

All.Net Analyst Report and Newsletter

Welcome to our Analyst Report and Newsletter

Crime pays

I was having a discussion with my 2nd born daughter, a political scientist, about the history of autocracies vs democracies, Star wars, assassination politics, and other similar light subjects, when it came to me that, in the end; crime pays, evil flourishes, and the end is neigh.

Let's start with Star Wars

Most folks cheered when the death star was blown up. The good guys won. Yay! Those few of them that were left had a short-lived victory by killing a very small portion of the evil folks who were then slightly delayed on their path to taking over the galaxy. The king is dead, long live the (new) king.

Who is the favorite character in Star Wars? What gets the most money in the action figure business? Top to bottom – Boba Fett (\$45K), Darth Vader (\$30K), all the rest together less than these 2. Next site: Jawa, the Emperor – 1 and 2. Next site: Camera #1, Tie Fighter #2, Blaster #3, Storm trooper helmet #4 and #5, Darth Vader helmet #6.

If it's all about the money and power, evil was clearly the winner.

Evil wins

Evil flourishes. It brings more value, it lasts longer, it is rarely punished, and when it is, it is only as an example. These examples are used to keep the meek from becoming disgruntled to the point where they revolt. The rich and powerful know this, and every once in a while, by popular demand, throw one of their own to the wolves. Especially one that doesn't go along with them.

This is nothing new

“The evil that men do lives after them; the good is oft interred with their bones.”¹

It is in fact the false lesson of the romantics that good wins in the end. In particular, after you are dead, which is to say, 'we' will take unfair advantage while you are alive and tell you that 'we' will pay a price far greater later on. 'We' make movies about it and get you to give us money and power to support your fantasy about the future when you are dead.

You are sold a set of morals that say you can only have one husband and wife and they have to be of the opposite sexes, that you can only have sex after marriage, and only with people of a certain age. But 'we' have sex with anyone we want any time we want, and if it gets so obvious that the hypocrisy cannot stand, 'we' put one person in jail and kill them before they reveal the rest of 'us'.

James Bond kills the bad guys and is incorruptible

After the evil leaders become unfathomably wealthy, they finally go too far and offend the king or queen. At that point, the assassin is sent out and starts by killing all of the evil genius' workers. They get killed rapidly and in large numbers, but then the evil genius is kept alive.

1 W. Shakespeare, from "Julius Caesar"

I'm tired of being ripped off

And I think you should be too.

When I canceled my cable service – before the end of the month when my payment had covered, they proclaimed, and I'm sure they had something in a contract somewhere that allowed it, that they could decide when the agreement ended, regardless of it being a month to month contract. So they delayed closing the account for just enough time to charge me another \$100+ for another month.

When I canceled another one of my information services, they decided to do much the same thing, but it was for a full year contract worth thousands of dollars. They were informed in time to stop it, but they decided not to do it, because they could.

When a lawyer I hired to secure my “estate” (less of a state than an es²) decided to charge me more than \$500 to change lawyers and wouldn't provide me with a copy of the document they had created and I had paid for, I told them that I wouldn't pay until they provided me with a digital copy of what they digitally created and that I had already paid the bills for.

I seem to get more and more of these things lately. They want to charge me forever even though they are providing me with no service, because they can get away with it.

Of course these are just the few examples that come to mind as I sit here late at night finding it hard to sleep because of the stress they induce by not being in any way reasonable, even after I have paid them again and again.

I charge people too

To be clear, although I seem to work for free a lot lately, I charge people for the work that I do, and I try very hard to do that work competently and to pay attention to meet or exceed the needs and the strict minimal terms of my agreements. I am not cheap, but I try to do my jobs well and with care and diligence.

I think people should do a good job and get well paid for it. And I think I do a good job and I charge people a fair rate for the work I do.

Many years ago I started to work almost exclusively under retainers. My clients would pay me then I would do the work. This ended my need to chase them for the money months after I had done my work, and kept us on a friendly basis all the time. I hate to be averse to clients.

I have believed in the legal system from time to time

It is my belief that the legal system in the US, with all of its imperfections and problems, has a process that seeks truth in many cases. But this really only happens when the people involved are serious, sincere, thoughtful, and seeking justice within the bounds of the laws and jurisprudence we have as our social contract. My personal experiences have been that most of the folks in this arena were scrupulously honest, but also hard fighting for their clients. We live in an adversarial system, and so it is for good or ill.

Sincere honest people trying to help each other

This seems to be the challenge we face as a global society. And I think that information technology has dramatically changed things in ways both harmful and beneficial. At a

2 Check your scrabble dictionary

fundamental level, the 'need for speed' and the lack of rigor has driven a large portion of the population into a state of ignorance about the technology they live with, while a decreasingly small number of people are willing and able to spend the time and effort to do their jobs well.

Come the Cryptocurrency scammers

To be clear, I have held the same position on this since the first bitcoin offering. It's a scam – a bubble. They claim it is the new version of democratized currency. Democratized as in a small number of individuals take your money and keep it (for/from you) under the guise the it will increase in value over time because it has so far. It is backed by nothing other than your full faith and belief in the scammers who hustled you for it. Unlike the tulip bubble of the 1630s (no we don't learn very quickly), at least then you had a tulip. In the cryptocurrency scam you have a bag of bits. And unlike fiat currency they claim to replace, it is not backed by the full faith and credit of anything.

For clarity, the use of these mechanisms for criminal acts and bypassing legal and regulatory controls has worked for a while and may keep working again and again. But also for clarity, the volatility of 90% or higher losses and exchanges all the sudden saying you cannot get anything out (for a while?) is usually associated with insider trading between non-arms-length participants who sieve off the fiat currency you put in exchanging it for the bag of bits you get.

What is a rational place to put your money?

US banks are good for up to \$250,000 before the FDIC insurance will no longer cover them. You almost certainly won't lose it up to that threshold, as long as the US government remains stable, and that is the standard for the World for now. Of course you can diversify across multiple banks and countries depending on how many bundles of \$250K you want to keep hanging around with essentially no interest, decaying over time due to inflation and certainly not growing with the rest of the things that are.

Investments are an area I am quite familiar with, but I am not an investment advisor – I am a business advisor. My advice is to find businesses that make sense when you actually think about it, and ignore claims you don't truly understand or that sound good but you don't really get it or trends you hear about from friends. Companies that have been making staples for decades and have a healthy growth curve seem to make sense. And folks that make the shovels for the miners tend to make more than the miners. The big brands tend to do reasonably well over time, but make sure you diversify so when one goes a bit bad you balance it off with one of their major competitors doing better.

Where to NOT put your money or your heart

In the holiday season, they pull at your heart strings. Save the little fuzzy things, give the gift of whatever, give the gift of love, it all sounds so benevolent. And you can do it over the Internet – just click here... Don't do it. You can give the gift of love by loving others through your local soup kitchen. You can save the fuzzy things by going to the local SPCA. You can spend the time with your family, or if you don't have one, with other folks in need at your local religious institution.

Conclusions

For more comprehensive coverage see <http://all.net/books/Frauds.pdf> – it's free – from me to you for your happy and hopefully healthy holiday season.