

PUBLISHED BY MIYOSHI LAW

ESTATE & INTERNATIONAL LAW PRACTICE

October 2024

Volume 3, Issue 10

Financial Crisis Report

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Advancing in a Time of Crisis

"It is easier to fool people than to convince them they have been fooled"

Mark Twain

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We are experiencing the most economically unstable period and socially erratic eriod in the history of the modern world. This period is being marked with extreme fluctuations in the stock, comodity and currency markets accompanied by severe and sometimes violent and deadly social disruptions including istoric pandemics, conflicts, wars, riots and even regime changing coups. As is vpical of such times, many fortunes will e both made and lost during this period. After talking with many business ownrs, executives, professionals, scholars and government officials from around he world, the writer believes that for the inancially astute investor, this is a time unprecedented opportunity given the global trade unbalances and distortions n the commodity and currency markets hat exists. The Financial Crisis Report is a ree compilation of the opinions of David Mivoshi as well as of those advisors he nimself subscribes to (with appropriate redits given) on how to survive and ven benefit during this historic time of crisis in the world. The writer receives no compensation of any kind from any advisors whose articles or ideas may appear in this report. The reader is velcomed to check on all sources of nformation mentioned herein. Because he opinions and observations of this vriter and other advisors are provided erein without charge, the reader is asked to make his/her own judgment on ne contents

More Assassination Attempts on Trump



s prologue to this article, on Sunday Sept 15, a person named Ryan Wesley Routh attempted to shoot former president Trump as he was playing golf at one of his golf courses in Florida. The suspect was apprehended and is in custody.

From the Wolves and Finance program here is a map showing where Trump was on the course (top of map) and where Routh was shooting from around 700 feet away (bottom of map) which is right off the roadway.

Line of sight
Donald Trump was
playing odf only
300 yards away.

The Sniper's Nest
Location of signs
Wesley Routh, the
alleged would-be
Trump assassin.

Florida

Obvious questions are why the Secret Service didn't secure the golf course before Trump began playing. Why did the Secret Service just fire blindly into the bushes without first covering Trump, why didn't the Secret Service pursue Routh after he fled. According to news sources, Trump told a handful of people the night before of his plans to go golfing. The shooter Routh arrived at the location 12 hours before the shooting. This leads to the obvious question, is there a mole in Trump's inner circle who is notifying others of Trump's whereabouts?

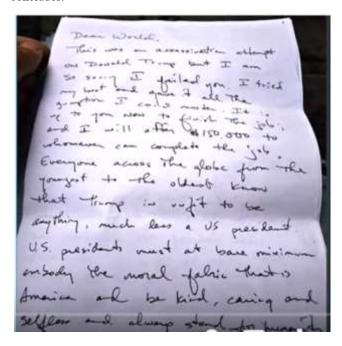
It is reported Routh was a supporter of the war in Ukraine having worked in a group called the International Legion which helps recruit soldiers to fight in Ukraine against Russia. Routh is anti-Israel and supports Biden and Harris. At the attempted shooting he was armed with an AK-47 with a scope. From accounts, it appears Routh never fired a shot but was fired on by the Secret Service when they saw a barrel sticking out of the bushes, Routh then fled the scene and was later apprehended by a local sheriff. Trump is reported safe and well.



After Routh's arrest, authorities reported they found a letter Routh allegedly wrote months ago in which he stated he failed in his attempt to assassinate Donald Trump and that he will offer \$150,000 to anyone to complete the job. The story that is given is Routh had dropped off a box containing this letter to an

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acquaintance and tells him if anything happens to me open the box. When Routh appeared in the news the person opened the box and finds the letter. The question remains why would Routh write such a letter? Also, why would the authorities disclose a letter to the public that contains a bounty to the public to kill Trump? Something about this story does not add up. But we will have to wait for the investigation to conclude to determine what really happened, that is, if it ever concludes.



It should be noted that the alternative suspect (besides Thomas Crooks) in the Butler Pennsylvania shooting Maxwell Yearick was also recently in Ukraine to help fight the Russians. This is another crazy coincidence.



Immediately after Routh was apprehended, it was discovered that most of Routh's social media posts had been scrubbed. Trump's golf outing was not a scheduled event, so it is interesting how Routh knew the time and place to be at to shoot Trump. From mobile phone data, it shows Routh was at the site 12 hours before the attempted shooting. It is difficult to imagine he was there by accident.

Sheriff Will Snyder, the officer in charge of holding Routh, expressed his suspicion that Routh is part of a greater conspiracy to assassinate Trump. This is because the sheriff questions how Routh, who is not from the area, knew exactly the time and place to go to shoot Trump and questions where he obtained the rifle, backpack, bulletproof armament material and GoPro camera to carry out the crime. However, the sheriff did say because Trump is not the president, he is not entitled to any protection that requires blocking off streets when Trump is present.



If Routh is part of a greater conspiracy to assassinate Trump, then this matter takes on a very ominous tone.

It is also reported Routh wrote a book that states he voted for Trump in 2016, and now he himself (Routh) should be assassinated, and Trump should be assassinated because he (Trump) will not stand up to Putin. Realistically, this book seems very staged and manipulated, as if it was meant to be used as a means of plausible deniability if Routh were successful in assassinating Trump.

Additionally, it is interesting to note that Routh appeared in a video commercial promoting the support of the Ukraine war. Here is Routh in that commercial. The sponsor of that commercial is BlackRock. I understand this video has been scrubbed but perhaps it will resurface again. It has been reported the Federal agents are only charging Routh with gun violations.



We should recall another commercial that promoted education sponsored by that same company BlackRock in which Thomas Crooks



More Assassination Attempts on Trump

appeared in. Crooks was the alleged shooter who tried to assassinate However, when Hodges and Hagman tried to confirm this an-Trump in Butler Pennsylvania and was killed by a counter sniper. Crooks' body was cremated by the FBI.



So, is this another coincidence?

The state of Florida will be conducting its own investigation of the attempted assassination before turning him over to Federal authori-

Clearly, this attempted shooting is another overt indication of the extent to which the political left has become radicalized in America. Unfortunately, the public now expects an assassination attempt to happen again against Trump.

We should note the timing of both attempted assassinations. The one in Butler Pennsylvania occurred right after the Trump/Biden debate was held in which Biden did not make a good showing. The second attempted assassination in Florida occurred right after the Trump/Harris debate in which controversy emerged that the debate was rigged in favor of Harris.

On September 18, Dave Hodges reported that his associate Doug Hagman found a breaking news report that a car was reportedly found with explosive near the Donald Trump rally site in Long Island. This announcement was also reported by Dan Bongino and Breitbart. This could be a 3rd assassination attempt on Trump's life. Here is that news announcement.



nouncement they received only denials that this event happened. At this time this is all that is known.

Now we go to the main portion of this article which is by the above mentioned political commentator Dave Hodges. It is rather foreboding and earily portends the news announcement above. I include this article by Hodges because I feel compelled to share what I believe to be the facts behind the various attempts on Trump's life. I believe the things Hodges says are true or that he believes them to be true. Will his predictions turn out to be true? I don't know. But I do believe that what he is saying he truly believes to be the truth. I know what I write in this newsletter I believe to be the truth. But you as the reader need to determine in your own mind whether what you read here is the truth or not.

Note, the statements by Hodges that follow were made before the second attempt on Trump's life by Ryan Routh happened. Hodges and his associates Doug Thornton and Doug Hagman all believe there will be another attempt on Donald Trump's life. The difference is this next time there will be a mass loss of life.

Here is the transcript of Dave Hodges explaining on his show on 9/13/2024 his belief that there will be a further attempt on Donald Trump's life and this time many people will perish.

D. Miyoshi



Dave Hodges:

"We have an interesting revelation here. You may recall if you have followed me for any length of time whatsoever with Doug Thornton, former DHS, former Fallujah marine. Yeah, he's done a lot. Defense contractor, I mean, he's been around the block, he knows his stuff as well as anybody and we get high praise for our show. I'm lucky to be with Doug and he and I are the best of

Let me just say this. What Doug said years ago, when he was coming on my show while he was actively working with DHS, he came on the show with his record, remember that we had to block out his picture, we could never use his name, that kind of thing. And one of



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the things he said, if they ever do a Kennedy style assassination again, they will use weapons of mass destruction of some sort, like a dirty bomb or explosives. Mass casualty event was the phrase he used, and he said they'll kill hundreds or thousands and the intended target dies and it's all oh gee. too bad, wrong place, wrong time, but the real target is not singled out as the assassination target. They're trying to conceal it as just an accident. They will claim It's not us, it just happened and there were terrorists, Right?

OK, well I spent an hour and a half on the phone today with my old friend Doug Hagman of the Hagmann Report. You know how good Doug is. Doug is really, really good. He is a private investigator on top of being a really good journalist. Doug has assembled a team of six people. And this team has been all over the attempted assassination of Donald Trump. And Doug and I got together today and we started putting our heads together. Now, Doug has some things that he doesn't want me to reveal yet. And that's fine. But we talked about what we would discuss and he wanted me specifically to come on here and say a few things. He asked me to, but I have to be limited in what I say to this point. But I've got my notes right here.

Doug Thornton said a mass casualty event would happen. And I told Doug Hagman, I said, Doug (Hagman) I know this plan that they used to try to kill Trump was not the original plan.

Doug goes what? And he hadn't thought of it this way yet, but he knew about one plan and I knew about the other. But I put it together and like an A-B plan format. This was the backup plan and I'm going to get to that. And folks, you're hearing things here that you are not going to hear anywhere else in the country and this has the blessing of Doug Hagman. I just talked to Doug Thornton on the phone. He's doing his survival weapons training in Tennessee, something that when we do the Intel report he talks about and Doug and I are going to have Doug Hagman on at some point when he does a full revelation.

OK, now here's the deal. Melania Trump comes out yesterday and she attacks the Secret Service and I ran that story here. You saw that I said this is interesting and all three of us talked about this and we feel this is Melania trying to keep the assassination in the light of day, to make it harder for them to do it again, so, people don't forget, go to sleep and the worst happens. And so Melania's announcement was calculated. Also too it was an attempt to offset the situation, because Donald wasn't at his best in that debate. And I don't know if anybody could because the moderators kept him on the defense. It was three versus one. It wasn't Kamala was brilliant. I don't know that Trump was pissed off at Kamala. Trump knows what he's getting there. The moderators were horrendous. It was the worst debate in the history of debates. And this is what all the debate moderators from the past are saying. It was absolutely embarrassing. They're trying to excuse it today over there. And what is that Davis woman saying? "Well, we decided to Fact Check Trump because he wasn't fact checked with Biden and we couldn't let that happen again". That's such a BS excuse. Thank you for admitting, Davis and Muir that you're nothing but propaganda artists and you have embarrassed the profession of journalism.

But anyway, that aside there were two cars in Butler, Pennsylvania that had explosives. One of them has been tied in some accounts and I'm not going to say this is absolutely true and it doesn't really matter. But they're tied to Maxwell Yearick.



Yearick is not dead. People are saying he is dead but he's not dead. Doug Hagman spent time with him in person, at his residence where he may not be renewing his lease, and he's probably having a holy shit moment right now, because of the fact I just revealed it now. But just to let him know and those around him, we know what's going on. And by the way, don't even think about messing with me like you messed with Hagman. I'm not talking to Yearick, I'm talking to the FBI or their henchmen.

Doug Hagmann has been followed by the feds. Someone got into his garage and they tried to make his car have a "Boston brakes" accident. You know where you tamper with things and the car goes haywire when you're driving it and crash and you might die. This was an assassination attempt on Doug Hagman. And we talked about it. I said, Doug, I think I should put this out because it puts this in the light of day and makes them less likely to do it again. That's a fact. So that tells you that Doug might be on to something. So here's what we know. Doug Thornton's overall arching statement that you'll have mass casualty to kill the intended victim and they can cover up the fact that he was even the target, OK. Two vehicles with explosives to be driven and detonated near the crowd, hundreds if not thousands die including Trump. That was plan A.

Plan B was the crappy, uncoordinated, amateur assassination attempt. You can trust me. None of us think that Thomas Crooks was involved. They cremated the body on the roof. Why would they do that? Well, one of two reasons. One is if they would analyze the body for nitrates, I don't think he fired a bullet. That's the old Oswald situation from the Kennedy days. Or it wasn't Crooks. So they had to get rid of the body. So where is Crooks? And it gets really interesting. And I want to say this too. I know something about the gun range where Crooks allegedly shot. Some people have gone there and there are many investigations, not just by Doug, but there is at least three other investigations going on in the private sector and some of them have gone to the gun range. And this guy at the gun range acts like, well, let's put it this way, the more angry you are, Shakespeare says, I think thou doth protest too loudly. I think the guy at the gun range has been threatened and I feel badly for him. I don't think he's guilty of anything. They just want to make sure he keeps his mouth shut. Like who was with him? OK.

Plan A. You're hearing it here first. Blow the crowd up. Why didn't it happen? This is something Doug Hagman had that I did not. I knew about the two cars and explosives. OK, I know about how one of the vehicles was tied to Yearick. It doesn't mean he's guilty of



How Fair was the Debate?

anything. But this is what we've been seeing and hearing and we heard this right away. And by the way, whenever you look at an event, usually, the first story that comes out is the truthful one until the authorities get a hold of it and make the story what they want the public to believe. They start lying to you basically, just like Las Vegas. Just like the Kennedy assassination. Just like Oklahoma City. Yeah, it all follows the same pattern. The first, the most truthful statements, are the ones made early on, before the cover up can start. So plan A, blow the crowd up, including Trump. Plan B, fall back on Plan B, which they didn't think they were going to have to do.

Now, this is what Doug Hagman believed. The detonators were failed to be armed. Why would that be? That tells me someone had a conscience. We don't know for sure. Doug and I kicked this back and forth today quite a bit. And the thing that we only maybe sense is why would they bring them there? They certainly don't want explosives discovered because that widens the plot and that leads to more suspicion, more eyes on the event. So, they wouldn't have wanted those vehicles just to be discovered with explosives in it. And thinking, why wasn't that carried out? And I think I just told you. Someone had a conscience. And some of the things we know about the Kennedy assassination, some of the things we know about Oklahoma City, some of the things we found out about Vegas, and some of the things that we found out about Lahaina, all these events are basically false flag events of some sort. There's always someone who has a conscience that leads us in the right direction. Let me tell you what Doug said. I'm not going to say anymore because I've got to keep a lot of this in confidence until certain things happen that I can't tell you about. And then we're going to do a big exclusive. But let's put it this way. Enough people know what he knows that I know. They're not going to stop this information from coming out. Doug and I were joking, "you know, they are listening to us on the phone right now".

Melania Trump coming out with her warning was no accident. With the timing either. And if Doug and I can piece this together, can you imagine what the Trump people know?

Yeah, pretty amazing, isn't it. Doug's final comment was this, Dave, I don't see how Trump gets out of this alive, based on what I'm finding. And I told Doug, I said I don't care who wins the election, these people are never going to leave office willingly. Never. Doug goes, what do you mean? I said it's either going to be the Bible or bullets. And I said, let's hope and pray for a supernatural event. God's steps in and changes it and I think God already has his hand on this right now by sparing Donald Trump's life at the assassination event. It's Bibles or bullets. I don't want bullets. And as bad as Kamala Harris' real numbers are in the mainstream media, saying Trump wasn't his best. But my gosh, Kamala is still losing ground. Even the media is admitting that they're not telling you how bad it is. I mean, she's losing badly. And I will tell you this, if they believe that Kamala can't win, even with cheating, that's when the big stuff's really going to happen. And I'll be back to talk to you about that in the next segment.'

End of Hodges' Transcript

How Fair was the Debate?



W

hether you believe Harris or Trump won the debate, how fair do you think the debate was conducted based on what you saw on television?

It's true in this debate Harris had her best performance ever while it wasn't Trumps best debate performance. Interestingly though, immediately after the debate Harris said she wanted to have another debate. Normally, (as in boxing) if a contestant truly feels they won the contest, they usually don't ask for another one.

But aside from Harris's good performance (albeit it lacked much content and details about her policies), let's look at how the debate was run.

Trump was fact checked seven times by the ABC moderators David Muir and Linsey Davis. But the moderators never fact checked Harris, not even once. Why? The moderators had their computers right in front of them to live fact check Trump, so why not Harris? It was just as easy to fact check Harris. And another observation is the fact checked comments by the moderators were almost immediate as if they had them planned in the beginning.

Trump was fact checked on abortion, the border, FBI crime statistics, on Trump's comment that he said he lost the election by a whisker. Trump told Muir that he made the comment sarcastically to which Muir immediately responded that in viewing the video he (Muir) did not detect sarcasm. This is not a neutral reply by a moderator.

The moderators even fact checked Trump on his statement that pets were being killed and eaten by Haitian immigrants in Springfield Ohio at which Harris laughed in his face. The news media has been reporting this story showing a video of a Haitian woman eating a cat and another of a man carrying a headless goose, and reporting that the Governor of Ohio is in the process of sending troops and \$2.5M to Springfield to assist the city. In the face of all the news accounts of this happening in Springfield, the moderator Muir immediately replied that the Springfield city manager said there were no credible



How Fair was the Debate?

reports of pet-eating. It was as if the moderator was waiting for Trump to make this statement about pets being eaten in order to discredit him. And to this very day, there continues to be growing accounts of pets and animals being eaten in Springfield.

As for Harris, here are the top 5 falsehoods that the ABC moderators failed to fact-check or falsely fact-check Harris during the debate.

1 Mandatory Firearms Buybacks:

Kamal Harris told Trump to "stop lying" about her wanted to confiscate firearms. Harris has previously stated multiple times that she wants to launch a mandatory buyback program. The ABC moderators said nothing.

2 "Fine People" hoax.

Harris claimed Trump called neo-Nazis "very fine people". This hoax was debunked by Snopes but the ABC moderators let it slide and said nothing.

3 Post-Birth abortion

Trump claimed babies were "killed" outside the womb in failed abortions. Under Tim Walz, babies born alive in botched abortions are allowed to be left to die. Eight babies who survived abortions in Minnesota were abandoned and sadly perished under Walz. the ABC moderators simply said Trump was lying and moved on without adding context.

4 Defund the Police

Kamala Harris laughed when Trump said Harris wanted to defund the police. During a previous interview, Harris said having more cops on the street is "wrong." She also supported taking police out of schools. The ABC moderators said nothing.

5 "Bloodbath Hoax"

Kamala Harris claimed Trump said there would be a bloodbath if he is not elected, insinuating that his supporters would start killing people.

This is completely false. The comment was made during a rally where Trump said there would be a "bloodbath" for the American auto industry if he is not elected. The ABC moderators said nothing. This is a blatant oversight by the ABC moderators unless it was intentional.

Some of these comments by Harris have been shown before the debate as being false and some were rebuffed in the debate by Trump. But the moderators never challenged these statements by Harris during the debate.

Interestingly, there was no question or inquiry about the assassination attempt on Trump. One of the most dramatic and brazen events involving a presidential candidate in the last 100 years and not one mention of it in the debate by the moderators or Harris. Why?

Trump said Putin endorsed Harris for president. The moderators did not fact check that (it was reported by several news sources). So this begs the question, does Putin respect Kamala more than Trump or does Putin think he can control Harris more than he can Trump? With a war going on in Ukraine, why would the American people want to elect anyone endorsed by Putin?

In her prologues, Harris says several times "let's be clear" as if it was a que of some kind. This is what Obama would often say. And recently Obama himself did say in a taped interview that he would be fine running an election from his basement.



Here are posts, revealing a subterfuge planned back in Sept 2020 to assist the Biden camp in its preparation for debates against Donald Trump. One of the techniques planned to be used to help Biden was to be a special communication device.

Could Harris have used such a special communication device? One of the posts after the debate says the communication device worn by Harris was a "delta" which likely means it is a "delta modulation" device that provides simple but clear transmission of audio signals.





How Fair was the Debate?



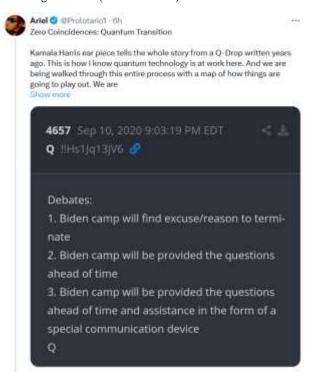
Here is another post saying the moderator Linsey Davis wore the same earring. Is that a coincidence?



You will notice both Harris and Davis earrings are pearl. On that point, it was reported on the Officer Tatum Show that pearl is the sign of the Alpha Kappa Alpha sorority at Howard University. But here is something quite interesting. Both Kamala Harris and Linsey Davis, the moderator, were sorority sisters in that sorority at the same time. It is known that the members of this Black sorority are required to pledge loyalty to each other. So, it would be one thing to announce this sorority sister relationship between Harris and Davis before the debate but not to have mentioned it at all, only to be found out later is very suspicious and damning indeed. Considering human nature, realistically how could moderator Davis not be biased to support Harris? Some could argue that Davis should have been

one of the last people in the world to be a moderator in a Kamala Harris debate.

In fact, in an interview after the debate with the *Los Angeles Times*, Linsey Davis admitted that the moderators planned to fact check Trump because they wanted to make sure that Trump would not be able to end Harris's campaign the same way he did Joe Biden. We can all probably agree that this behavior by the debate moderators is not being unbiased (i.e. it is biased).



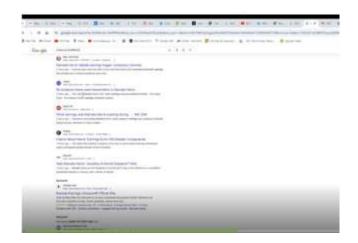
Here is a clearer view of Harris's face and her left ear with an earring.





How Fair was the Debate?

Commentator Dave Hodges reported that if anyone admired Harris's earring, all they had to do after the debate was type into Google, Yahoo, Forbes, etc. "Kamala Harris earring" and immediately the following page comes up stating "No evidence there were transmitters in Kamala Harris" and "Kamala Harris debate earrings trigger conspiracy theories" and the like.



Why does simply inquiring about Kamala Harris earrings bring up defensive articles about there being no evidence of transmitters on Harris's body and talking about fake debate conspiracies? Were the powers that be expecting this inquiry?

Now let's talk about conflict of interest



Back on August 13, 2024, Fox News released a story regarding the upcoming Sept 10 debate on ABC debate between Kamala Harris and Donald Trump. The article states "Ahead of next month's presidential debate on ABC News, a potential conflict of interest is raising eyebrows. Dana Walden, a senior Disney executive whose portfolio includes ABC News, is one of Vice President Kamala Harris' "extraordinary friends", according to a report in the New York Times. Walden and Harris have known each other since 1994, while their husbands, Matt Walden and Doug Emhoff, have known each other since the 1980's. Dana Walden has donated to dozens of Democrats and contributed to Harris's political campaigns since at least 2000, when she ran for district attorney in San Francisco.

Let look at Harris being given sample questions before the debate.

On September 12, on Leading Report, it was reported that an ABC whistleblower allegedly will release an affidavit claiming the Harris campaign was given sample questions that were "essentially the same questions that were given during the debate", as well as assurances that Trump would be "fact checked" and she would not.



These actions by ABC News smack of collusion. If this revelation gets out to the public, it could be a bombshell against ABC News and the Harris campaign. These acts could amount to election tampering.

According to the Steve Turley show, a fellow Democrat Mark Penn, veteran pollster and advisor to the Clintons announced he has evidence that ABC News rigged the debate against Donald Trump and is openly calling for a formal review of all of ABC News internal texts and emails to find out what extent they deliberately rigged the debate in Kamala Harris's favor.



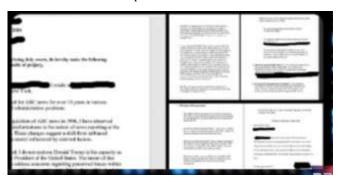


What is happening to the United States

The debate did give a slight bump in the ratings to Harris but now in the aftermath her campaign has lost a lot of momentum and ABC News has gotten a black eye to boot. In skewing the debate in Harris' favor, they committed a serious disservice to the voters of the country.

On September 17, it was reported that a whistleblower had filed a signed affidavit under penalty of perjury that charged that there would be cheating committed by ABC in the debate. This affidavit was submitted to the authorities the day before the debate. The whistleblower declared under penalty of perjury that they do not support Donald Trump and does not plan to vote for him and that ABC, during the whistleblower's tenure, had gone from a news organization to an agent of propaganda. The whistleblower states the specifics of their charge including sample questions will be given to Harris and not to Trump and the questions will be virtually the same as the ones used in the debate and that Trump will be fact checked and not Harris. The whistleblower also alleges they have tapes to support their allegations.

Here is a screen shot of a portion of the Affidavit.



As of this writing, ABC has not commented on the charges made in the affidavit.

A big question is why this affidavit was not disclosed to Trump since it was filed the day before the debate.

But, even given all of this, Dave Hodges says in the final analysis, regardless of this debate, or its aftermath or its effects on the voting public, it will likely not matter. This is because without proper voter verification and tabulation being conducted at the polls, the November election can and will be stolen. And the same systems for collecting, tabulating and counting the votes are still in place as they were in 2020.

I believe the rank-and-file Democrats simply do not like Trump. But I don't think they would resort to any unlawful means to eradicate him. However, those in the upper echelons of the Democrat party and certain corporate oligarchs who are pulling the strings are deathly afraid of Trump and what he can do to them and their programs as well as certain agencies of the government if he gets into office. They are deathly afraid of Trump because he is not one of them. He cannot be controlled because he does not need or want their DC money. And they fear if Trump became president, he could show to

the world why and how they get DC money. To be realistic, I believe this would happen if the reverse case were true and Trump was a Democrat and the Democrats were Republicans. In the end if those pulling the strings come to believe they can't eliminate Trump, then they may resort to even more drastic means to take the election.

That remains a big problem for Trump.



We will see what happens in November.

D. Miyoshi

What is happening to the United States



think there is no use pretending anymore. The national fabric of America has been tearing for decades. Political polarization is widening. The economic divide keeps growing. Solidarity is slipping away. Social capital is in decline.

Why?



What is happening to the United States

There are a multitude of causes. But one cause I know has been purposely implemented as a political strategy for decades now to make America a malleable state that can be controlled by higher powers beyond this country. I began to study this strategy in the late 1990's. It is called the Cloward –Piven strategy.



This is a political/economic strategy outlined in 1966 by American sociologists and political activists Richard Cloward and Frances Fox Piven. Basically, the strategy aims to utilize "militant anti-poverty groups" to facilitate a "political crisis" by overloading the welfare system via an increase in welfare claims, forcing the creation of a system of guaranteed minimum income and "redistributing income through the federal government".

Cloward and Piven were both professors at the Columbia University School of Social Work. The strategy was outlined in a May 1966 article in the liberal magazine The Nation titled "The Weight of the Poor: A Strategy to End Poverty".

In a recent speech Charlie Kirk said this about the Cloward-Piven Strategy:



"What the Democrats are doing is a deliberate plan of destruction against the United States of America. Joe Biden and Kamala Harris

know what they're doing. They hate the country. They have bitterness for this Republic, and they are making intentional steps to ruin it. In the 1970s, there were two Marxist communist political philosophers Richard Cloward and Frances Fox Piven who wrote a document saying that we are going to turn America into a communist country by doing three things.

- 1. We will destroy the US dollar by printing trillions of dollars we do not have.
- 2. We will build a deep state of government agents that will go after everyday citizens and that will absorb the private sector and lock up the political dissidents.
- 3. And we will open up the southern border of the United States to allow 10s of millions of third world people to come into the country.

This is called the Cloward Piven strategy. It is not a mistake or an accident what Joe Biden and Kamala Harris are doing, it is intentional and therefore it is evil."

On a recent Stephen Gardner Show, author Alex Newman was talking to Stephen Gardner regarding Charlie Kirk's warning about the implantation of the Cloward-Piven strategy:



Alex Newman:

"I believe Charlie Kirk is right on the money. I've actually got 2 chapters in my book on the deep state about why they've got the borders wide open and this came out a few years ago and he's exactly right. It also goes beyond just the politics. I lived in four different European countries over a period of many years and I watched all of this happening. It's at the point now where in almost every major city in Western Europe, the native population is now in the minority, the absolute minority. You go to Frankfurt in Germany, you go to Malmo in Sweden, you go to Amsterdam in Holland, you go to London in Britain. What you have is the native population is now in the minority. And so you get things like Islamic mayors of London, you get Pagan prime ministers in a country that has been officially Christian, an established Christian nation with an established Christian Church for over a millennium. So this is all by design. It is designed to undermine the culture that is designed to undermine the social cohesion. It is designed to provide endless streams of new voters for totalitarianism, and ultimately for globalism. The last time I was in Budapest, I went to the Prime Minister's office and interviewed the Secretary of State there, Zoltan Kovacs. And he said this, in very clear English, he said they want to completely undermine the nation state and the Christian culture. And that's exactly what happens.



Why Kamala Harris Uses Word Salad

So you look at what's happening in these Western European countries, which are maybe 10 to 20 years ahead of where the United States is at. But we're catching up rapidly. Pretty soon these people wake up and they look around and say, I don't have anything in common with these people. We don't speak the same language. We don't have the same history. We don't have the same culture. I mean, we don't even like each other. What do we have? These arbitrary lines on a map called national borders.

Let's just dispense with that and move straight toward either regional governance in the form of, for example, the European Union, the African Union, the Union of South American states. Putin's building the Eurasian Union. Or we could just skip the middle step and just go straight to global governance. All one human family, which is why, incidentally, the UN migrations are. Peter Sutherland, who passed away recently, was a former bigwig at Goldman Sachs, explained that they were doing this. He said we need to get over the illusion of sovereignty. We need to get rid of the historic memories of our own country. Get over these shibboleths like national borders and recognize that we're all one human family.

So, they've got all these different interest groups that don't quite understand the whole plan, Stephen, like the teachers' unions want the open borders because American families are fleeing the government school system. They need more butts in those seats to keep their funding at the same rate. You've got the big corporations. They're not thinking geopolitics and strategy and survival of the United States. They're thinking, hey, more cheap labor. We can pay these guys 10 bucks an hour instead of 20 bucks an hour and that's going to increase our profit margin. You've got the Democrats thinking, ooh, more Democrat voters, more representation in Congress. This is great. So all these different interest groups have their own selfish motive for supporting this. But ultimately, Charlie Kirk hit the nail on the head. This is about the destruction of the United States of America.

As Rich Higgins, the director of Policy and Planning put it from the National Security Council during Trump's first term, there is a coalition, globalists Islamists, socialists, communists, et cetera. And they are all united, not necessarily in the end goal. But they're united on the idea that we need to destroy the United States of America. Not just as a nation, but as an idea. That's why they have our southern border open and I agree with Charlie Kirk 100%. This is not a difference of opinion when it comes to policy. This is treasonous. It's being done for the deliberate destruction of our nation. They're bringing in special forces from the People's Liberation Army. They're bringing in intelligence operatives from Cuba and Venezuela, North Korea. They're emptying the prisons and the mental institutions into our country. This is a deliberate plan to destroy our country. And until we recognize it as such, we're not going to come up with sensible solutions." End of Alex Newman message

So it is evident that one of the consequences of the Cloward Piven strategy would be to shore up the Democrat Party, which at a previous time was splintered by pluralistic interests. Another consequence of the strategy would be to relieve local and state governments of public welfare burdens, because the burden would be shifted to the federal government creating a form of socialism where the taxpayers would cover the cost.

But ultimately, the strategy, while originally intended to bring about a socialistic guaranteed national income, remains a viable way to transform an entire nation into one that can be most effectively controlled (along with all of the other nations of the world) by the billionaires and bureaucrats who ultimately provide and control most of the financial and material resources of the world.

The 1975 movie Rollerball is a good Hollywood depiction of the dystopian world these billionaires and bureaucrats are working to-

D. Miyoshi

Why Kamala Harris Uses Word Salad



hroughout the years Vice President Kamala Harris has repeatedly uttered the following saying: "What can be, unburdened by what has been" I am not sure what she means by that phrase but perhaps this photo captures some of the meaning.



Why Kamala Harris Uses Word Salad

Harris has gained a reputation for repeating this kind of flowery, philosophical language in speeches and tweets alike, making her as memorable as Donald Trump but in a different way. With this jargon, Harris has become known as the "word salad" candidate.

To find out why Harris uses word salad in her talks, I present an analysis by renowned speech therapist Dr. Todd Grande on his take on why she does this.

In fairness, to Kamala Harris, I think at her debate with Donald Trump on Sept 10, she held her own without resorting to word salad phrases. So with that proviso, let's see what Dr. Grande has to say about her peculiar penchant.

I hope you find it informative.

D. Miyoshi



By Dr. Todd Grande

Many Democrats had high hopes for Kamala Harris. Like perhaps she could be elected President of the United States someday. But she has not performed well in the polls or job approval. Her approval rating is just 31% which is lower than Joe Biden's rating. This approval rating cannot be explained by the theory that liberals would like her, and conservatives would not.

There are a lot of theories about what could be causing the perception that Kamala is not a good vice president. One theory is that she is simply not likeable. For example, she has been short with reporters. She has a laugh which has been described as a disturbing cackle and Harris has experienced a phenomenal level of turnover in her staff reportedly because she is abrasive.

The second theory is that Kamala's record as a prosecutor is nothing

to be proud of. She once wrote that America has a deep and dark history of people using the power of the prosecutor as an instrument of injustice. This was written as part of a campaign, but some would argue it belongs on her resume. For example, the whole idea of wanting innocent people to stay in prison doesn't seem to be consistent with a good prosecutor.

A third theory about why Kamala is perceived as a poor vice president is that her questionable performance in public speaking situations and during interviews has damaged her reputation.

This is a theory that I think really does connect with a lot of people. I think this is perhaps the main reason that Kamala has an image problem.

Here are 10 examples of Kamala's behavior in this area which have attracted some negative attention.

Item number 1. When talking about high-speed Internet, she said this "So when you think about it, there's a great significance to the passage of time in terms of what we need to do to lay these wires. What we need to do to create these jobs, and there is such a great significance to the passage of time when we think about a day in the life of our children and what it means to the future of our nation. Depending on whether or not they have the resources they need to achieve their God-given talent".

Item number 2. Kamala used this statement when addressing the Jamaican Prime Minister "We also recognized, just as it has been in the United States or Jamaica, one of the issues that has been presented as an issue that is economic in a way it's impact has been the pandemic. So to that end, we are announcing today muscle that we will assist Jamaica in COVID recovery by assisting in terms of the recovery efforts in Jamaica that have been essential to. I believe what is necessary to strengthen not only the issue of public health, but also the economy"

Item number 3. In trying to explain why she didn't visit the southern border of the United States, Kamala said, "At some point, you know we are going to the border. We've been to the border, so this whole, this whole, this whole thing about the border, we've been to the border. We've been to the border." The person interviewing Kamala responded, "You haven't been to the border." Kamala said, "and I



Why Kamala Harris Uses Word Salad

haven't been to Europe. And I mean, I don't understand the point that you're making. I'm not discounting the importance of the border." It's like she keeps forgetting that the media is on her side. She doesn't need to be mean to them. They want to help her. She needs to help herself.

Item number 4. During her talk in France, Kamala said, "We must together work together to see where we are, where we are headed, where we are going and our vision for where we should be. But also, to see it as a moment too. Yes, together address the challenges and to work on the opportunities that are presented by this moment."

Item number 5. When talking about climate change, Kamala once said, "Our world is more interconnected and interdependent. That is especially true when it comes to the climate crisis. Which is why we will work together and continue to work together to address these issues, to tackle these challenges and to work together as we continue to work, operating from the new norms, rules, and agreements that we will convene to work together on to galvanized global action. With that, I thank you all. This is a matter of urgent priority for all of us, and I know that we will work on this together."

Item number 6. Kamala once said "When we talk about the children of the community, they are a children of the community." Well, I'm glad she cleared that up.

Item number 7. When talking about a Supreme Court decision, Kamala said, "I think that to be very honest with you, I do believe that we should have rightly believed, but we certainly believe that certain issues are just settled, certain issues are just settled." The interviewer replied "Clearly, there not." Kamala responded "No, that's right. And that's why I do believe that we are living sadly, in real, unsettled times."

Item number 8. During the talk about the shooting in Highland Park, Illinois Kamala said, "you've got to take this stuff seriously as seriously as you are because you have been forced to take this seriously."

Item number 9. In trying to explain the war in Ukraine to what I'm guessing must have been a group of preschoolers, Kamala said "Ukraine is a country in Europe. It exists next to another country

called Russia. Russia is a bigger country. Russia decided to invade a smaller country called Ukraine. So basically that's wrong."

and Item 10. When giving a speech about transportation, Kamala said "you need to get to go and need to be able to get where you need to go to do the work and get home."

What do I think is going on in this situation with Kamala Harris. Her behavior is a bit confusing. In the past, she has been a pretty good public speaker and decent in debates. But now it seems like she's having difficulty avoiding word salad.

In looking at her numerous gaffes, a theme emerges. She is making a statement or answering a question by using the same word or phrase repeatedly as she continues to talk. She is not adding anything to whatever she said initially. She just keeps rearranging the words and essentially repeating the same thing. It's like certain words are just getting stuck in her head like she only had one point to make. And she's really trying to expand it so, it looks like she has a lot to say. She's trying to get something meaningful out of just one simple thought. She's trying to force herself to make a profound proclamation. She is succeeding, but not in the way that she thinks she is. Proving that she is profoundly unprepared. I believe that is what is going on here. I don't think it's about anxiety. Rather, it's a matter of preparation, I don't think that Kamala is taking the time and putting in the effort to be ready for her engagements.

Reportedly Kamala refuses to read her daily briefings. Those are not just for decoration. Now there are other possibilities here. For example, Kamala attended the Dan Quayle School for vice presidential performance. Her approval rating is actually lower than his, so the student has become the master.

Or maybe Kamala is trying to make Joe Biden look normal like this is what high-ranking elected officials are supposed to do, everything they say is word salad. If a person speaks in a way that makes sense, they can't be a member of that club.

I'm moving to my final thoughts. For a vice president to be popular they only need to avoid mistakes. Again, it's not really a hard job. I think that no matter what job someone has, it's important to respect the position by preparing well. It sends the wrong message when a



Does Black Rock have a vendetta against Trump?

vice president can't take a few minutes to clean up the speech or to develop cogent answers to questions. I don't think that the gaffes that Kamala has made really mean that anything serious is wrong with her. But they could mean something for her career in politics. Dan Quayle destroyed his career with a few gaffes like the ones that Kamala is making repeatedly. I wonder if Joe Biden has admonished Kamala for making too many gaffes. This would be like being admonished by Christopher Walken, that you're being too creepy.

I suppose Kamala Harris has the ultimate defense. If Joe Biden criticizes her, she could respond that she was just trying to emulate his performance. Those are my thoughts on the controversy surrounding Kamala Harris.



Does Black Rock have a vendetta against Trump?



n the last three months two shooters have tried to kill Donald Trump. On July 13 Thomas Matthew Crooks shot at Trump missing his head by ¼ inch and on September 15 Ryan Wesley Routh was preparing to shoot Trump at Trump's own golf course but fled after being detected by Secret Service agents. Both shooters previously appeared in video commercials sponsored by BlackRock company.



Thomas Crooks



Ryan Routh

Interestingly, if you type in Google only the words "Black Rock v Trump" you will get a list of fact check articles stating that the two shooters Crooks and Routh did not appear in Black Rock commercials. You don't even have to mention anything about commercials or the shooters names. It is as if the search engines are anticipating the question "does Black Rock have a vendetta against Trump?"

To answer that question, Dave Hodges in a recent *Common Sense Show* program went over the recent history of Black Rock and Donald Trump which may offer some clues that answers the question. For brevity, I will paraphrase Hodges' comments here.

Hodges explains:

Black Rock's China policy versus Trump

In his first term as president 2017 to 2021, Trump ran into problems with Black Rock. Early in that term Black Rock gave over \$6 billion to China for weapon systems that could be used against the US. Yes, Black Rock gave money to a country who for the last five defense ministers have said they're going to commit genocide against the American people after they take us over for our resources. That's an undeniable fact. This is a fundamental problem with multinational corporations. They're not loyal to anything other than their bottom line. This can put Larry Fink and other people connected to Black Rock in the characterization of being a traitor.

Now, Trump came in as president and said, no, no, no China. You're wrecking our economy and now we got people funding you to pose a military threat against us that didn't previously exist. So Trump made a deal with the corporations in China and around the world. Trump said you come home and don't do business there and you hire just Americans. If you do that we are going to reward you with good tax breaks. And so they did that. And with that China ended up losing \$70 billion a year to the US that negated that influx of cash from Black Rock for military purposes. This really "pissed off" Black Rock. By the way, if you wonder where we're at today with that, the Biden administration has reversed everything Trump did with this. And in fact, they plan to raise our taxes dramatically next year. The corporate tax that a lot of our corporations were paying when they



Does Black Rock have a vendetta against Trump?

came back was about 15%. Globally, corporations are paying about 21%, and that's really set by the insistence of the international organizations like the G20, the World Economic Forum and so forth. And Biden has made it so our corporations will be paying 28%. Kamala Harris wants the rate to be 35%. That'll force all our big corporations to really relocate some, if not all of their operations overseas to China and places like that. This is a huge national security risk. And Biden and Harris know exactly what they're doing. Trump is in direct opposition to this policy and that puts him in opposition to Black Rock.

Black Rocks Ukraine policy versus Trump

Black Rock really controls the military industrial complex (MIC). Essentially, Black Rock, Vanguard and State Street are the three major companies that control the MIC Let us look at one of the companies in the MIC. Lockheed Martin is one of the largest US contractors and is very active in Ukraine. And their products are the not so hot F35 Lightning 2 Fighter, Sikorsky helicopters and naval weapon systems as well as other things too. Well, that's the kind of equipment that we're giving to Zelinski and depriving our own military of. The top shareholders of Lockheed Martin are State Street, Vanguard and Black Rock, Jim. George Soros and the Rothschilds are in there through Vanguard. It is known that Black Rock is the largest asset manager in the world. In terms of control of the defense contractors, the three companies hold a significant interest in Lockheed, Boeing, Raytheon, General Dynamics and Northrop Grumman. That's the honor roll of the military industrial complex. They're the ones that benefit from more war. They're the ones that want more war. They're the ones that were behind Nikki Haley because they want war and isn't an interesting that Nikki Haley's political Action Group of PAC ditched her when she dropped out of the Republican race and is now backing Kamala Harris. So much for the GOP. Trump says he's going to end the war in Ukraine quickly. So these companies can say bye-bye to the bottom line and to the military industrial complex.

Black Rock and the Reconstruction of Ukraine verses Trump

Trump's really clear on this. Trump talked about this in his first term as president. Europe is Europe's responsibility. It's not our responsibility. Bingo. Over the past 2 1/2 years, Zelinsky has met with representatives of numerous Western investors including US Banks JP Morgan, Goldman Sachs and Black Rock, State Street and Vanguard. They're getting \$15 billion set aside for the reconstruction if and when the war ever stops. This is what banks like to do. And this is what the military industrial complex and their banking partners like to do. And they're interlocked corporately through Black Rock, Vanguard and State Street. They like to loan the money to build up for the war. And they usually do it with both sides. And then they continue to supply the war. And then when the war is over, they clean up the mess they helped to star. And they have agent provocateurs that go in and try to stir things up. Those would be people like Victoria Newland, the Atlantic Council, the Carlyle Group and the Cheneys and the like. There is the connection to Ms. Cheadle and the Secret Service and to Diguiseppi the alleged FBI female agent in the crowd acting very strangely sitting behind Trump, all connected to the Cheneys and the Carlyle Group. This is all deep state stuff.

Any Future War verses Trump

Trump is running on the premise that he did not get us into any future war. Trump scaled down Afghanistan and made it so the other side wasn't going to kill American soldiers or face massive retaliation. Trump was really quite clear on these points. Well, that's not what war mongers like Black Rock, Vanguard, State Street and their partners want to hear. They want perpetual war. And many of them and their partners and the CIA and MI6 and Interpol and the Mossad, the KGB. Oh yes, they make money on wars and they use their Intel assets to help promote them.

The Corporate Oligarchy of the US

The United States is under a corporate dictatorship led by Black Rock, State Street and Vanguard. Everything you do has one of these three corporations, or all three involved. The three of them together control 92% of all asset management in the United States The federal government is coming out with policies to force you out of your home for climate change reasons. And we have some specifics on this now making it financially impossible for a lot of people to keep their homes. Black Rock is projected to own 60% of all private homes by the year 2030. Remember when you would get those emails. Hey, is your home Bob still for sale over there and they would list your address. You wouldn't have a home for sale and they would offer you 25% above market price and there were bidding wars on homes. Remember you put in a bid at the bid amount, but you wouldn't get it. Remember that? It was pre COVID times. Well, that was Black Rock forcing that. And this is the elimination of private property. This is a move towards the elimination of all private property.

End of Hodges comments

From this short history, we can see that Trump is at odds with the corporate oligarchy led by Black Rock. It would seem the more things develop as they have been, the more people will point their fingers at Black Rock and its cohorts as the real adversary of Trump which is backing Harris and the Democrats in the coming election.

On November 5, a lot is at stake for Trump, Black Rock, the Democrats and the Republicans.

D. Miyoshi



Why You Should Vote

Will the Election be Cancelled?





n a recent program Dave Hodges of the Common Sense Show predicted that the presidential election in November will be canceled. It will be canceled on the pretext of an emergency that will be created through a false flag or several false flag incidents. Hodges believes the top brass controlling the Democratic Party (under the influence of forces above them) will cause these false flag incidents to occur because they will not accept Donald Trump as president. They believe that if Donald Trump becomes the president their political lives and their very existence as the leaders in the Democrat Party will be in serious jeopardy, along with certain other select operatives in the FBI, Secret Service, FBI, IRS and other central agencies of the Deep State who want Trump eliminated from their lives. As Democrat leader Jamie Raskin said in a taped interview, if Donald Trump wins the election there will be a civil war.

Hodges said the top level Democrats and their supporters have come to realize that Kamala Harris cannot drum up the votes needed to win the election and so they are planning other means to either cheat to get Kamala elected or have the election canceled.

They tried to assassinate Trump and that failed. If the real polls (not the polls being proffered by the mainstream media) show Harris closer to Trump, they would probably attempt to increase the votes through ballot harvesting, obtaining illegal votes and voting machine tampering. But with the margin favoring Trump growing ever wider,

such a plan would not generate sufficient votes to win the election. Hodges understands that voting machines can secretly create up to 12 to 15% additional votes but no more. This will not be enough. Trump likely has around 90 million votes. To claim that Kamala received 110 million votes would not be reasonably accepted by either side. Thus, the need to cancel the election.

But how to do that?

Based on the many videos provided over the years taken of the illegal immigrants crossing the southern border, Hodges believers there are about 200,000 possible terrorists in the country consisting of Chinese operatives and other illegal aliens. Hodges has talked to Border Patrol agents to confirm these estimates. Some of the Border Patrol agents approached Hodges to inform him of this situation.

And upon a command these illegal operatives will unleash holy hell upon the communities around the country to violently disrupt them and cause mass chaos, mayhem and conflict that will shut down civil services and operations leading to the declaration of Marshall law that will effectively cancel the election.

Another way to incite civil unrest and Marshall Law would be to jail Donald Trump. Hodges believed on September 18, Trump will be found guilty of bribery and sentenced by judge Marchan to jail in Rikers prison (Judge Marchan decide to postpone the sentencing until just prior to the election).

There is a reason why the elite are going underground and building their bunkers in low lying areas in the mainland and Hawaii.

D. Miyoshi

Why You Should Vote





Why You Should Vote

We have all heard the saying voting is our civic duty. It sounds like another menial chore we need to attend to like jury duty. But it actually does make a difference both for us as individuals and definitely for our country in determining its destiny. In many ways, voting is more a right than a duty. At the end of this article I will include a personal letter recently written by a good friend, a Japanese American attorney and local politician and sent to the Rafu Shimpo, a local Japanese American newspaper stating why he believes voting is a personal right and why it is important. The letter is not partisan as it doesn't support or endorse a political party, but articulately reveals why he believes we should exercise our right to vote.

But first, here is a little history of voting in America. Much of this is taken from National Geographic Education.

Most American citizens over the age of 18 are entitled to vote in federal and state elections, but voting was not always a default right for all Americans. The United States Constitution, as originally written, did not define specifically who could or could not vote—but it did establish how the new country would vote.

Article 1 of the Constitution determined that members of the Senate and House of Representatives would both be elected directly by popular vote. The president, however, would be elected not by direct vote, but rather by the Electoral College. The Electoral College assigns a number of representative votes per state, typically based on the state's population. This indirect election method was seen as a balance between the popular vote and using a state's representatives in Congress to elect a president.

Because the Constitution did not specifically say who could vote, this question was largely left to the states into the 1800s. In most cases, landowning white men were eligible to vote, while white women, black people, and other disadvantaged groups of the time were excluded from voting (known as disenfranchisement).

While no longer explicitly excluded, voter suppression is a problem in many parts of the country. Some politicians try to win reelection by making it harder for certain populations and demographics to vote. These politicians may use strategies such as reducing polling locations in predominantly African American or Lantinx neighborhoods, or only having polling stations open during business hours, when many disenfranchised populations are working and unable to take time off.

It was not until the 15th Amendment was passed in 1869 that black men were allowed to vote. But even so, many would-be voters faced artificial hurdles like poll taxes, literacy tests, and other measures meant to discourage them from exercising their voting right. This would continue until the 24th Amendment in 1964, which eliminated the poll tax, and the Voting Rights Act of 1965, which ended Jim Crow laws. Women were denied the right to vote until 1920, when the long efforts of the women's suffrage movement resulted in the 19th Amendment.

With these amendments removing the previous barriers to voting (particularly sex and race), theoretically all American citizens over the age of 21 could vote by the mid 1960s. Later, in 1971, the American voting age was lowered to 18, building on the idea that if a person was old enough to serve their country in the military, they should be allowed to vote.

With these constitutional amendments and legislation like the Voting Rights Act of 1965, the struggle for widespread voting rights evolved from the Founding Fathers' era to the late 20th century.

Why Your Vote Matters

If you ever think that just one vote in a sea of millions cannot make much of a difference, consider some of the closest elections in U.S. history.

In 2000, Al Gore narrowly lost the Electoral College vote to George W. Bush. The election came down to a recount in Florida, where Bush had won the popular vote by such a small margin that it triggered an automatic recount and a Supreme Court case (Bush v. Gore). In the end, Bush won Florida by 0.009 percent of the votes cast in the state, or 537 votes. Had 600 more pro-Gore voters gone to the polls in Florida that November, there may have been an entirely different president from 2000–2008.

More recently, Donald Trump defeated Hillary Clinton in 2016 by securing a close Electoral College win. Although the election did not come down to a handful of votes in one state, Trump's votes in the Electoral College decided a tight race. Clinton had won the national popular vote by nearly three million votes, but the concentration of Trump voters in key districts in "swing" states like Wisconsin, Pennsylvania, and Michigan helped seal enough electoral votes to win the presidency.

Your vote may not directly elect the president, but if your vote joins enough others in your voting district or county, your vote undoubtedly matters when it comes to electoral results. Most states have a "winner take all" system where the popular vote winner gets the state's electoral votes. There are also local and state elections to consider. While presidential or other national elections usually get a significant voter turnout, local elections are typically decided by a much smaller group of voters.

A vote in a swing state (Pennsylvania, Wisconsin, Michigan, North Carolina, Georgia, Arizona, Nevada) that can go either way has more impact in determining the president than in a consistently blue (California, New York) or red state (Florida, Texas).

How your vote matters

To take a simple model: if the US government discretionary spending is \$6.4 trillion over four years, and you have a 1 in 10 million chance of changing the outcome of the national election, then in



Why You Should Vote

expectation you have some degree of influence over \$640,000 of government spending. When this is true, it's hard to justify not taking an hour of your time to vote, and maybe several more hours to inform yourself about which candidates' policies are better.

A Portland State University study found that fewer than 15 percent of eligible voters were turning out to vote for mayors, council members, and other local offices. Low turnout means that important local issues are determined by a limited group of voters, making a single vote even more statistically meaningful.

THE ISSUES IN THIS ELECTION

For this Election, here are the major issues and the stances of both presidential candidates (Kamala Harris for the Democrats and Donald Trump for the Republicans)

INFLATION/ENERGY

Harris: Spending is needed for Green Deal projects to reduce pollu-

Trump: America First energy policy is priority

TAXES

Harris: Everyone should pay their fair share Trump: American taxes need to be reduced

THE BORDER

Harris: An open border and citizenship for aliens.

Trump: Need to secure the border and deport illegal aliens

SOCIAL SECURITY/MEDICARE

Harris: Illegal aliens should be given Social Security and Medicare

Trump: Social Security and Medicare should be for American citizens

SOVEREIGNTY AND NATIONAL DEFENSE

Harris: America should be subservient to the interests of the broader UN, NATO, WHO, WEF

Trump: The military should be the strongest possible with an American first foreign policy

ISRAEL

Harris: Israel must coexist with Hamas Trump: Israel must defeat Hamas to survive

ENFORCEMENT OF GOVERNMENT REGULATIONS

Harris: The DOJ and FBI should enforce legal government control mandates

Trump: Government should not target citizens for political views

CONSTITUTION

Harris: The Constitution is a "living and breathing" document that can and should be changed

Trump: the Constitution should be applied as the Founders of America had

ABORTION

Harris: Favors a national law guaranteeing taxpayer-funded abortion up to the moment of birth

Trump: Opposes abortion as the Supreme Court has ruled

MEN IN WOMEN SPORTS

Harris: There are many genders and men should be allowed to play in women's sports

Trump: There are only two genders and men should not play in women's sports

LAW AND ORDER

Harris: Criminals should be dealt with humanely without police brutality

Trump: Criminals found guilty need to be punished and the local police need to be supported

VOTING

Harris: Automatic voter registration, mail in voting, and voting with a photo ID

Trump: stricter controls on mail in ballots, voter verification and vote counting

HERE IS A LETTER ON VOTING TO THE RAFU SHIMPO NEWSPAPER

HEADLINE: to JK YAMAMOTO RAFU SHIMPO

3 SEPTEMBER 24

THANK YOU, JIMMY CARTER, PART 2 For Reminding Us to Exercise Our Right to Vote By Ronald K. Ikejiri



Why You Should Vote

Quoting directly from news reports, "Jimmy Carter, 99, is eagerly awaiting his chance to cast a ballot for Democratic Presidential candidate Kamela Harris this fall even as he approaches his 100th birthday, his grandson said on Wednesday. At 99 years old, Jimmy Carter is the oldest living former President in our Country's history.

On October 1, 2024, President Carter will be 100.

President Carter has been in hospice care for over 18 months and remains an example of perseverance and enduring the unbearable. In so many ways, President Carter represents the character and strength of our Issei and Nisei parents. The wishes of President Carter to exercise his Right to Vote is an important reminder for all of us to participate in our representative Democratic governmental pro-

For many of us, we do not wish to take the time and effort to vote, believing that it will not make any difference. Yet as in the 2000 Gore/Bush Presidential campaign, we were reminded one vote in any given precinct will make a difference.

Jimmy Carter was Perhaps the most consequential President of the United States for Americans of Japanese ancestry to rectify and restore our belief in the Constitution and provide the foundation for the findings of the Presidential Commission Report, "Personal Justice Denied," Even as Jimmy Carter is challenged daily, he remains steadfast in his determination to Vote in the 2024 Presidential Election. Many political pundits, analysts and commentaries have identified the November 2024 Presidential Election as the most consequential Presidential Election of our generation. The Right to Vote

When the US Constitution was adopted, the Federal government granted standards for voting rights to the States. Despite popular belief, the Federal government at its inception, did not have national standards as to who can or what the States

could or could not require for a person to be eligible to vote. Even the basic definition of a, "person," was subject to State law. So race, gender, literacy, a tax to vote, disability or accessibility were all potential obstacles to vote.

- In 1868, all US-Born and Naturalized citizens were granted voting rights.
- In 1870, Black Men were granted the right to vote.
- In 1920 Women were given the right to
- In 1924 Native Americans Granted the Right to Vote
- In 1943 Chinese Exclusion Act Ends and Chinese Americans were given the right to
- In 1952 McCarren-Walter Act provided voting naturalized persons, including Issei.
- In 1964 Poll taxes were banned
- In 1965 Voting Rights Act bans literacy
- In 1971 18 and Up Can Vote-principally in response to 18-20 years old fighting in Vietnam
- In 1975 Rights for Non-English-Speaking
- In 1982 Voting for those with Disabilities and the Elderly expanded
- In 1984 Accessibility to Polling Places
- In 1993 Voter Registration Through Department of Motor Vehicle Departments
- In 2002 Improve and Certify Voting

A HOUSE DIVIDED

Growing up in Gardena in the 50's, our family would watch on black and white TV the Presidential election results on NBC, CBS or ABC. In 1956 as were we watching the results of the election, I asked my parents who they voted for?

They smiled and my Mom, said "I voted for Adlai Stevenson the Democratic nominee." My Dad, said he voted for Eisenhower, the current Republican President.

That was when I learned that I lived in a House Divided.

I asked my Dad, " why did you vote for Eisenhower. " He said, " Roosevelt, the



Why October is the most Economic Turbulent Month

Democratic President put us into Internment camps! I would never vote for the party that took away our rights!"

I was 8 years old then, but even growing up in an age without the internet, I had a basic belief that the Democratic party was for the working- and middle-class people, and the Republicans for those that were better off.

My Dad was the stereotypical Japanese gardener, he wore blue jeans, a khaki shirt and drove a truck loaded leaves and grass; with rakes, hedge cutters, lawnmowers and water hoses. Definitely not Republican in my image.

My image at 8 years old was that a Republican went to work in suits, drove to work in a car, worked in an office, and had a home surrounded by a white picket fence, and we as gardeners took care of their yards and gardens.

I told my Father, " Dad you do not make enough money to be a Republican!" He laughed, and said, well, the right to vote is based on my own view of the political world as I see it, even though it may be a view behind a lawnmower.

That is how he saw it.

So, to this day, I am reminded that voting is personal.

Perhaps the most important duty we have as citizen's and perhaps the most patriotic duty we have outside of serving in our Armed Forces in time of war and peace is to exercise our Right to Vote.

So, Vote. It is your Right and it is Personal to You.

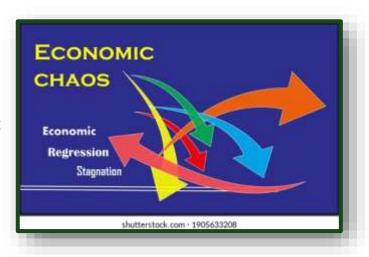
Thank you, Jimmy Carter, for reminding us to Vote.

End of Letter

So, let's all be sure to get out and vote. This will be a consequential election that will affect you, me and everyone.

D. Miyoshi

Why October is the most Economic Turbulent Month



ctober is a very interesting month. It is also a very turbulent month for the markets.

There is an ancient Chinese curse – "may you live in interesting times." The saying has a sort of ironic truth to it. Calm and persistent growth isn't very exciting, but lurches and crashes in the market are very interesting,

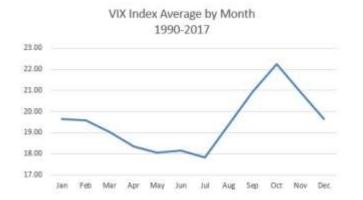
October has traditionally been a time for market disasters. It happened in the crash of 1907 and on October 29, 1929 – known as Black Tuesday – the market fell 90% in the event that would trigger the Great Depression. On October 19, 1987 – known as Black Monday – the stock market fell by 22% in one day. The financial crisis of 2008 brought a stock market plunge that began on September 29 of that year and continued through the first week of October. So the big ones in the past have happened in October.

But these three drops over a span of a century – as exciting as they may be – don't make for a trend. But let's take a look at the volatility of the month through the years using the VIX Index. The VIX uses the implied volatility in 30-day S&P 500 options to determine the relative level of volatility expected in the market over the next month – a sort of "crowdsourced" volatility level. It is sometimes colloquially referred to as the "fear index."

If we take the monthly averages for the VIX index from 1990 to the present, we get the following chart:



Expert Election Predictor says Harris will win the Presidency



Source: www.cboe.com/products/vix-index-volatility/vix-options-and-futures/vix-index

This shows something is going on in October. But what would they be?

On theory suggests that after a summer of vacations, many stock market analysts and traders return after Labor Day and begin to make major trades. This causes an uptick in volatility that spikes a month later, in October. Another theory suggests that the volatility is influenced by the US Government, whose fiscal year begins on October 1. Perhaps it is aligned with changes in the Chairman of the Federal Reserve, whose term ends every four years in January, and whose replacement is often named in October. A final theory suggests that it is simply a reflection of companies reporting their 3rd quarter returns (giving an idea of the summer season).

We know that beginning this October 1, the Federal Reserve will require all large banks to have a minimum of 4.5% of capital to support the funds they have either on deposit or in loans. Up to now, the large tiers banks had effectively near 0% in reserve.

This move is reportedly being made to help the US compete with the BRICS (Brazil, Russia, India, China, Saudi Arabia) new gold backed currency designed to compete with the US Dollar.

But some analysts say with the economy already rife for turmoil and two months before one of the most tumultuous elections in American history, this October may turn out to be one of the most tumultuous economic months in US history. The odds are good for that to come to pass.

EJ Antoni, a research fellow for Regional Economics in the Center for Data Analysis at The Heritage Foundation opines that October's bad reputation may have originated even earlier than the 1907 crash, pointing to the credit crunches of the agricultural economy of the 19th century. Back then, an economy centered around farming had predictable cycles that oftentimes came to a

head in October.

"Farmers all need loans at the same time to buy seeds, to buy fertilizer, for their crops," Antonio said, adding that afterward, the crops were "all coming to market at the same time."

"Because the economy was having these system-wide shocks ... those shocks were in fact seasoning and, in my opinion, part of where the psychology of the October effect comes from," he said

Antonio believed that the market would have a serious downturn in October 2022. But this did not happen as the market in that month went up 7.99%.

But October 2024 is not October 2022 (nor October 1929, for that matter). Unlike October 2022, In October 2024, there is growing unrest in the US brought on by over 60% of the population now behind in their loan and credit card payments, there is growing hostility amongst the populace due to ever widening political stances, there is increasing crime and homelessness in major cities, a war beginning in Israel, a war increasing in Ukraine, a potential attack of Taiwan by China, increasing earthquakes in Europe and the Far East and violent storms occurring on the high seas and finally the most contentious presidential election in memory catalyzed by nefarious economic forces that were not in play in October 2029. These will have their effects for sure.

We will see what happens in October. Keep your eyes open.

D. Miyoshi

Expert Election Predictor says Harris will win the Presidency



Alan Lichtman



Expert Election Predictor says Harris will win the Presidency

n early September American University professor Allan Lichtman released his prediction for the presidential election by a *New York Times* video that called him the "Prophet of Presidential Elections." This is because Lichtman, by way of his system of 13 questions, or "keys," that determine his call, has correctly called every election except 2000's, which was admittedly an odd one. This year, he expects Kamala Harris to win. This selection is against all the major polls which indicate (based on a popular vote) that Trump is equal to or slightly ahead of Harris. Usually, a Republican candidate who polls at least equal in the popular vote is projected to win based on the current configuration of the electoral college. Some pollsters even predict Trump will win in landslide.

But despite these polls, Lichtman predicts Harris will be elected president. Having correctly called 9 of the last 10 elections, his opinion needs to be seriously considered. Lichtman says he does not believe in the effects of an "October surprise". To the Trump supporters, if Harris wins the presidency, this will certainly be a November surprise.

To explain the basis of Lichtman's prediction, I present the following article from *The Palm Beach Post* published on Sept 11, 2024. I think you will find it interesting.

In November we will see if Professor Lichtman goes 10 out of 11 or 9 out of 11 picks.

D. Miyoshi

Historian who accurately predicted 9 of last 10 presidential elections makes his 2024 pick

By Sudiksha Kochi and Rachel Barber

The Palm Beach Post



WASHINGTON - Allan Lichtman, the historian who correctly predicted the outcome of 9 out of the 10 most recent presidential elections, has made his guess on who will reclaim the White House this year.

Spoiler alert: it's Vice President Kamala Harris.

Lichtman said in a video, first reported by *The New York Times*, that he based his prediction on thirteen keys or "big picture truefalse questions that tap into the strength and performance of the White House Party."

7 takeaways from Harris-Trump debate: What was said on abortion, inflation, immigration and other issues Floridians care about

Who is Allan Lichtman?

Before receiving the title of "Distinguished Professor" from the American University in Washington, D.C., Lichtman earned a Ph.D. specializing in modern American history and quantitative methods at Harvard.

In addition to lecturing in the U.S. and around the world, Lichtman is the author of 13 books and hundreds of academic articles. He has also been an expert witness in civil and voting rights cases.



He routinely provides political commentary and is best known for his election forecasting.

Allan Lichtman: What are the 13 keys to a successful election campaign?



Watch for an October Surprise

The keys include whether:

- The White House party gained House seats during the midterm elections.
- The sitting president is running for reelection.
- The White House party is avoiding a primary contest.
- There is a third-party challenger.
- The short-term economy is strong.
- The long-term economic growth has been as good as the last two terms.
- The White House party has made major changes to national policy.
- There is sustained social unrest during the term.
- The White House is untainted by scandal, the incumbent party is charismatic.
- The challenger is uncharismatic.
- The incumbent is charismatic.
- The White House party has a major failure in foreign policy.
- The White House party has foreign policy success.

Eight of the keys are in favor of Harris, while three are in favor of Trump.

"Foreign policy is tricky, and these keys could flip," he said in the video. "The Biden administration is deeply invested in the war in Gaza, which is a humanitarian disaster with no end in sight. But even if both foreign policy keys flipped false, that would mean that there were only five negative keys, which would not be enough for Donald Trump to regain the White House."

That leaves Harris winning the White House, he said. "At least that's my prediction for this race, but the outcome is up to you, so get out and vote."

Lichtman has correctly predicted the outcome of almost every election over the last half-century, except for the race in 2000, in which Republican George W. Bush defeated Democrat Al Gore.

End of Palm Beach Post Article

Watch for An October Surprise



he 2024 US presidential election is almost here! And while there's already been a lot of twists and turns, there could be an October Surprise that spells big trouble for Trump or Harris. This is especially true (not to mention likely) for this election which is being touted as the most monumental US election since 1860.

Here is a transcript of the America Uncovered program on YouTube hosted by Chris Chappell describing the past October surprises we have had just before the presidential election that changed the course of the election.

Can you think of what could happen in October to change the course of this election, maybe even more



Watch for an October Surprise

dramatic than the past October surprises talked about here.

I hope you find this article informative.

D. Miyoshi



Look Out For An October Surprise

Some random surprise could radically shift the trajectory of the US presidential election and could even happen at the very last moment. Welcome to America Uncovered. I'm Chris Chappell. As all of you know, there is an election for the US Presidency coming up this year.

And with the political landscape the way it is, a lot can happen between now and the election. Without a doubt, you'll see some polls predicting that Donald Trump will win while others claim that Kamala Harris will be the winner. But there's one thing that could really throw off everybody's predictions, an October surprise. As CNN puts it, an October surprise refers to a game changing event that can irreparably damage one candidate's chances and boost the others. It can come in the form of a calculated political attack still a surprise to the public and the candidate it's brought against. Or something unplanned that can critically change the course of an election. The term was first popularized by William Casey, who was Ronald Reagan's campaign manager and later, director of the CIA.



He coined the term during the 1980 presidential election out of a fear that Carter would give a surprise bump in the polls. And since we're almost to October, I thought it would be fun to look back at six past examples of crazy October surprises that shocked the nation.



Starting with # six, the Iran hostage crisis. It's 1980, just a year after Iranian radicals stormed the US embassy in Tehran and took 52 Americans hostages. As it's the presidential election year, Reagan's campaign manager, William Casey, warns that Carter might make a breakthrough with the Iranians helping Carter secure the election. That ended up not being a concern because on October 21st the Iranian Prime Minister





Watch for an October Surprise

declared the hostages would not be released while Carter was in the White House, dealing a strong blow to the Carter campaign. And unfortunately for Carter that wasn't the end of the story. Just days before American voters cast their ballots in November, Iran announced that it wouldn't release the hostages until after the election. Then something strange happened. Just minutes after Ronald Reagan was inaugurated as president in January 1981, the Iranian government freed American hostages in exchange for about \$3 billion in Iranian assets frozen by the US. Naturally, this led a lot of people to wonder if something shady was going on. Which is ridiculous. You think Reagan would be able to pull off such an act? What do you think he is, some kind of actor or something?



On that note, in 1992, former Ford and Carter National security adviser Gary Sick



went to the New York Times, saying he believed that individuals associated with the Reagan Bush campaign of 1980 met secretly with Iranian officials to delay the release of the American hostages, promising Iran a cache of Israeli weapons in return.

Congressional Record

"[I]ndividuals associated with the Reagan-Bush campaign of 1980 met secretly with Iranian officials to delay the release of the American hostages."

And Sick wasn't the only one making these claims. The first Iranian president since the Iran Revolution also repeated these claims.



Despite all that, however, two congressional investigations found no evidence of a conspiracy between Reagan and Iran.



#5 fake letter on Chinese migrants. Turns out October surprises happened long before people coined the term. One fun surprise took place during the 1880 presidential election between Republican nominee James A Garfield and Democratic nominee Winfield Scott Hancock.



Watch for an October Surprise



On October 20th that year the newspaper New York *Truth* published a three sentence letter supposedly written by Garfield. The letter voiced support for Chinese immigration to the US along with the idea that employers had the right to buy labor where they could get it cheapest. This story was reported by my greatgreat grandfather, Ebenezer Chapel, in his publication China Unbecoming.



The reason this was controversial was because it threatened support for Garfield in Western states where white citizens feared losing their jobs to Chinese migrants. Democrats saw an opportunity they just had to take. While Democratic operatives quickly distributed half million copies of the Morey letter, Garfield was slow to defend himself due in part to the fact that he was initially unsure whether or not he had authored the letter. Apparently not knowing what you've written was popular, since Garfield eventually won the election by a wide margin according to electoral votes.



However, the letter did cost him a lot of votes especially in California, where Chinese immigration was a very hot issue. So as a quick recap, the Republican nominee was accused of allowing a flood of migrants into the country and the Democrats attacked him for it. In the end, Garfield beat his opponent by only 0.02% of the popular vote which was fortunate for Garfield because the letter turned out to be fake. The letter's author was eventually revealed to be Kenworth Phillip, a New York Truth journalist who was later arrested and indicted for fraud. So, while politics have drastically changed since then, it's nice to see the media is as honest and ethical now as it's ever been.



#4 Osama bin Laden's tape. Back in 2004, George W Bush was running for reelection against John Kerry.



Watch for an October Surprise



After his invasion of Iraq in response to 911, Kerry accused Bush of failing at being the US commander-in-chief and for getting national security policy wrong, among other things. Kerry also criticized Bush for letting terrorist leader Osama bin Laden



get away and for allowing a huge cache of explosives under American watch to suddenly vanish. But just days before the election, Al Jazeera aired a video of Osama bin Laden taking responsibility for 911 and ridiculing the Bush administration. Unfortunately for Kerry, this was just after Kerry said he wasn't that concerned about bin Laden in his third debate with Bush. Kerry supporters tried to use this to remind voters that Bush failed to capture and kill bin Laden. But the Bush campaign used it to show that only Bush could keep America safe. This worked out for Bush as he would take his six point lead after the bin Laden tape and got reelected.



#3 the rise of Obama. It's 2008 at the end of George W Bush's second term and the race between Republican nominee John McCain and Democratic nominee Barack Obama is heating up. Many of you may not remember this, but they were actually neck and neck with McCain taking the lead at some point. They were closer than Russia and Sarah Palin's house in Alaska. Then something big happened. The 2008 financial crisis, and it happened under a Republican's watch. So, it didn't really matter whether Bush caused the recession or not. He was behind the wheel when it happened and folks were already nervous about him being behind wheels. So, Obama took advantage of that to attack Republicans and to portray himself as someone who gets Americans out of the financial crisis.



Obama: "If you want to know where John McCain will drive this economy, just look in the rearview mirror. Because when it comes to our economic policies, John McCain has been right next to George Bush. It is time to have somebody else at the wheel. That's why I'm running for president of the United States of America."



Watch for an October Surprise

Lesson learned. Never let a crisis go to waste. Obama took this to heart and the results speak for themselves. Obama took the lead and became president, though he didn't really use wheels so much as remote controls, namely with drones.



I can't say it without getting demonetized, but needless to say, it sounded like something Pepe le Pew was always doing.





And this became a breaking point for many in the GOP with calls for Trump's withdrawal. But then came an October surprise for Hillary Clinton. Just 11 days before the election, then FBI Director James Comey



#2 the rise of Trump. There were a bunch of October surprises in the 2016 election between Trump and Hillary Clinton. One was the *Washington Post* sharing Trump's lewd conversation about women.



sent a letter to Congress saying that he was reopening his investigation into Clinton using an unsecured email server. This was part of a probe of former New York Congressman Anthony Weiner



Watch for an October Surprise



and the laptop he allegedly used to send inappropriate text messages and pictures to an underage girl. Yes, a creepy politician with the last name Weiner, in case you need any proof, we're living in a simulation and the simulation has gotten lazy. Weiner's wife Huma Abidine



had used the same laptop to send emails to Clinton. Raising concerns that some of these emails may have included classified information and a lot of people, including Clinton herself, believe the comedy letter cost her the election.



Finally, #1, the Hunter Biden laptop. On October 14, 2020, three weeks before the election, the *New York Post* published this article



alleging smoking gun evidence of corruption in the Biden family discovered on a laptop belonging to Hunter Biden, as well as some video that has Matt still traumatized to this day. This had all the elements of an October surprise, and it might have had a big impact on the election if it weren't for the fact the story was censored on all social media platforms. Then, more than fifty former senior intelligence officials said the laptop story was Russian disinformation.



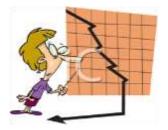


Watch for an October Surprise



Advancing in a Time of Crisis

Of course, it later turned out that yes, the laptop was real and Hunter Biden had been under investigation since 2018. So this October surprise fizzled. And Biden went on to get more votes than any human being in history.



Financial Crisis Report



David M. Miyoshi is a California attorney at law with a Martindale -Hubbell AV Preeminent Rating for Attorneys. He earned his Bachelor of Science degree from the University of Southern California, a Juris Doctor degree from the University of California, an MBA degree from Harvard University and an International Graduate degree from Waseda University in Tokyo.

He is Managing Attorney of Miyoshi Law, an International Law Firm where he approaches legal issues through a commercial lens and is a trusted legal and business advisor to his corporate and estate clients. In military service in Vietnam, he led a Combined Action Platoon as an officer in the U.S. Marine Corps and received the Naval Commendation Medal with

"Combat V".

He appears in 14 Who's Who

publications throughout the world and is listed as a specialist in international business, real estate and estate planning.

In closing there is no question, the 2024 presidential election cycle has seen its share of headlines just in the past few months such as the Democrat party feverishly trying to convince their incumbent president not to run for re-election, and the Republican candidate getting shot at during an apparent assassination attempt followed by the sitting president bowing out of the race and immediately endorsing his vice president to replace him and finally a candidate with a chance of becoming America's first (African?)-American, Asian-American, female President.

Accordingly, in this month of October, are you expecting any surprises? Will it be about Trump or Harris? Or will an event happen that will delay or postpone or even annul or make impossible the election to be held.

We will see.

D. Miyoshi





Often my clients, friends and associates inquire about trusts, wills and estate planning. Therefore, each publication of *Financial Crisis Report* at the end will feature a simple factoid on Trusts and Estate Planning. For more information you may consult my website at www.miyoshilaw.com

Make sure someone knows where to find information about your online accounts.

Often these are overlooked in the estate planning process, but since so much of our lives are online, it is best to be certain someone can access your email and other online accounts after your death in order to handle your correspondence and ensure your accounts are shut down in an orderly fashion. Also, not closing online accounts containing creditcard information can be an identity theft risk.



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