

NOW WHAT

“So, I Was Talking to My Buddy Jack”

“Do Not Call List” Information

Cimate News

Cycling News

Political Notes

Crapper Shorts

Hacked: An Update

Editorial

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”

What Jack Thinks of CNN: Jack and I were out walking the other day and looking up at me, Jack mentioned that in a few seconds he could get more FACTUAL information from sniffing another dog’s butt than a human could get from watching CNN all day long. I had to agree with him.

Jack’s Warnings for Humans: Jack also reminded me that if he and I are walking in California and he takes a poop, if I don’t clean it up, I can be fined. He then laughed and said, “Dad, if you want to take a poop on the sidewalk that would be perfectly legal, and we wouldn’t even have to clean it up.”

Career Plans? Houston, we may have a problem: Jack has gotten so much publicity lately he continues to bug me about letting him run for ‘Dog Catcher’. He feels he is eminently qualified for the job, has plenty of experience at being ‘homeless’ and feels he has much to say about all things canine. I guess we will see.

Jack on Old Age: Since both Jack and I are getting a ‘little long in the tooth’ we are both acutely aware of how fast time flies. The other day on our walk, Jack looked up at me and said, “Dad, life is like a roll of toilet paper.” “The closer you get to the end of the roll, the quicker it goes.” I had to agree with him.



“Do Not Call List” Information



There has been legislation passed to outlaw indiscriminate ‘robocalls’. It is estimated that robocalls now number over 35 billion per year, and the number is rising. Who knows if the new legislation will work and at this time I don’t even know how a person can activate it, but in the meantime, the government says the ‘do not call list’ is still a good thing to sign up for either on www.donotcall.gov or 1-888-382-1222. Years ago Linda and I did just that, but we still get the robocalls. Maybe we should try it again. These calls are kind of like mosquitoes and wood ticks. You put on the gunk to keep them away but still get em.

The surprising thing to me is I’ve never known anyone who has actually bought anything from a robo caller. Makes you wonder what they are really trying to do doesn’t it (sound of sinister music in the background)? At any rate, possibly now with actual legislation against Robo Calls things will get better? ...Nah.

Climate News:

Confirmed by NASA: Fire activity in Brazil’s Amazon Basin has been absolutely and totally blown out of proportion. Contrary to French leader Macron’s statements about ‘the world’s lungs are burning,’ satellite photos confirm that Brazil is having a very average year for fire activity. Also, contrary to fake news reports, the bulk of burning is done every year and is mainly agriculture-related. It has minimal or no effect on the size of the actual Amazon rain forest. A few other notes that are worth mentioning? Again, it is confirmed the world’s forests are increasing in size, not shrinking and vegetated areas to are growing. Deserts, on the other hand, are shrinking.



Confirmed: When Al Gore was born the world population of Polar Bears was estimated to be 7000. Gee, kind of makes you wonder what all this climate panic is about when you realize that conservative estimates now report 30,000 to 50,000 of these creatures are not only surviving but apparently doing quite well.

Faulty Hockey Stick: In recent years climate alarmists have referred continuously to the Hockey Stick graph of climate scientist Michael Mann from Penn State which purports to show a rapid and unprecedented 20th-century warming trend. There are a couple real problems with this chart of Mann's.

1. First of all his chart only talks about the past 1000 years and when dealing in geologic time frames to get an accurate view one must look at 1000's of years. By using ice cores data going back hundreds of thousands of years have been studied and absolutely shows our world's climate has in past eons had far higher temperatures and carbon content in the air. All without any human interaction.

2. Many climate scientists and in particular Dr. Tim Ball, have actually accused Mann of fraud in developing his calculations. So much so that Mann filed a lawsuit against Dr. Ball. Guess what?

When Mann was ordered by the courts to actually produce the calculations as to how his data was provided, he refused, and the case was dismissed.

Cycling News:

Minot North Dakota Bike-Friendly City: While enjoying my new passion for cycling, I have been able to appreciate better what a wonderful city Minot, North Dakota is. Virtually all of the damage wrought from our devastating 2011 flood has been repaired, and as I cycle through quiet traffic-free neighborhoods, I find formerly devastated areas resplendent with new paint, refurbished homes and yards and a new sense of pride. Linda and I are indeed lucky to be part of such a resilient city.



Why Buy Local? The other day I was cycling, and there was a small mechanical problem with the new cycle I had recently purchased from our local cyclery; Val's Cycle here in Minot. Since I was passing by Val's at the time, I stopped in to see if Rory or one of the guys could look at the problem. They assured me they could and promptly put my cycle on the rack, fixed the problem in minutes, and had me on my way. Incidentally, it was noon, and they probably had lunch plans. Anyway, it was excellent service: Thanks guys! My point? Try getting service in that amount of time from a big box store, or from Amazon. I'm just saying,

New Micro Brewery: Cycling is one of the very best exercises. No doubt about it. However, what do you need to recharge and refresh after a hard 25-mile ride on a hot North Dakota day? I suggest you stop in and visit Nick and the boys at Atypical Brewery, Minot's newest microbrewery, located on E Central ave and 6th st. I suggest an excellent frosty India Pale ale like 'Straight out of Hopton.'

Political Notes:

Democrat or a Republican? It seems in today's political world it is not so much whether you are a Democrat or a Republican. Sadly the dialogue seems to turn to whether or not you identify as socialist/Marxist or Capitalist. One of the latest comments to come out of the Socialist/Marxist faction of the Democratic party is from one Warren Wilhelm Jr. He is on public record as saying "There is plenty of money in this world, there is plenty of money in this country: It's just in the wrong hands. We Democrats have to fix that." Warren Wilhelm Jr was also a former employee of the Quixote Center, an organization that strongly supported the Marxist-Leninist government of Nicaragua, better known as the Sandanista National Liberation front. Warren is also currently a candidate for President of the United States. Oh, I forgot to mention: Years ago Warren changed his name. He is now known as Bill DeBlasio, Mayor of New York.

Prisoners to Vote? I see Presidential candidate Bernie Sanders is pushing for the right of prisoners to be able to vote? Are you kidding? I wonder how that will go? "Gee, I know Joe Thug raped and murdered your daughter, but gosh, he is incarcerated and should be allowed to vote.blah, blah, blah," My God, are the socialist/Marxists so hard up for votes they are actually pushing for insanity such as this? I guess I can answer my own question. Hell yes they are. These same clowns are pushing for illegal immigrants to be able to vote along with 16 year olds.



Mice and Socialism: Remember mice die in mousetraps because they don't understand why the cheese is free. The same thing happens to societies that embrace socialism.

Crapper Shorts

Cheapest Airfares: According to CheapOAir.com. Tuesday and Wednesday are usually the best days to secure cheaper airfares. Also, for some reason booking your flights 76 days before you travel seems to be the optimum timeframe for the best prices.

Crapper Car Tips: Revelation: New cars and modern tires have much higher tire pressure than older vehicles. Nowadays, 39 pounds of air pressure is about average! Older vehicles for years had a gold standard of about 32 pounds. I kept getting the 'low tire' warning on Linda's Lincoln and would faithfully inflate the tire to 32 pounds, and yet the light stayed on. Thankfully the nice young man at the dealership did not call me an idiot when he informed me of this and also showed me where the correct tire pressures are clearly posted on a placard on the vehicles driver side door post!

Batteries v/s Oil Efficiency: Just a thought. It takes 20,000 pounds of Tesla batteries to equal the energy in 1 barrel of oil. Since the vast majority of electric power is produced from fossil fuels, this helps explain to electric car owners where the power to charge their batteries is coming from.

MSU Graduate: Fox News Commentator Michael Payne went to Minot State University right here in our own River City.

Container Ships and Trade Deals: It has been reported that the new super container ships plying the world's oceans have cut the time from China to the United States from weeks and months to mere days. It is also said the largest of these ships carry up to 15000 containers. They come to the United States full. They go back EMPTY. Just a thought. Along this line, when we talk about offshore manufacturing and trade partners, maybe we should be looking harder at the Democratic countries such as India and Mexico, which are allies of ours. Why make socialist/communist countries such as China and Vietnam, who are enemies of ours, stronger by dealing with them.

Currency Manipulation and World Trade: In response to the United States efforts to level the playing field on world trade, instead of agreeing to quit stealing our intellectual property and seriously discuss solutions both China and Vietnam are manipulating their currency. Recent headlines proclaimed Vietnam caught manipulating its Dong.

Polite Drivers Still Exist: 8/26/19 7:30 am. Due to extensive road and flood mitigation work, Minot's main crosstown artery, Broadway, is very crowded. In trying to find a new route, many commuters are now using 6th st, NW. Early one morning I found myself in a line of cars where all this traffic comes together at the 6th st underpass. Cars were lined up for blocks. Instead of blowing horns, everyone simply let people merge in a steady orderly manner. It seemed like every car would allow one of the intersecting cars in almost as good as if a traffic cop had been there directing traffic. It was nice to see how polite everyone was being. Instead of anger and frustration, it was just people helping people get to work. Nice!

Prior Issues of Crapper: All Crappers are archived at TompkinsPublishing.com if you want to retrieve a prior copy.

HACKED!

The Final Story: Education Is Expensive (or) Education Never Ends (or) How Linda and I Just Paid \$50,000 For A Cyber Fraud Degree.



People are always wanting to know what I am doing to keep busy since being retired. Of course, loyal Crapper readers are pretty much up to speed on things Linda and I do to stay active. However, this winter, after crooks hacked into our finances, we have been primarily focused on trying to see if we could get any of our money recovered. The journey has been most interesting and time-consuming, to say the least. I'll try to give you the short version to possibly prevent you from a similar disaster.

First of all, if you have some 'cyber coverage' such as Lifelock, you will find it basically is worthless. I spent hours on the phone trying to get through to Lifelock and their staff. Most of the friendly folks I talked to could barely speak the English language or at least the version we discuss here in the United States. Judging from their accents, ("Oh, my my Mr. Toooooomkins, that is a veddy veddy big loss!") it seemed most of the people I talked to hailed from Bangladesh. I have all the dates and times involved but suffice to say I try to keep Crapper to around 3000 words, so all I need to say is it took days and weeks to get anything done.

On 4/22/19 almost two full months since we had been hacked and had been trying to get some sort of answer from them, low and behold (from reading Lifelocks literature) I realized their home office was located at #60 E Rio Salado Parkway, Suite 40, Tempe, Arizona. Wow! This address is right across the street from Romancing the Bean, one of our favorite restaurants. Linda and I got in the car and drove down there with our file on the theft. Funny: Another company now owns Lifelock, and we could only locate their offices by talking to a passing janitor who gave us the correct suite number in the lovely new high rise office building.

On getting the office location, we went up and talked to a secretary who seemed astounded that a client would actually show up in person. After a long delay, we were interviewed by two 'managers' who were equally surprised not only that we had found them but that we had all the necessary police reports and signed, notarized, claim papers. I had downloaded the entire 30 plus pages of their claim form, and the two of them helped us make sure it was correctly filled out. They said they would get right on the case: Stupid us, we left the place actually feeling we had a chance of getting our money back.

No dice! May first we got a call from a Deborah who said since our claim was a scam and not a fraud the claim was denied. I think I remember telling her in the highly unlikely event they catch the thieves they will not be tried for a scam but a fraud. She told me I would be getting called by someone from Sedgewick who was yet another company who must be assigned the 'difficult' Lifelock claims. I was able to get to a 'Daja' (pronounced Daisha) from Sedgewick a few days later, and she too said the loss was denied. I received a certified letter from them 5/9/19 confirming this. Funny how fast these shysters could move now.

Since we had also turned our loss into Homeland Security as it was an international fraud, I called them to see what was happening. To our surprise a month or so later they called to say they had recovered around \$5000 of our money. That was subsequently put back in our checking account. However, since the hack had cost us around \$97,000, this was little comfort. About the only other thing Homeland Security could tell us was the money had gone to Ghana, Nigeria, and Hong Kong.

In talking to our bank about how they could have possibly ok'd two wire transfers totaling this amount without even talking to me, we were told the bank had called to check with our bookkeeper and had been assured the wires were ok. However, I was in for a new education when I learned that since our bookkeeper had signature authority, the bank used HER for the verifying the source to OK the wire transfers, not ME. Of course the fact our bookkeeper had ordered the wire transfers in error because she had been instructed by me (the scammer posing as me) to do the transfers had no bearing.

Folks, get this straight. If you have given your bookkeeper signature authority, the banks will treat it the same as a blanket Power of Attorney. Don't believe me? Get them to put that in writing. True, our bookkeeper should have called me to be sure the email she had received was legitimate, but then the emails had supposedly come from me and of course, told her 'I am busy in meetings' 'don't bother me' etc. In their defense, our bank did pay a part of our loss.

The lessons to be learned here are many, but the main ones are:

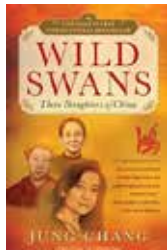
1. Never give out, release, or disburse any amount of money, or information based on an email unless it is 100% verified: Period. By that I mean call the person 'sending' it to you and confirm the request with a 'verbal' password.
2. Never give signature authority to an employee without giving them a protocol to run on. In our case, we now have a 'verbal' password. Both at our bank and with our bookkeeper to be used for any money transfers other than basic bills.
3. Have it understood with your bank and bookkeeper that no wire transfers are to be done by anyone else but you and cannot be done without using this 'verbal' password. The reason for a verbal password is that crooks can now clone your voice as well as your email. The person on the phone may sound like you but may well not be you.
4. We found in our case the Lifelock product was absolutely, totally, and completely worthless. If you choose to give them a try that is, of course, your choice. My opinion is they are just another bunch of scammers similar to the crooks who defrauded us.

Editorial:

Linda and I are now of the age where we have grandchildren heading out into the world of higher education and raising their own children. Along this line, and since in recent years much less emphasis in the public schools has been placed on the history of both the United States and other countries in the world, we felt we would start Grampa and Grandma's Scholarship. Our primary motivation for the scholarship was to better arm our kids and grandkids with tools to combat, deal with, and understand the mortal danger of the increasing tolerance in our media, our government, and our educational systems for the Socialist/Marxist dialogue. We are both frightened by the fact that somehow, unbelievable as it may seem, nowadays even though this Marxist/Leninist/Socialist ideology has enabled the enslavement, and murder of millions of people around the world, this evil ideology has permeated our country to the extent that now we have elected officials embracing it.



The catalyst for us starting our scholarship was when we both read *We the Living* by Ayn Rand, and *Wild Swans*, by Jung Chang. What is so remarkable about these two books is they were written decades apart, by authors in two totally separate countries. Of course neither author ever knew the other and yet the parallels in each one's story of the untold misery, the murder of millions, and the destruction and loss of freedom wrought on their people are unbelievably similar in their horror and chilling similarity. Both authors witnessed first-hand the disintegration of an entire way of life, mass starvation, and the breakup of families brought on by Socialist/Communist governments.



Since both books are a chilling condemnation of the Socialist/Marxist/Communist form of government we felt if we could get the grandkids to read and discuss with us the information contained in these incredible books they could better grasp how over 25,000,000 million people were murdered in Communist/Socialist Russia and over 30,000,000 met the same fate in Communist/Socialist China. Both authors are master story tellers and as one reads these chilling pages written by people that actually lived the events as they unfolded, you can literally feel the crushing cold of the Russian winters and the cramping pangs of hunger as anyone who was not in total agreement with the ruling party is slowly starved to death. After reading and digesting these books, it is far easier to understand that the free education, free healthcare, and free, free, free things promised by the Socialist agenda only in fact go not only to the obedient party members but to the compliant party members with the right connections. Both books tell in stark detail how the Socialist/Marxist/Communist experiment in spite of starting out as an attempt to 'make all equal', in actual fact inevitably gives way to the essential human natures of greed, lust for power, privilege and position; leaving the vast majority of people locked in a necessary daily struggle for the mere survival of themselves and their families. As one reads these dark and terrifying pages you cannot help but compare this form of government to our free Capitalist/Republic form of government where not only have millions of people in fact improved their position in life, but they have improved the lives of countless others in the process: Without starving and murdering the citizens into submission.

The deal we have offered the grandkids is they have to purchase each book with their own money. After reading it, they then sit down with Linda and me to discuss it. The scholarship is \$1000 for each book read and reported. So far, the two oldest grandkids are both busy reading and have completed a book each. Linda and I consider it some of the best money we have ever spent

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

Cottonwood Cathedral

I was splitting wood that fine
fall day,
Fighting a cold that would not
go away.

As I took a rest to catch my
breath,
Autumn on the cottonwoods did
the rest.

This smallish grove, with
deadfalls packed,
Was a treasure chest with riches
stacked.

With golden leaves on
whispering wind
And creaking boughs from
branches pinned.

Many colors made up the scene:
Earth tones, yellows, reds, and
greens.

Above it all the sky was true,
The purest color of robin's egg
blue.

Movement constant but quietly
felt,
Leaves spiraling down the
ground to pelt,

Behind it all a chorus of breeze,
The click and clack of the falling
leaves,

A song of winter on its way:
To me it said, Don't waste this
day.

Amid the song and swirling
leaves,
One knows in God he must
believe.

Thank you, Lord; for this day I
was needful.
Thank you for showing me your
cottonwood cathedral.

Chuck - 10/18/98

