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JUST SAYING!

It seems that, in our retirement, Linda and I are simply not seeing old friends enough. Not only are we are busy every single day, but we are in Arizona quite a bit of the year. And now that I’m out of the business world it seems we just don’t see everyone like we used to.

That is one reason I have been writing Crapper Chronicles for these past few years. It is a way for us to stay in touch with old friends and gives me an excuse to keep writing. I hope you enjoy it, but since some of the times I get toooooo opinionated, be sure and let me know if you want off the “Crapper” list.

By the same token, if you want to add someone to the list, just shoot me an email and I’ll get it done. Richard Farnham of Farnham Associates on the Big Island of Hawaii does my layout work and makes sure my email list is kept secure.

Chuck

“So, I Was Talking to My Buddy Jack”

Jack on Politics: Out walking with my killer dog Jack the other day, to my surprise, the subject unexpectedly turned to politics. Jack looked up at me and said, “Dad, am I the only one that has a problem with a 29 year old socialist/Marxist bartender, that comes out of a district of 700,000 people, where only 28,000 total votes were cast, who won by only 4000 votes, and has a 430 credit score?” “Someone who is not only being put on the Congressional Finance Committee, but screaming “THE SKY IS FALLING” while telling us how to run our country?” I replied, “Oh, you mean AOC?” I added, “In the two years since the presidential election the current administration has added 4 million more jobs; in AOC’s first month on the job, she has cost New York 25,000 jobs.” Jack and I can’t decide if the Democratic Party has simply lost their mind or if Russia has taken over the mainstream news media to the extent it keeps giving a voice to this socialist/Marxist organizer by giving her endless airtime.



I told Jack that in talking about politics it is not Democrat/Republican I am worried about anymore. It is our country’s drift towards Socialism/Marxism and the untold millions upon millions of people who have been murdered over the years because of it. We talked about how 60 years ago Venezuela was ranked 4th in the world on the World Economic Freedom Index. Today, after the country was taken over by Democratic Socialists, their people are starving and the same index ranks them 179th. Neither of us could figure out what the big deal is about Russian interference in our elections when we have two avowed Socialists/Marxists, specifically AOC and good old Bernie Sanders, who are actually sitting members of our Congress.

The discussion then turned to the 22nd amendment which places term limits on United States presidents. Jack reminded me that this same genius congresswoman is on record publically saying the reason for the 22nd amendment was to prevent Franklin D Roosevelt from serving another term. Both of us had a good laugh about that since Franklin D Roosevelt actually died while in office and the 22nd amendment was not put in place until many many years later. We ended our political rant laughing about another old quote by Will Rogers: “I remember when a liberal was somebody who was generous with their own money.”

Observations on Food: On a lighter note, and of course as usual, soon the two of us were back talking about food. I mentioned to Jack that the way you can tell if you are eating good bread is when, after you slice the bread, you carefully brush the delicious crumbs onto your plate so you can eat them as well. Jack agreed and contended that Dave’s current bread recipe is the best yet! This great bread comes from Sammy’s Pizza in Minot. Last time I was in town I put 5 loaves in my luggage to bring back to Phoenix! Thanks Dave from Jack and I. Bon Appetite!



Future Political Projections

I'm convinced that the Democratic candidate for the 2020 Presidential Elections will be the former Starbucks CEO Howard Schultz. So far he is the only one in his party who seems reasonably sane, who actually has experience in business, is not an avowed socialist/Marxist and is the only one even remotely electable. I sincerely hope he will not pick one of the socialist crazies his party is so full of to be his running mate. But let's say he picks a socialist for a running mate. Then, gee whiz, let's say he gets elected and then dies in office. People, we will now have a socialist/Marxist president. Think I'm kidding? Read your history books a bit more and think about it! Historically, contrary to popular belief, countries fall when times are good. Don't believe me? Ask the people in Venezuela !!! Let's hope the Democratic party can return to reality and not turn our great country into another Socialist hell hole.



Airport Shopping



What do you do when you are literally forced to go to the airport early in case there are "problems," yet, in the vast majority of cases, you breeze through check-in and have tons of time to spare? Or, in another case, you have a connecting flight and have a couple hours to roam the terminal in a town far away? What do you do? YOU SHOP!!! Especially if you are like me and dislike shopping, but don't mind if you really have nothing else to do, and the clothing is top quality and priced fairly. When you are in a terminal such as Phoenix Sky Harbor, or Minneapolis International you hop over to Johnston and Murphy's and start upgrading your wardrobe! I just discovered this most excellent store on the last trip from Phoenix. Strolling into the Johnston and Murphy store in the Phoenix terminal, I left 30 minutes later with 6 new shirts, a belt, a nice new leather briefcase, and two pairs of

blue jeans!!! Not only that, but in the Johnston and Murphy shop in the Minneapolis terminal, I bought a new sport coat! Of course you might ask: how do you fit it all in your carry on? Remember the old ad from K-Mart where the guy tells his wife "Honey I shipped my pants!" (try saying that in a hurry) Well, Johnston and Murphy will ship your new purchases anywhere. When I got back to Phoenix a few days later my new shirts, pants and sports coat were already there!

Found: The Perfect Subject for "the Crapper Chronicals"

I know I said I wouldn't, and I tried not to. But folks, this story, by the fake "world ending" media has to get out! Special thanks to buddy Bill Metz for forwarding it to me.

Apparently Fortune Magazine has 2.2 million Twitter followers. The other day these Twitter folks woke up to the earth shattering news that "the average American uses three rolls of toilet paper a week and it is devastating our forests!" People were shocked. Since 3 rolls a week translates into 141 rolls per year per American, and Germans only use 134 rolls, and Britons only 127 rolls, and Japanese only 91 rolls, and the ever frugal Chinese only 49 rolls; once again, we "ugly Americans" were the guilty wasteful climate killers. This "earth shattering" information was supplied to Fortune Magazine by the Natural Resources Defense Council (NRDC), who said its information was supplied by Statista, a market research group. You would have thought Fortune's editors would have fact checked things a bit. But they reprinted the information literally word for word.



Now for those of you who may wonder how the numbers were arrived at, here is the rest of the story. Statista informs us that their figures were derived by assuming each roll of toilet paper weighs 90 grams. Since sales of toilet paper in the United States are estimated at 12.72kg per person per year, doing the math based on the 90 grams gives us the 141 rolls per year figure. Now the water deepens. In actual fact the average roll of toilet paper is not 90 grams but 227 grams. If we take this actual weight and divide it by the 12.72kg per person we end up with 56.04 rolls per person per year. Sounds better doesn't it? NRDC's math is clearly wrong and is nothing more than the usual BS "climate devastation" rhetoric.

However, what about the "devastating our forests" part of the expose? Well, digging still deeper, Proctor and Gamble; a major purveyor of toilet paper tells us the best toilet paper is made from "virgin wood" that they source from responsibly managed forests, as certified by a reputable third party, the Forest Stewardship Council. This "virgin wood" comes primarily from sawdust, wood chips, and other largely unusable and formerly wasted wood. Toilet paper made from "virgin wood" is softer, and more absorbent, thus resulting in less (paper of course) waste. Stay tuned to the next Crapper where we may do our own testing of toilet paper as we continue to (wipe) clear up this newest "pile of crap."

Crapper Shorts

Where has Chuck Been? In talking to several old friends lately they say "Chuck we never see you anymore, where have you been?" Well in explanation, a couple years ago buddy, Mark Gregory got me involved in cycling. I ended up purchasing a nice roadbike and have taken up the sport to the extent that I logged over 2700 miles last year. Folks, that is a bunch of peddling. However, I have shed the lion's share of 20 pounds and feel much better. Not only that but I am having a good time doing it. If you are looking for a fitness program that gives good results and is fun besides, I would give cycling a high recommend. The only problem is all that cycling is going to cut up your social calander!!



Golf: In a recent golf game with buddies some unknown person threw a club in frustration. It was duly noted the whup whup whup sound of a rotating golf club is very similar to that of a helicopter passing overhead.

Early Lunch Arrival: In a recent luncheon with girl friends, Phoenix area realtor, Robby Fink actually arrived early!!!

Manner of Speech: A person used to be known as blunt or plain spoken if they said what was on their mind. Now if you say what you are thinking you are characterized as racist, mean spirited, white supremacist, or POTUS.

Refugee News: Call me crazy, but have you noticed that in the pictures of all the refugees coming into the United States from Central America, many of them appear to be not only well dressed, but also appear to be severely overweight? This seems odd to me being the News Media is saying these poor starving souls are supposed to have just walked 3000 miles. A logical person would infer if that were true, the weight problem would have been solved enroute.

More Will Rogers Quotes:

1. The difference between death and taxes is, death doesn't get worse every time congress meets.
2. Be thankful we are not getting all the government we are paying for.

Climate News: I just can't help myself!!! Most of us are not "climate change deniers," we are simply common sense people who can tell ice cream from bull crap. Case in point: What happened to the Great California Drought? I mean the one that was going to dry up the entire state, the one that was going to kill all the vineyards, and all the agriculture, and cause untold misery? You know, the one that was first attributed to Global Warming and then switched to the ever popular Climate Change caused by man. Well, darn it! It appears the reservoirs are now full of water and there is no water shortage. Not only that but several catch basin water overflow dam projects which had been in the works but were cancelled because it was felt in the "dry" future, they would never be needed, are now sorely missed. Due to their not being completed, this latest deluge the excess overflow water simply went into the ocean instead of being conserved. Whatever.



The Great Pacific Garbage Patch: According to National Geographic the "Great Pacific Garbage Patch" cannot be seen from space as has been previously reported. Furthermore, it is largely made up of lost fishing gear combined with garbage expelled from the worlds large rivers: 90% comes from eight rivers in Asia, and two in Africa. Only 1% of this garbage can actually be attributed to the United States. Oh, and the 500 millions of plastic straws reported to also be causing untold pollution and misery? According to Technomic, a Ford Service Consulting Company, this 500 million number was arrived at in a 9 year old boy's science project and is exaggerated by well over 300 million.

Curing Disease Generates Money:

Coronary Heart Disease: It is estimated that due to extensive improvements in the treatment and prevention of coronary heart disease; since 1973 well over 1 million lives have been saved. Furthermore, these saved lives have since contributed over 1.6 Trillion dollars to our economy.

Cancer: It is estimated that every 1% decrease in mortality creates 500 billion dollars of increased productivity in our economy. If we could cure cancer in a very short time this would amount to an increase of 50 Trillion dollars in increased productivity.

Hacked: A True Story

Minot bank robbed: A Minot Bank was robbed twice in February of this year. Thieves escaped with nearly \$100,000 in cash and will never be apprehended. Both local law enforcement and Homeland Security have been brought in but are powerless to do anything. No charges will be filled and no one will be brought to justice. Sound crazy? Then see the below article. By the way, I was the victim, and if you think it couldn't happen to you, read on.

So "I" sent an email to my bookkeeper: "I have a conference with some investors this morning, will you transfer \$18,489 from our personal acct to (a person's name)? His bank details is (note the bad grammar) below." My book keeper called my bank and got it taken care of. The next day "I" sent another email: "I just close (again, note the bad grammar) a land deal with (name of a company). Are you available at the moment to transfer \$78,450 from our personal account to (name of a company) today?" "No need for me to email bank, can you handle this for me first thing Monday morning, please?" Of course, also included was wire transfer information for this transfer. Again, my book keeper called my bank and got it taken care of. I might add that there were several emails from my book keeper back to "me" about various things, such as account numbers etc. All this, of course, accomplished in the usual day to day business. Life was good.



A few days later "I" sent another e mail: "I'm investing in a property in Hong Kong, kindly (all you know I don't talk like this) help me with one last wire transfer in the amount of \$280,000 from my personal account to (a company name)." "The funds need to get to them by Wednesday morning; I have a busy schedule today." "Please email me back if you can handle this for me and let me provide you with their wire details." My book keeper said she could do it and so "I" provided her with the wire information. Luckily "I" forgot a couple key things that are needed. Finally, someone at the bank had the foresight to ask one simple question: "Has anyone talked to Chuck personally about these wire transfers?" The quick answer was "gee, I guess not." This broke the email chain, thankfully, and the third wire transfer was not sent. The bank finally called me!

Long story short: The emails didn't come from me. The email given was exactly the same as mine, but my email had been hacked. All these emails, and the responses my book keeper made to them, were blocked from getting to me. Along the way, in this same time frame, I too was emailing back and forth with my book keeper on basic day to day business, further masking the fact some of "my" emails were from a crook. Since no one talked to me personally, I had no way of knowing that my book keeper was handling these wire transfers for "me." Probably the only overt clue in the scammer's emails was the poor and unusual grammar he used. The only thing that saved us from the final transfer of \$280,000 transfer was the fact this scammer had a couple of numbers wrong. Wow!

Result: Within literally minutes of finally talking to me and finding the fraud, the bank contacted Homeland Security and they were on the case. However, since the first two transfers were now over 10 days old, the money was long gone. I could do another Crapper telling you the chain of where the money went but the short version is: It ended up in Nigeria, Uganda and China. The reason I take the time to embarrass myself telling you about this story is that it is unbelievable how slick these operators are. Hopefully, by telling our story we can prevent a similar problem from happening to you. Since the hack I have changed all of our banking codes, accounts, credit cards, and of course procedures. Remember, all the folks who worked for me on this deal, from my book keeper to my bank, were all good honest folks trying to do a good job for a good client. They most certainly are not crooks. In today's world, good honest folks are simply at a tremendous disadvantage when confronted by vicious criminals from another country who could care less about honesty. These criminals motto is "you got it, we want it, we take it." Furthermore, Homeland Security says there is no recourse to get money or justice with these countries. We can put a man on the moon, we can tell you within inches of where you are on a golf course, we can build self driving cars, but we can't touch some sleazebag crook with a computer and access to the internet.

Bottom Line: Tell your book keeping people to never, ever, pay anything based on an email. In our case the email looked exactly like it actually came from me! And, for heaven's sake, do not wire money to anyone, anywhere, without talking to the person who owns the money (the checking account holder). My book keeper, like many book keepers, has signature authority on our checking account. She does not have a blanket Power of Attorney on every cent we may have in any given bank. Talk to your bank and make certain that you and only you can authorize any wire transfers. I have since talked to several banks and they assure me this is the procedure in their bank. However, in actual fact on further quizzing them, if a person has signature authority most likely the bank would allow that person with signature authority to do a wire transfer. Again, just good honest folks trying to take care of a good customer. From now on I want printed confirmation as to our individual bank's procedures.

Epilogue: Cyber theft is up dramatically in the United States. The FTC is reported to have received over three million complaints in 2018 with losses of \$1.4 billion, according to Consumer Sentinel Network. By and large I am finding, at this time, both our government, and the insurance industry are largely ineffective in covering this new type of crime. You think LifeLock, Norton, and other things are protecting you but when the big claim happens, they may or may not be effective. People, we are under attack from criminals all over the world. One wonders how to stay safe with new scams being invented every day. However, as usual, common sense and actual CONVERSATION are still the major preventatives to being made a mark. A few other things to remember: Never confirm or give out any sensitive or personal information unless you are sure who you are dealing with. Ask for name, company, address and phone number. Linda and I had purchased a protection policy from Lifelock and we are working with them to see if we can get our money reimbursed. I guess we will see how that goes: At the time it has been over two months and our account is still \$96,939 short. I'll keep you posted. In the meantime people, it appears we are back to the good old Law of the West. In my opinion no one is going to save us except ourselves.

Parting Shot: Due to being hacked I have also changed my e mail. Charles@western-agency.com is no longer in use. My new e mail is Westy1@srt.com.

Thanks for reading The Crapper Chronicles, and remember, we have our families, our friends, our health, and time... the rest is just smoke and mirrors! Chuck

THE CRAPPER MUSE

Meat Eaters vs. Vegetarians

It just ain't nice how we kill things,
No matter how they fall.
It don't matter if we shoot em, or
knife em, or knock em in the head,
It just ain't pretty at all.

There's just no way to make it cute,
Or get away from what you've done.
You've killed a poor innocent animal,
That was a daughter, or a son.

So some folks go to disregardin' who
we are,
And say "only vegetables I'll et."
But hey, there's other folks, who with
a straight face will tell you,
If you talk to plants the bigger
they'll get.

So where does this leave us good
hungry people,
Do you feel veggies too feel the
hurt?
When you rip them from the soil,
With a mighty heave or jerk.

Or if you kill them with a blade,
Or boil them still alive.
Do they, like animals, this life want
to live?
And for survival too they strive?

So meat eaters and vegetarians,
It seems your two paths are yet
entwined.
For you both still need to fill your
gut,
With deserts, and food and wine.

Who knows the good of killin to eat,
Who knows the right fight to fight.
Me, I'm goin with evolution;
I'm havin a big steak for supper
tonight.

Chuck 12/2/06