

Brexit

If you weren't paying attention, the British vote to exit the Eurozone has taken the world by storm! The vote came as a big surprise to many, but the people seem to be fed up with a lot of what has been going on for a very long time in the Eurozone. Just a few years ago we were worried Greece would be kicked out of the Eurozone for its fiscal disaster the country has become. Now fast forward a few years and Britain voluntarily leaves the union, that's a pretty big deal from an historical perspective. Polls showed the vote would be to remain, but polls are dominated by social media which is dominated by youth, so of course the votes of the over 65 crowd were not heard by the polls or by the betting sites as they're also overwhelmingly youth driven. The vote surprised a whole lot of people. The youth seem to be all in on any socialist idea, but the older folks, the ones who are paying for everything, appear to be on a very different course.

The news here is multi-fold and I believe this to be just the beginning of the end to the no common sense government policies. The British have become overwhelmed with immigrants who do not want to adopt to British culture, who are sucking heavily on the social benefits the country offers. The migration problem is not a small one, estimates show they've had almost 500k migrants this year, none of who want to adapt to British culture and many of whom rely heavily on social services. Not only do these two problems exist, but the culture of many of the migrants is that women are inferior and raping and pillaging them is okay. What a big surprise these people want to stop the bleeding, the pro exit group has promised to reduce migration to under 10,000 annually. That's common sense 101 if you ask any 6th grader across the world. The British people are also saying very clearly we're through paying for slacker countries who just cannot get their fiscal house in order. These are the same old suspects, Greece, Italy, Spain, Portugal and now France.

More issues surround government and red tape, the pro exit crowd is offering a landscape with less government, less red tape, fewer tariffs, and no more sending half of England's school budget to Brussels every year.

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Technology Shortcuts

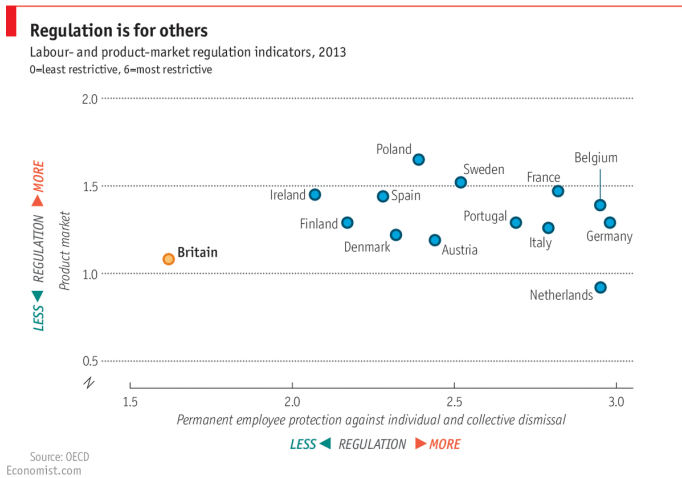
We live in a very high tech world and taking advantage of the technology can really improve lives. If you let it consume you it can destroy lives as well. Here are some great shortcuts that will help you if you're a user of the technology.

- Shift + F3 will change the case (upper vs lower case) in word instantly
- In Chrome, the extension TLDR will get you a quick summary of articles of interest so you can quickly peruse what you may be interested in and discard the rest
- Control/Ctrl + Shift + T will open accidentally closed browser tabs, you didn't really lose that information you thought you did! 😊
- To proofread an article or paper, copy it to Google translate and listen to it as it reads it back to you, you'll be able to hear anything that is wrong grammatically or pick up the wrong words.
- Save your powerpoint as a .pps file instead of a .ppt file and it'll instantly go into presentation mode when you open it
- To charge your cell phone faster, put it in airplane mode and it'll be on quick charge time zone
- If you're a consumer of cloud drives, you can manage them all in one place with otixo.com, powerful.
- In a web page, hitting space bar scrolls down the page and hitting spacebar + shift scrolls up the same page
- Keep a list of what is in your wallet close and handy and in a digital file so if you ever lose your wallet you can quickly make the calls and cancel the at risk cards, etc.
- Charge your laptop battery to 80% rather than 100%, it'll last longer
- If searching for college assignments don't use google alone, put in scholar.google.com and also look for pdf's to find the data you need
- When shopping online, clear your cookies for lower prices. Also add something to your cart and leave it there, wait a few days and check back, they're likely to send you discount coupons to make the sale

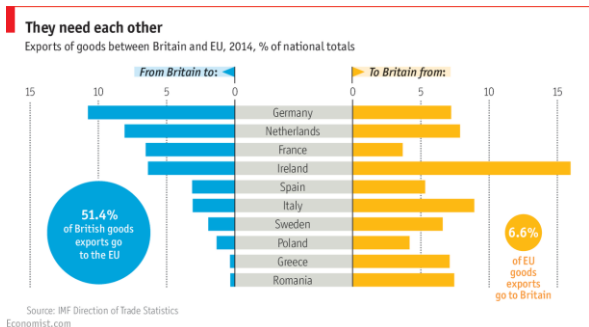
Tech Shortcuts (Cont'd on page 3)

Imagine the size and scope of the cost of EU membership, 50% of the educational budget of the country? The British plan is to invest this money into new industries and lower the amount of red tape for businesses to flourish. That's something that should have been dealt with long, long ago. Other perks to leaving the EU would be gaining control of areas like employment law, health and safety standards and likely a big item, stopping the out of control and expensive open door to the EU system.

Stepping back and looking at this from 40,000 feet makes me think the Brit's have unilaterally rejected a whole lot of what Europe's social experiment that began in the 70's has ended up with today. The Brit's generally don't support the heavy socialist policies many EU countries do, the chart below shows where each EU country lies on a labor and regulation basis.



Now the media will have you believe the Brexit will cause a depression, but it's just hype and news. There will be a lot of negotiations and changes to trade, currencies and business in the coming years as Britain unwinds from the EU. None of this will cause any global recession, it'll just reshuffle the deck to benefit Britain as much as possible and not enable others to ride their coattails. The balance of trade between the EU & Britain is very one sided, where the Brits are the producers and the EU the consumers. See this graphic to illustrate the magnitude of the size and scope.



Cell Phone Addiction?

The CBIA recently published this study, mind boggling! Q: After being caught several times using his cell phone on the shop floor, an employee is claiming he has an “addiction” to his cell phone, unable to control the urge to check email and surf the web every few minutes. Company policy forbids using cell phones on the production floor, since doing so would compromise safety and efficiency. Is cell phone addiction really a medical condition that must be accommodated in some way?

A: Just how far the ADA's reach is when it comes to the love-hate relationship with our electronic devices remains to be seen, but it may already have extended further than many of us realize.

The latest edition of the *Diagnostic and Statistical Manual of Mental Disorders*, the standard reference manual used by mental health professionals to classify mental disorders, has accepted “Internet Use Disorder” as a condition requiring further research, foreshadowing possible recognition as a mental disorder.

Some of the warning signs of the problem are those associated with other addictions, including preoccupation, increasing time online needed to achieve satisfaction, and unsuccessful attempts to stop.

Whether or not these symptoms actually reflect a legitimate medical dependency, an obsession with online activity via cell phone cannot be used by a worker as a shield against accountability for unsatisfactory job performance or failure to abide by safety standards.

The ADA does not require employers to lower or eliminate performance standards because a worker has a disability. Rather, it requires employers to adopt “reasonable accommodations”—changes to how, where, and when a job is performed—that enable the worker with a disability to perform essential job functions, meet productivity targets, and comply with safety standards.

In accordance with current legal obligations, you should respond to your worker by suggesting that with medical documentation regarding his condition, including how it impacts essential job functions, you will evaluate possible accommodations, but production and safety standards still must be met.

A claimed Internet addiction will not protect him from disciplinary action, up to and including termination.

So for example, you would not have to grant the employee unfettered prerogative to suspend working at any time to check email and go online, especially where doing so would interfere with meeting production targets and distract from critical safety standards.

A claimed Internet addiction will not protect him from disciplinary action, up to and including termination, if he is unable to refrain from this activity. Managers should understand and follow this balanced collaborative approach, communicating with employees who may have a disability and seeking input from their health advisers when assessing the presence of a disability and possible workplace accommodations. It is very likely that such addictive disorders are real, potentially devastating disruptions to people's personal and work lives.

But as with other medical conditions that may or may not prevent successful job performance, the goal must be to arrive at the right conclusion and response by exercising due diligence—meaning no shortcuts!

Noteworthy News!!!

- Congratulations to Paula Gomes & Tony Belavacqua on the building of their new home!
- Congratulations to the Calabrese family on the purchase of their new home!
- Congratulations to Neil Cunningham on his recent retirement!
- Our condolences to the Barbero family on the passing of Gene, a wonderful man, husband, father, grandfather, uncle, brother and friend.
- Our condolences to the Woodward family on the passing of Ian, a wonderful man, husband, father, grandfather, uncle, brother and friend. The investment world will miss him dearly but his legacy lives on through the HGSI Investment Software he fathered.

Question & Answer

Q: What is escheatment and why am I getting letters on this recently?

This funny term escheatment is a term that is identifying a customer's deposits (checking, savings, investments, etc.) that are considered abandoned and the remitting the funds to the state where the customer resides. In Connecticut many types of businesses are required to send this information to the state, including banks, credit unions, brokerage firms, mutual fund companies, utility companies and other businesses. Gift cards amazingly escape these laws so if a company issues a gift card and it is never redeemed, the company keeps the free loot and never has to repay the holder of the card. I'm still blown away people just don't give cash, they'd rather spend \$30.00 to give a \$25.00 gift card is simply beyond my ability to understand on any level. As I've said before, corporate marketing departments are some of the smartest people on the planet.

Back to the escheatment process we're busier than ever in keeping assets away from government's greedy paws. In the past year or two something has changed as we now get requests at least monthly from one of the firms we deal with asking us to confirm the account holder is indeed still alive and with us. It's a really sad state of affairs when government is okay going after private citizens assets simply because a piece of mail has been returned. If a person passes and has no heirs or has otherwise abandoned property then by all means, this property needs to have a process by which it is settled, and I think a charity would be a better option than the state. We live in a world where government is fiscally and morally broken so be careful what you wish and vote for.

There are political pushes to change the escheatment laws to make the time frames shorter for governments to abscond with private property and some states have already moved on this process. States appear to have taken a much more proactive stance on enforcing the escheatment laws in the past year or two in an effort to reign in their bleeding budget holes. California openly admits that the escheatment process is their fifth largest source of taxes (notice it's not revenue for a state, it's always taxes under a different name). Bottom line is keep track of your assets or the state will for you. If the state is left to do it, expect them to simply swipe the asset from you at some point.

Tech Shortcuts (Cont'd from page 1)

- If you want to be productive at work studies show video game soundtracks are the best medicine, no joke!
- To avoid distractions while online on a device, use selfcontrol to block social networks or other addictive sites so you get it done and don't waste time
- When grocery shopping use lozo.com to get coupons for what you're going to buy already
- Save excel files as .xlsb, it'll save about 50 – 75% of the file size
- If your home or roommates alarm is going off on their phone call the phone it'll kill the alarm
- If your printer is low or out of ink, change the font color to #010101 which is 99% grey and it'll extend your time
- When traveling use the USB dock on the TV to charge your devices if you've forgotten your chargers
- Take pictures of receipts so if you ever lose them they're still with you
- If you have a battery you're not sure is any good, bounce it on the table, a good battery won't bounce and a dead one will bounce a lot, simple and effective
- If you're wondering who is behind a cool website, check out www.builtwith.com to find out who is behind the curtain
- Shift + delete will kill files without you having to drag them to the recycle bin
- Working with pdfs but can't get them in another format, visit www.smallpdf.com to change them into an array of other options that can now work on various platforms
- Ctrl and scrolling with your mouse will zoom in our out on any webpage you're looking at. Important as you get over 40 and can't see things anymore!
- Click on a link with your mouse's scroll button to open it in another browser tab, keeping the original one open for further perusal
- To search globally, start at google.com/ncr it'll give you global results with no country redirect
- Trouble with a math problem, go to photomath to see your problem solved. They didn't have this type of tool when I was a kid it makes math a piece of cake for anyone
- Put an emergency # as your phone unlock screen so if anything happens someone will know whom to call for you
- Use www.marker.to to edit parts of a webpage and then share the results with friends or colleagues and they'll have your highlights

Money Quiz



This month's challenge is on health. Between 1991 and 2009 Medicare beneficiaries who smoked were cut in half from 15% to 9%. What about those who are obese, it was 13% then what is it now? Last month's quiz wasn't won the percentage of American's with money in the stock market was 65% in 2007 and today it is down to 52%. It'll be very interesting to see who has money in after this cycle completes itself, and as usual, when the opportunity is the best people miss out on it. ☺ Winner goes to Ruby Tuesday on us! 06/27/16:07

The Narrative

The world is currently working on a narrative that is dislocated from reality and common sense on many levels. The narrative basically revolves around behaviors and what is acceptable and what is not. So much seems to have changed since I was a kid growing up. We all shared a similar value set across the board. If you wanted to have something you worked hard for it, there really were no handouts unless you were absolutely destitute and even then, the help offered didn't last for long and the expectation was you were to get back on your feet as soon as possible. People weren't all bad, nor where people sue happy or fearful of the unknown. We all helped one another and there were winners and losers in grade school, sports and in everything else in life. God was in schools and everywhere else as he should be and since that has left the public things have been on a decline. Behaviors adjust according to outcomes so if a child does something wrong and isn't corrected or punished for it, why would (s)he ever change that behavior? The reality is they wouldn't, it takes an adult to teach a child what is right and what is wrong. The same is true for adults in the world today.

Societally we have a lot of this same thing going on with a complete disconnect from right and wrong, common sense and what is politically acceptable. Some things are painful to see unfold, if you do what the policeman asks everything will be fine. Every business or industry has some bad seeds but under no circumstance does everyone in an industry or business behave badly. Likewise the status quo is simply mathematically and ethically unsustainable. The status quo is getting harder and harder for the political class to maintain so we're starting to see what appear to some as "startling changes" but really are not at all if you're looking at the bigger picture.

Brexit is a big deal in this picture, the citizens of Britain have said they're no longer comfortable with the socialist model, the flood of immigrants or the constant bailing out of bankrupt nations. Expect many such "surprises" in the coming months and years as the system begins to pay attention to the many and not the few as it has been lately.

Honor, Principles and Ethics

I'm hopeful we can bring America back to these guiding principles sometime very soon. It seems as though these characteristics are often talked about, but what society now accepts in these areas is a bloody joke on every level. The law says you need to abide by the law, but the selective application of the law today is worrisome.

I believe it all starts with politics and the law and the twisting of right and wrong for political, economic or power gains. We all see how the law holds people accountable for doing bad things and rightfully so. The law doesn't seem to apply to anyone in or running for political office as they can spew utter nonsense on every level about anything without consequence. Congress exempts itself from most of what we must live through and the haves and have nots have become two very different sets of people today. The law lacks common sense on many levels, which needs to return to remain sustainable and for the benefit of the masses and not the chosen few.

The quality of the character of the people who are in powerful positions is very worrisome today. There needs to be a few tests taken and successfully passed before people can serve in elected office. We need basic standards of common sense, fiscal reality, right and wrong and values that support the greater good, not a select group or special interest. Greed has become the norm in how business is done in our political world. The middle, where most of us really live, seems to be gone, and operating on the basis of the greater good has taken a back seat to any number of special interest groups.

The media today would make it appear that which bathroom people use is of far greater importance than our national security or fiscal state of our nation. Far more attention has gone to transgender people and which restroom to use than balancing our budget in the past few years. The media has become a joke and is no longer reporting on and exposing the various corners of the world for right and wrong but supporting their version of it.

The left is owned by those who have one ideology and the right by another. Rather than working together to make the country great they're digging in and pushing for their special groups. This isn't workable on a long term basis and we need to be doing what is good for most of the people, not just a select few. The nonsense needs to stop and the top and we can only reward good, common sense behaviors, not sloth or slimy actions. Balance, honor, principles and ethics are what we need to be our guiding values. The sooner this happens the sooner we'll be on our way to a sustainable path. It's going to happen fiscally, the question is will it happen by choice or by force?

Inspirational Quotes

- He who forgives ends the quarrel, African proverb
- Your life does not get better by chance, your life gets better by change, Jim Rohn
- A friend is someone who knows all about you and still loves you, Elbert Hubbard
- The words that enlightened the soul are more precious than jewels, Hazrat Inayat Khan
- The doors we open and close each day decide the lives we live, Flora Whitmore
- A problem is a chance for you to do your best, Duke Ellington
- The world has the habit of making room for the man whose words and actions show that he knows where he is going, Napoleon Hill
- Nothing builds self-esteem and self-confidence like accomplishment, Thomas Carlyle



**We can piece the puzzle together and
make your money work for you!**

Kids Korner

What are the kids doing this summer? Are they sleeping in, working, studying, camping, traveling, and playing sports, some combination thereof? All of these things are fine things to be doing for the summer but one key thing we may all want the kids to be doing is getting out of their comfort zones. I'm a huge fan of pushing the envelope and we all know if we're not forcing ourselves out of our comfort zone, no growth will happen.

We must be careful not to push too hard, but a healthy level of discomfort, quickly turns into a healthy new skill which is quite comfortable and that's how the kids grow. I'm not a big fan of sleeping all day and when I was a kid I was up at 5 and running around the house making a racket, annoying my parents who wanted to sleep in on Saturday and Sunday mornings. They'd kick me out and I'd go play outside as we all did back in the day until sunset when they'd call for us to come in and settle down for the evening.

It appears most kids today would sleep til noon if you'd let them, and a lot of teens have no interest in driving. I don't get it, I couldn't wait to get my license and my kids will get them quickly simply so I can end the chauffeur service. Along the lines of driving, are your kids paying their own way in regards to insurance, taxes, gas, repairs? They're fully capable of doing so, it may make sense for them to have some skin in the game! 😊

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