annual(A)  Quarterly(Q)  Monthly(M)  
 Get all years    **Update**  
 HTML  Locking Stubs



# GDP Since the start of the Great Recession

First Year	Last Year	Series: <input type="radio"/> Annual(A) <input checked="" type="radio"/> Quarterly(Q) <input type="radio"/> Monthly(M)
2005-4 & Q	2009-4 & Q	<input type="checkbox"/> Get all years <input type="button" value="Update"/>
<input type="radio"/> HTML <input checked="" type="radio"/> Loading Stubs		



# What We Owe

---

## U.S. NATIONAL DEBT CLOCK

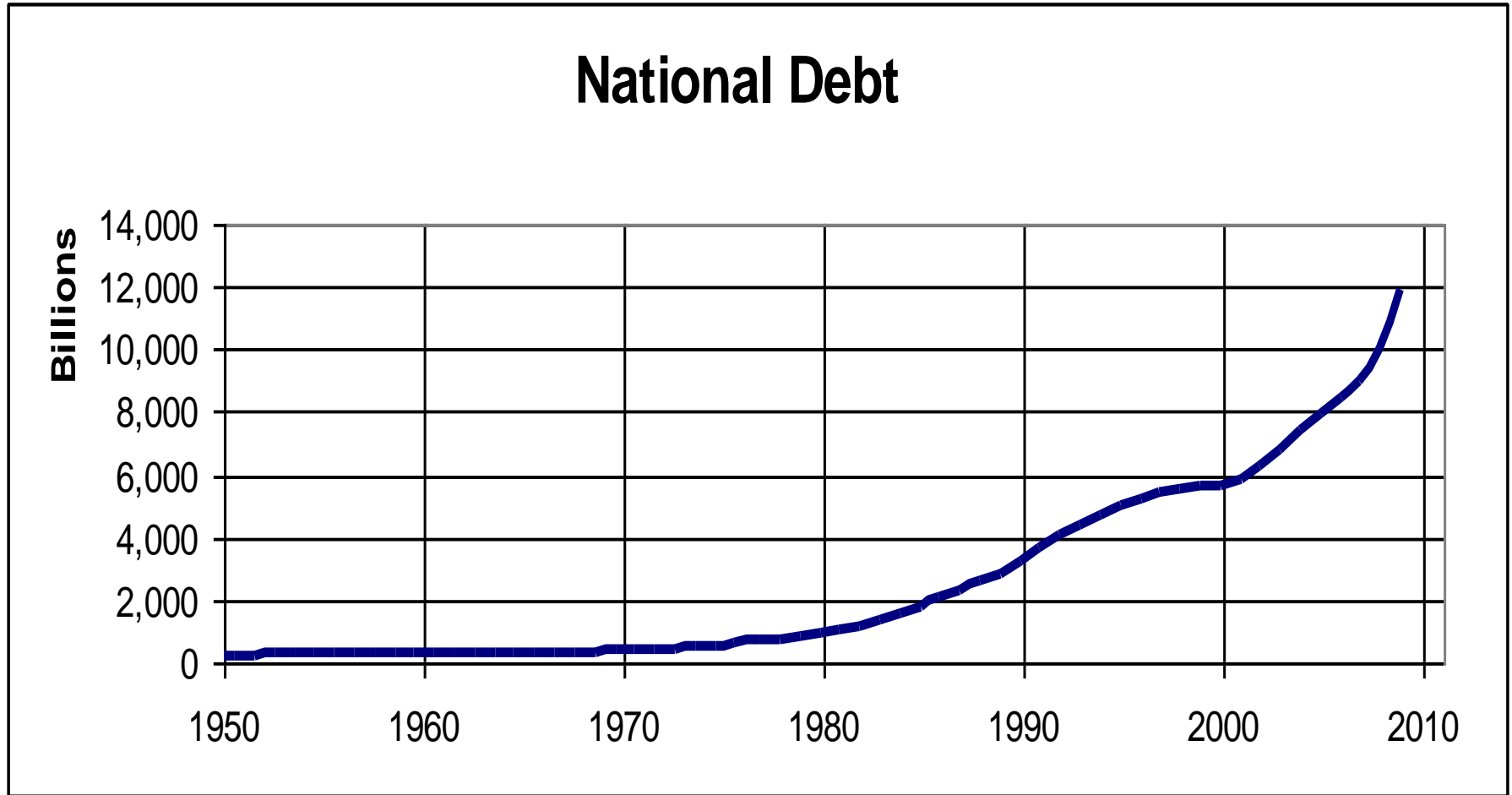
The Outstanding Public Debt as of 17 Apr 2010 at 06:08:31 AM GMT is:

**\$12,880,187,394,522.69**

The estimated population of the United States is 308,208,532  
so each citizen's share of this debt is \$41,790.50.

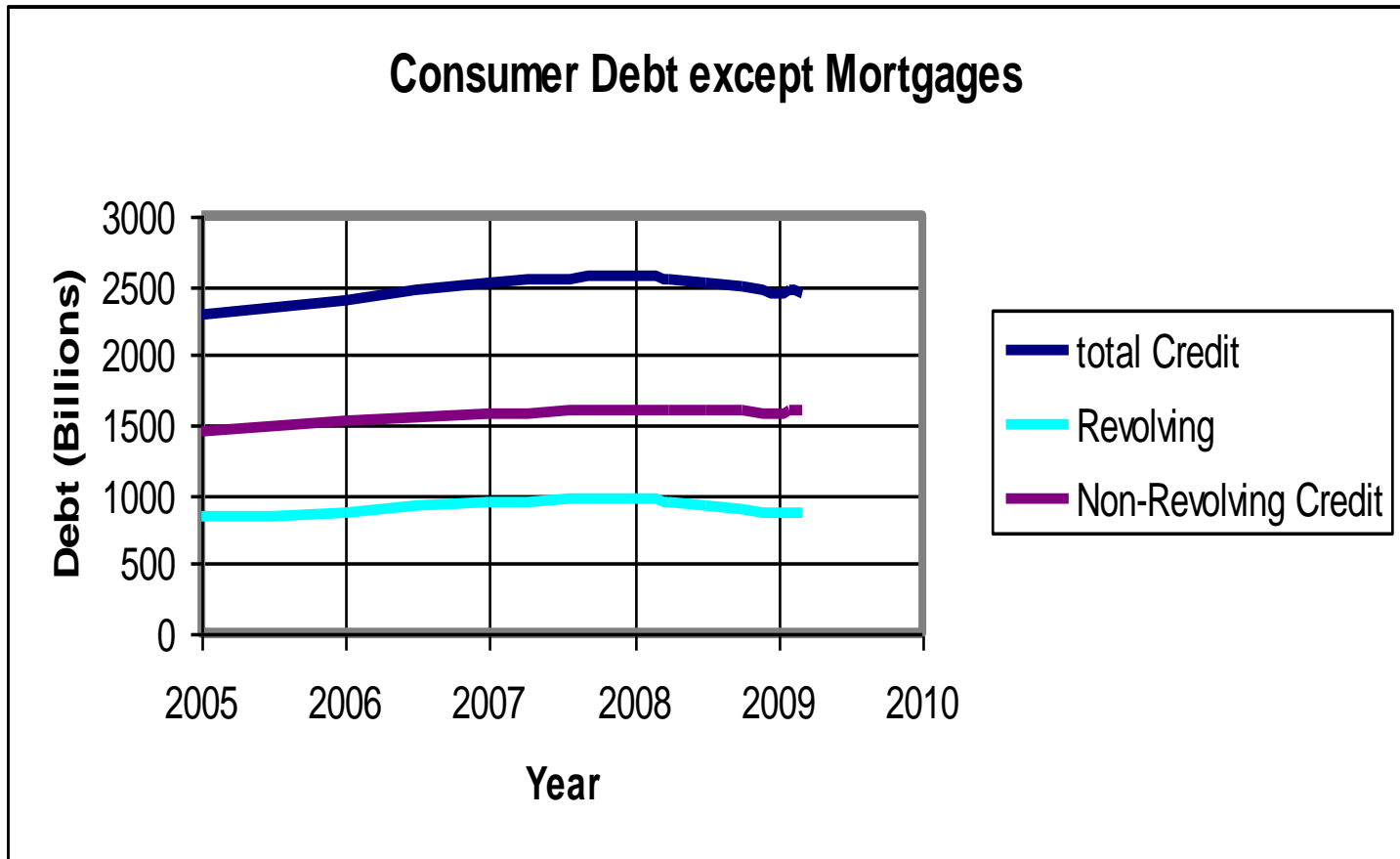
The National Debt has continued to increase an average of  
**\$4.16 billion per day** since September 28, 2007!  
Concerned? Then [tell Congress and the White House!](#)

# National Debt since 1950

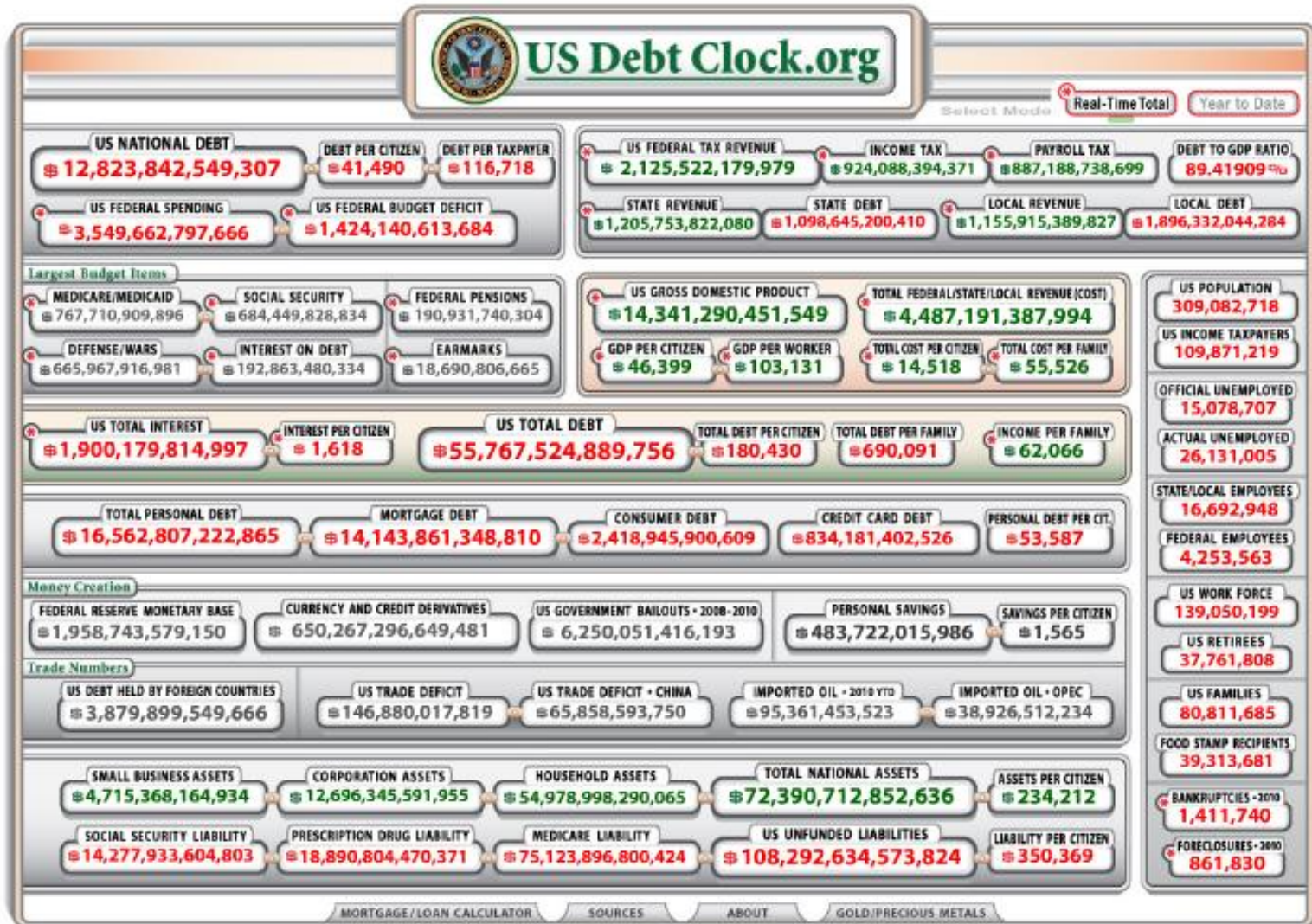


# Consumer Credit (debt)

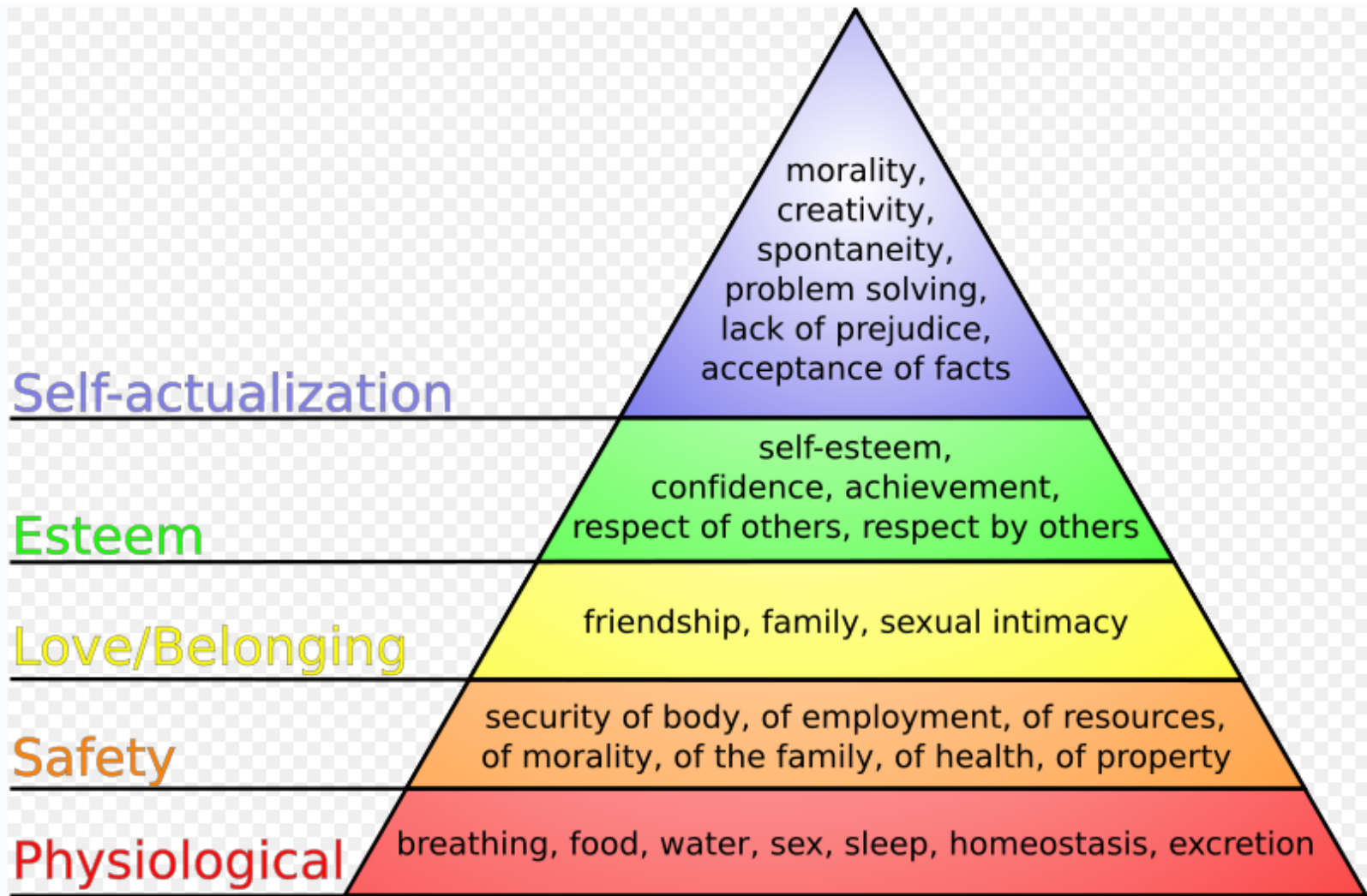
Consumer credit decreased at an annual rate of 5-1/2 percent in February 2010. Revolving credit decreased at an annual rate of 13 percent, and nonrevolving credit decreased at an annual rate of 1-1/2 percent.



# Big Numbers



# Mazlow's Hierachy of Needs



[Maslow's\\_hierarchy\\_of\\_needs.svg](#) (SVG file, nominally 1,717 × 1,124 pixels, file size: 8 KB)

# Basic Wilderness Survival Skills

## From: **British Columbia Outdoor Wilderness Guide**

**Fear** - For anyone faced with a wilderness emergency survival situation, fear is a normal reaction. Unless an emergency situation has been anticipated, fear is generally followed by panic then pain, cold, thirst, hunger, fatigue, boredom and loneliness. It is extremely important to calmly assess the situation and not allow these seven enemies to interfere with your survival.

**Pain** - Pain may often be ignored in a panic situation. Remember to deal with injuries immediately before they become even more serious.

**Cold** - Cold lowers the ability to think, numbing the body and reducing the will to survive. Never allow yourself to stop moving or to fall asleep unless adequately sheltered.

**Thirst** - Dehydration is a common enemy in an emergency situation and must not be ignored. It can dull your mind, causing you to overlook important survival information.

**Hunger** - Hunger is dangerous but seldom deadly. It may reduce your ability to think logically and increase your susceptibility to the effects of cold, pain and fear.

**Fatigue** - Fatigue is unavoidable in any situation so it is best to keep in mind that it can and will lower your mental ability. Remember that in an emergency situation this is often the body's way of escaping a difficult situation.

**Boredom & Loneliness** - These enemies are quite often unanticipated and may lower mind's ability to deal with the situation.



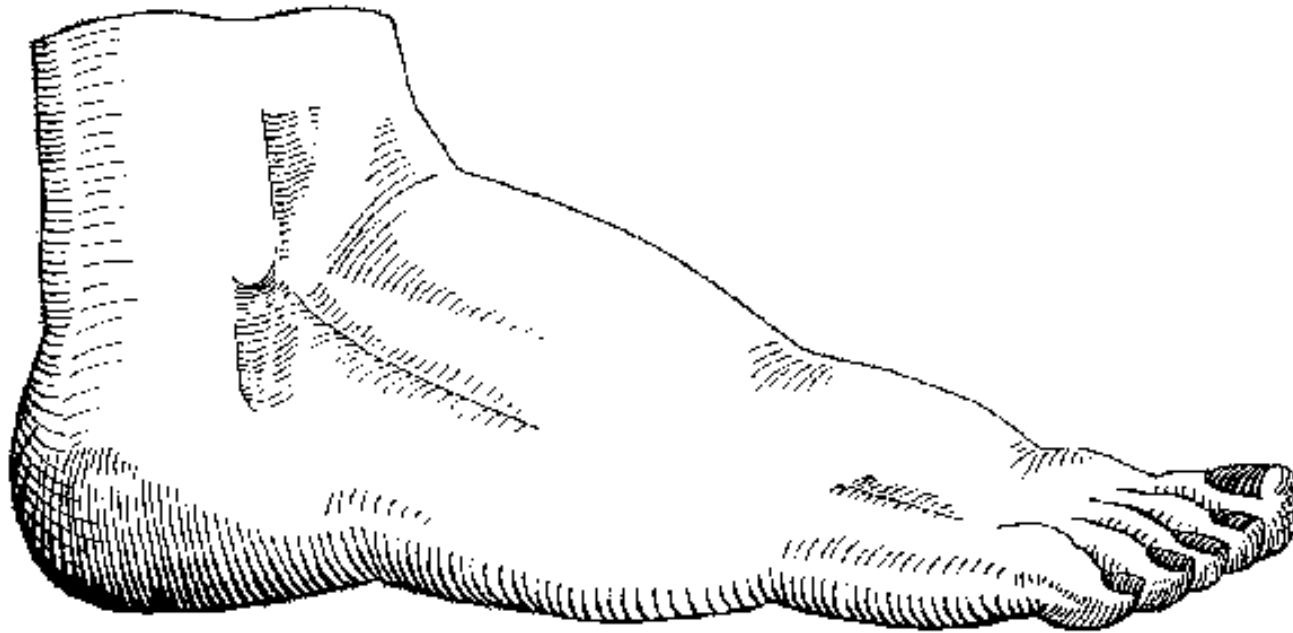
***Don't panic!***

***Don't be Panicked!***



**See You 27 March 2010**

The Monty Python Foot, a convenient way to end something that would seem to go on for ever accomplishing nothing.... (*See deus ex machina*)



The famous Python Foot can here be seen in its original format in the bottom left corner of "An Allegory of Venus and Cupid" by [Bronzino](#) (~1545)

When Monty Python had no ending for a skit, this foot would appear out of the sky and squash whatever was on screen with a rude noise. Allowing the show to move on.

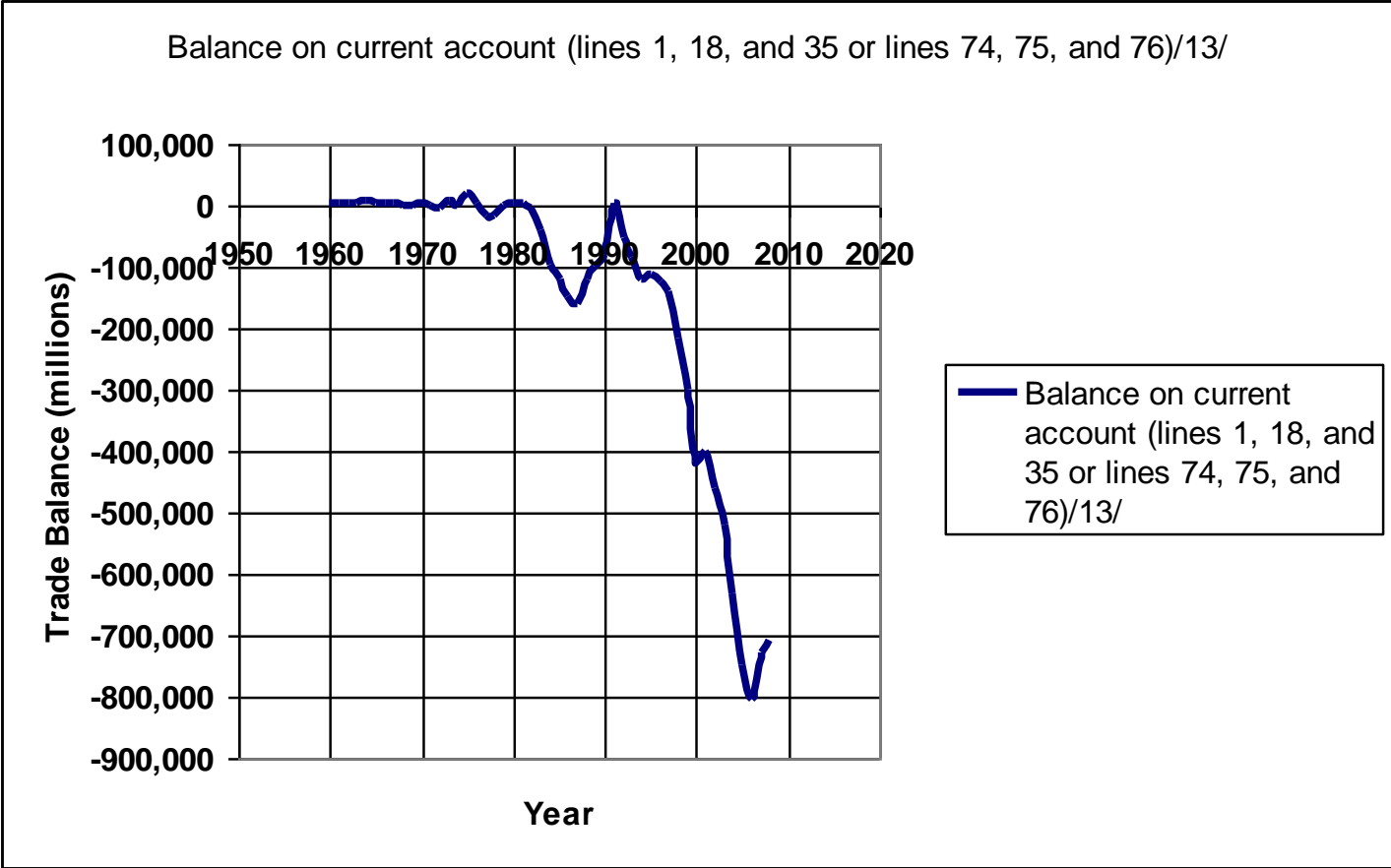
# Enrichment Material

**One of life's persistent questions:**

**“Why do cockroaches roll over before the die?”**



# So what will that look like on the graph?



# Don't be Panicked

**Can you take responsibility for yourself and others close to you?**

**Can you stay calm and assess a changing or changed situation?**

**Can you tell the difference between fact and fabrication.**

**Can you delay panicking until the threat has passed?**

# **It all connects**

**Fear, War, Greed**

**To much capital in the hands of the few**

**Too little money in the hands of the consumers.**

**Credit is not a replacement for disposable income**

**Oil is a limited resource**

**Unable to anticipate what looks obvious in retrospect**

**Trusting of Authority**

**Lacking critical ability/Education**

**Etc.**

**Today's stock market bears about as much resemblance to the real economy as a game of poker or Monopoly or Trivial Pursuit.**

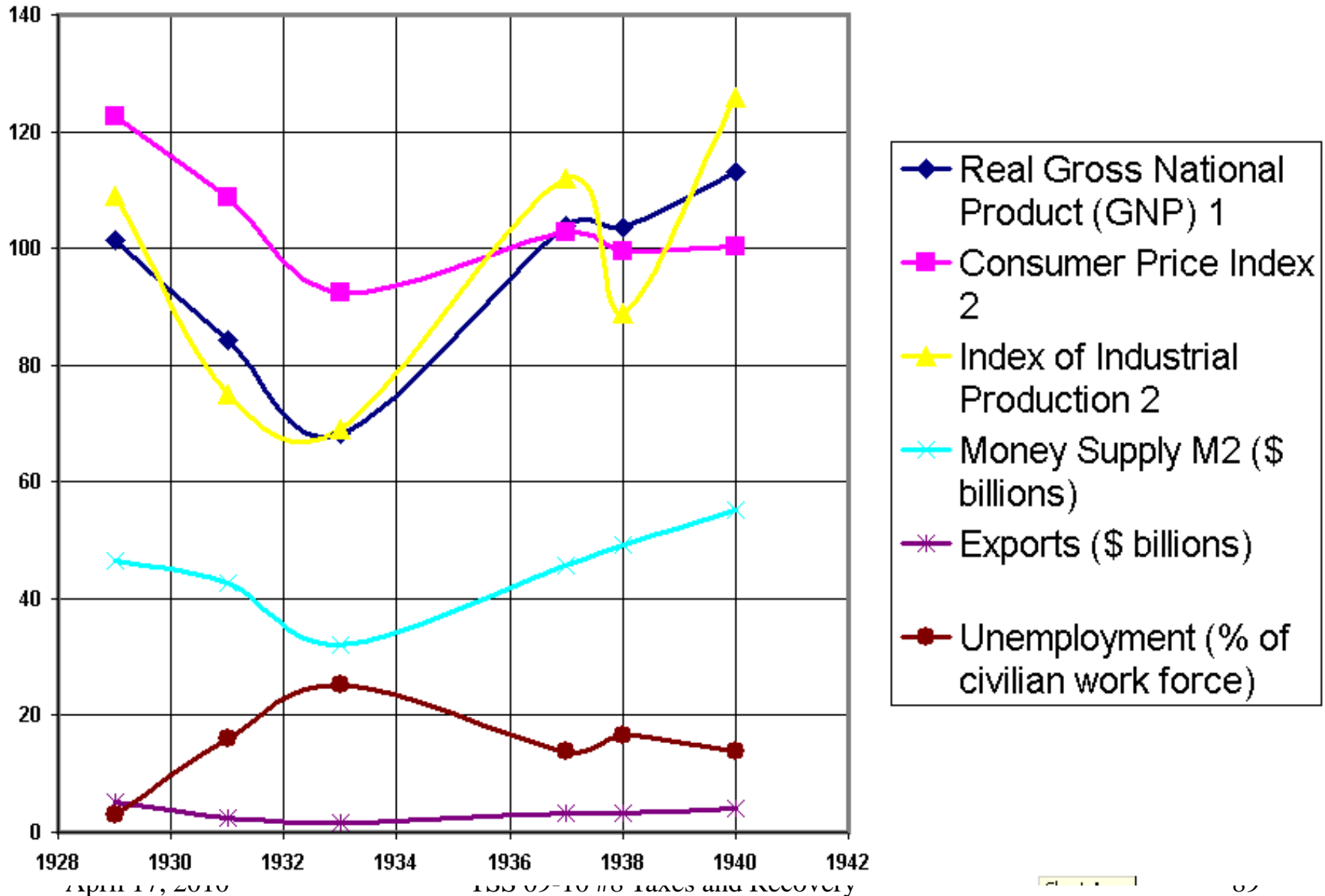
**Instead of the market indexes, keep tracking employment, wages, and the gross domestic product (GDP). When they return, we will have recovered. Not Before**

**The stock market may be a game but it is being played with dollars. The rise in stock prices without an increase in productivity or dividends is not an indication of growth but of inflation and instability!**

**This is the result of an oversupply of money that has been pumped into the pockets of market players and not into the economy.**



# The Years of the Great Depression



# **Don't just be a thermometer, Be a thermostat**

**Jill Carroll**

# Getting Warmer?



April 17, 2010

TSS 09-10 #8 Taxes and Recovery

91

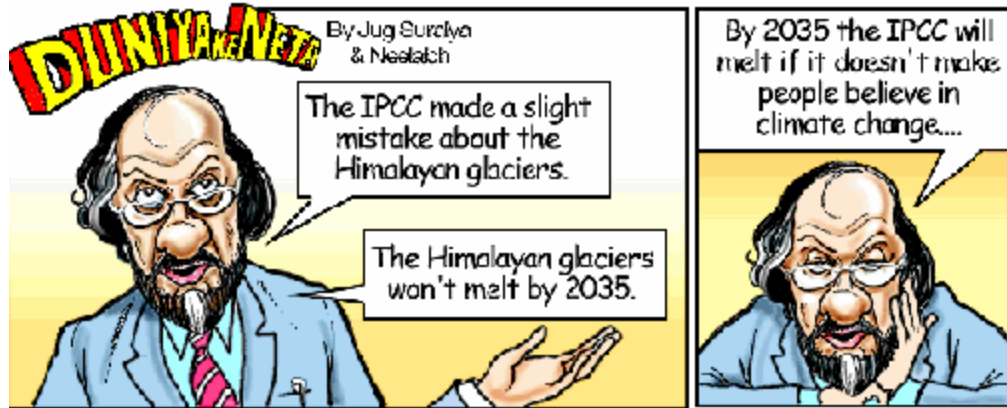
We have it in our power...

**"We have it in our  
power to begin the  
world over again."**

**Ronald Reagan quoting Thomas Paine**

**January 18, 2008 Bill Moyers talks with Harvey J. Kaye**

# Inconvenient Opinions



<http://epaper.timesofindia.com>

EUROPEAN COMMISSION  
COMMISSIONER

After careful consideration of the proposed areas for further research, it was decided to have a call for proposals in the area of Himalayan glaciers retreat.

Topic of high scientific and societal importance !

**IPCC 4AR:** 'Glaciers in the Himalaya are receding faster than in any other part of the world and, if the present rate continues, the likelihood of them disappearing by the year 2035 and perhaps sooner is very high if the Earth keeps warming at the current rate' .....  
'as a consequence of climate change could likely affect the economies in the region'.

1 kilometer

Gangotri Glacier

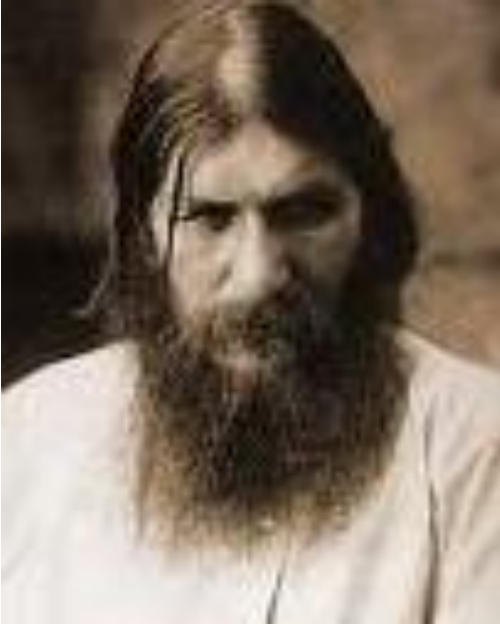
# Why the print media is in trouble

The Houston Chronicle offers balanced coverage

They Balance Truth and facts with bullshit\*



# Rasputin or Pachauri



Grigory Rasputin, the "devil monk", is the most mysterious figure in the Romanov tragedy. Born a poor Siberian peasant, Rasputin became Alexandra's closest advisor due to his ability to alieve her son's sufferings. A powerful and a alcoholic, Rasputin attended orgies and church services with equal devotion. The police and family friends warned the royal couple about Rasputin. The Tsar did nothing. Alexandra dismissed the tales and their tellers as lies and liars. Because Alexis' illness was secret, St. Petersburg assumed Rasputin was or might be her lover. Of course whoever thought this must have been crazy, cause with a hideous monk like him, and a beautiful tsarista like Alexandra it MUST be a rumor!! The rumor was false (of course!). Rasputin influenced the Tsar's political decisions, and his meddling and advice crippled the Imperial government. With the Tsar's power in danger, the aristocracy (includes wealthy Russian politicians) acted. On December 30, 1916, the night before New Years Eve, Prince Yussoufov and his well-born friends invited Rasputin to a drinking party where they poisoned, then shot and finally drowned the monk. Rasputin's corpse was later recovered on the bank of the icy river. The damage Rasputin inflicted helped topple the Romanov dynasty two months later -- an event the monk foresaw and predicted in a letter addressed to the family and delivered to them after his death.