paths who rely too heavily on laboratory results, even if the latter are at least reproducible and based on correct concepts of biochemistry and physiology.

Health and Healing emphasizes the importance of faith in promoting recovery from illness. Faith implies the existence of an authority. Replacing the authority of impersonal science with that of the personality of the healer, as in many alternative systems, has disturbing implications. Unlike the grandmother who cures with chicken soup, the shaman has a vested interest in keeping his patient dependent on him. Even if the herbs were free of side effects (a dangerous and unproved assumption), this very dependence can harm the patient, Suppressing the ability to reason and encouraging faith in nonsense, however laudable the intention to heal, makes the patients susceptible to the very authoritarianism and mystification that Weil claims to oppose.

William James, founder of scientific psychology, said before the Massachusetts Legislature in 1898: "Certainly every nation has the ... medical practice it deserves. A people that loves quacks will have them, laws or no laws." The claims of the shamans could not withstand an objective scientific inquiry, but such practitioners thrive in spite of regulations and licensing. They have even found in Andrew Weil a proponent with scientific credentials, who lectures in a required course in an orthodox medical school. Rather than conferring the approval of the state upon whatever claimants can arouse popular support, it might be well to recall the salutary results, cited by Weil, of the earlier delicensure: the practices of bleeding and purging died a natural death.

Jane Orient, a medical doctor, has a private practice in Arizona.

#### One Country— Two Cultures

America II By Richard Louv Los Angeles: J. P. Tarcher. 279 pp. \$15.95.

Reviewed by Karl Hess

• We are now," according to Richard Louv in America II, "two cultures." One culture, America I, includes "all those people left behind" in

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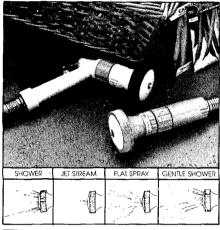
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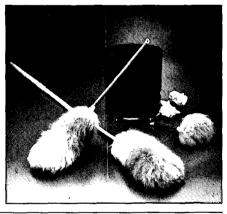
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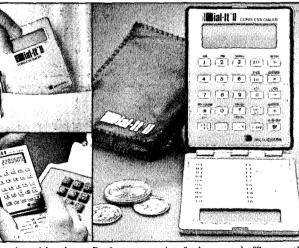
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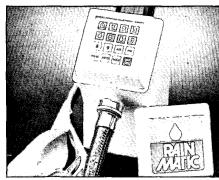
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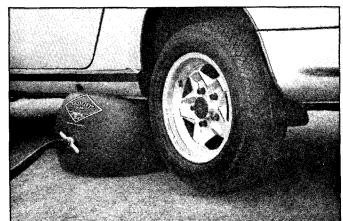
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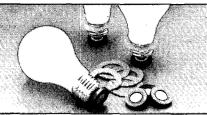
is made of PVC-coated nylon mesh with welded seams (the same construction used for giant transport bags that hold 75 tons of cement). Large 21" diameter means car can not roll off jack. Needs only 1" clearance to fit under vehicle. Great for getting out of ruts or jacking on ice, snow, uneven ground. Compact enough to store in

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the trouble of bulb changing for years at a stretch while you save a bundle in bulb replacement costs. But the patented Screwge Bulb Saver is one of the first to be UL-listed, meaning it has survived nearly two years of strenuous independent laboratory testing and been certified safe for home and commercial use. Screwge Bulb Savers reduce light output so you may want to increase bulb wattage. 6 for **\$13.00** (\$1.95) #A1052, 12 for **\$21.00** (\$2.95) #A1053 and 24 for **\$39.00** (\$3.95) #A1054. 5-year warranty.



spare tire well. New double locking valve allows gradual deflation. The Easylift provides 16" of lift to a two-ton vehicle and makes it absolutely easy for anyone to quickly and safely jack up a car. Made in England, and it carries a one -year warranty and costs **\$47.00** (\$4.95) #A1142.

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to look obsolete, and in deep fear of losing all control over their lives.

cludes:

ethic:

• the hunger for personal control in a livable environment;

• the anti-city, a spreading collection of little settlements that "replaces public with private services and has the potential for creating extreme divisions between different economic and racial groups";

• condo and planned communities that have given rise "to an enormous number of private minigovernments" that now "outnumber all the other elected local governments":

• a rush, particularly by independent producers, to rural areas, which offer "enormous possibility for a better life," but also offer "what could potentially be the final destruction of nature and the small-town culture for which so many

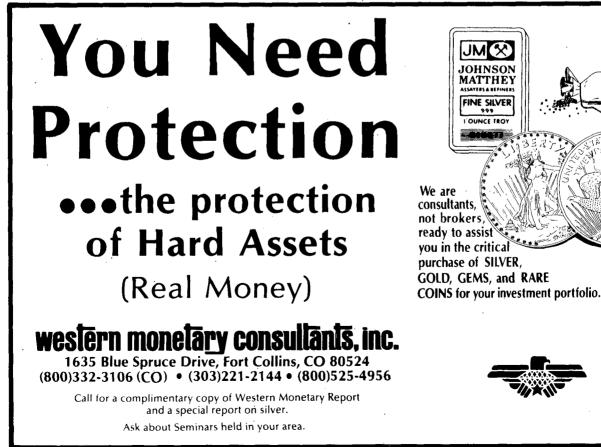
people yearn"; and, • "experimental new management styles designed to make the company a 'family.' The unintended consequence is a 'buffering' psychology that may even-

worn out cities, in jobs that are beginning tually do more to undermine economic security than create it."

Most of Louv's descriptions of Amer-The other culture, America II, in- ica II are anecdotal-material collected first as the resident trend-spotter of the • the rise of a counterculture libertarian San Diego Union and then in a journey around the country. In that journey, much of what Louv saw of America II clearly fascinated and even attracted him. He comes away, however, quite concerned, even alarmed. America II simply will not do. He wants America III.

> And what is America III? It is all the nice stuff in America II, such as good places to live, freedom from crime, high standards of living, a sense of community-but...but not subject to market forces, because, according to Louv, proper laws and a revived allegiance to the nation-state are a safer repository for "our" power than the market. In short, Louv fears decentralization without nation-state vision and supervision.

> At one point, for instance, Louv seems to find at least some vigorous possibilities in Houston's unzoned jumble. He recognizes that it provides splendid opportunities for the poor to engage in street-vending businesses prohibited to them in more orderly climes where it





is apparently felt to be more dignified to keep them on the dole. But, finally, he concludes that aid would be better than opportunity, though Louv delicately refrains from observing how much the recipients of aid (welfare and subsidy) have benefited so far.

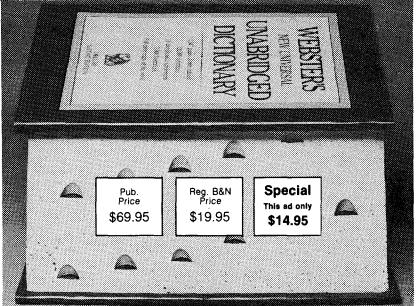
Louv's thinking is equally fuzzy on other issues. For example, he seems not to appreciate the distinction between public regulations and private covenants. The extensive and unbelievably restrictive laws of some condo and planned communities deeply concern Louv, despite the fact that the groups enforcing the laws are purely private. That the ninnies who put up with such laws actually are volunteers who are quite free to leave does not solace Louv at all. He seems entirely to overlook the contrast between these voluntary arrangements and those dandy laws of the nation-state which all of us have to put up with, including the one that says we cannot-repeat, cannot-withdraw from them.

Though Louv recognizes some benefits of decentralization, he fears that a scattering of the population is going to mean less land for the big US farms upon which Louv believes the entire world is going to have to depend. He fails to note that small-scale farms, knowledge- and labor-intensive, yield more per acre than the big farms. Nor does he seem to realize that the world's hungry, for whom he is concerned, would be quite capable of growing their own food, in any way they might see fit, if nation-states did not already totally dominate world agricultural markets-markets that could be free, decentralized, and productive in a world not corseted by state planning.

orporations trying to emulate the "Japanese kibbutzim" also worry Louv, since he thinks such efforts will lead to the creation of new company towns. At the same time, he wants the national government to start shifting the unemployed around to wherever the jobs might be. Not seeing a specter of even worse company towns in such governmental power is selective vision of a high order.

Louv has also missed those real cutting-edge companies such as Kollmorgen, Cray, and Dayton-Hudson. These companies have taken an even more authentically creative (perhaps America IV?) approach by abandoning almost all hierarchical management, by making everyone responsible for good work, innovation, and profit, and by encouraging exactly the sort of in-

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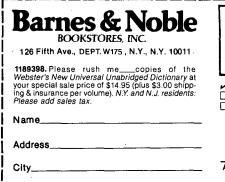
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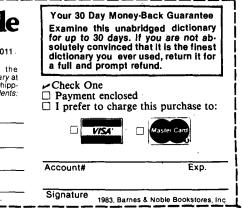
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dividualistic behavior that the Japanesestyle managers would probably find disruptive.

America II has so unhinged the author that he even suggests a national plan to train people "left behind by the new economy not only into high-tech jobs, but into entrepreneurial endeavors." The kind of entrepreneur trained by the national government cannot help but, in some crude quarters, remind us of all those successful entrepreneurs of the past who have grown rich selling penny parts for hundreds of dollars to the steely-eyed purchasing agents of the national government.

Probably my reactions to this book are simply unkind and perhaps not wholly deserved. Richard Louv obviously is a man of good heart and he probably shares many values with even the harshest critics of this book—among whose number I certainly want to be found. But the book cannot be excused on his good intentions and heart any more than he

## rudebarbs

excuses the passions of the rural retreaters or the condo dwellers just because they share *some* of his values.

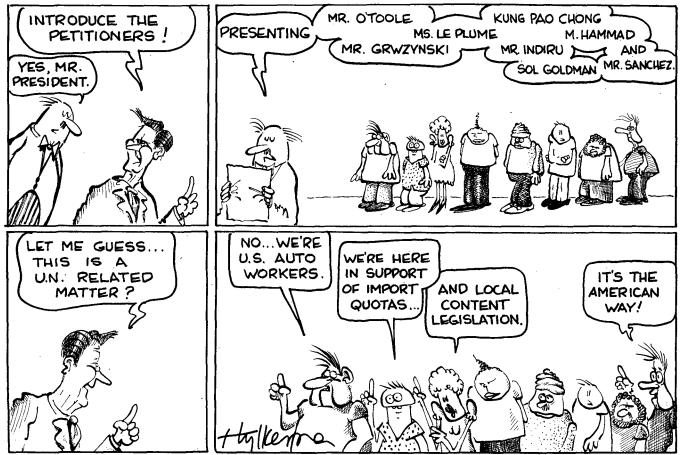
It is the central values that count. Louv attributes the decay of the world around him to insufficient national control. I attribute it to too much national control. He wants a "civilized" refinement of the nation-state. I want a barbarian's abandonment of the entire enterprise. He seeks equity. I seek liberty.

At that level I share Louv's belief that there are two cultures in America. And lest there be any mistake that the two of us are simply looking past one another, not seeing the same things from which to draw our highly biased views of the world, let me conclude with a quotation which, for me, would be worth the price of reading the entire book. The quotation presents one of the most exciting, most practical, and most desirable glimpses of the future I've ever read. It is, in fact, a statement of just how I personally want to live my life. Louv, who does not say

much about how he, personally, wants to live, finds the same quotation to be a sort of dark-cloud portent rather than an inspiration. It is a statement made to Louv by Carl Helmers, founder of *Byte* magazine:

Entrepreneurialism is the whole difference between the European mentality and the American mentality. The American mentality is, "Grab your hands onto whatever you need to get it done and go do it." The European mentality is "Check with the authorities first." That's my dream: the independent contractor who doesn't check with the authorities first, getting rid of artificial barriers to flexibility-rules that say you cannot stop this production line, rules that say you can't do things the way you want. I'd love to see the day where just about everybody is an independent contractor to everybody else....I can see independent entrepreneurs running efficient job shops, operating whole factories by themselves

**RANDALL K. HYLKEMA** 



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#### using computer simulations and robots. All by themselves. That's the real frontier.

I don't know when such a free society is in store for America's future, but I would certainly opt for it—without at all denying the right of Richard Louv to live however he and his neighbors want to live. The America he hopes for beyond America II would not extend that same right to me. It would not even, as suggested by the conclusion in his book, concede the possibility that free people, unyoked from parental government, could live together in peace and abundance.

Karl Hess, formerly a political speechwriter, is a homesteader in West Virginia.

## LETTERS

(Continued from p. 10)

Rich Get Richer," February), I was reminded just how far we have strayed from these principles in this, "the land of the free and the home of the brave..."

Listen to the current crop of presidential aspirants—each is boasting that he can manage our economy better than anyone. Can you imagine the climate in which any American politician is brazenly talking about managing our economy? And for these claims he will be the beneficiary of our endearment?

Have capitalism and free enterprise fallen into such disrepute in America that politicians stalking the highest office in the land use as their main theme one of managing our economy? Good grief! We expend billions for defense against Russian communism to be replaced by what—our own brand of communism? I tell you it's mind boggling.

D. Rothenbuecher Houma, LA

#### Privatization— Not So New

I was happy to see that Cincinnati got some recognition for its cost-cutting efforts in your March issue ("Consumer Activists, Meet Privatization," page 17). I must note that this effort in Cincinnati is not a new one and not one that can be attributed to a response to the current municipal fad, "privatization." Cincinnati has a long history of contracting for services as well as a long history of always looking for better ways to deliver services to its citizens. My suggestions, while new, are not all that unexpected in

Cincinnati. I would suggest that those who are interested in seeing how a city continues to experiment and improve delivery of its services, come and visit Cincinnati. We have a few buildings which we might be interested in selling since we determined they could be put to better use in the private market—so bring your checkbook.

> Peter Strauss City Councilman Cincinnati, OH

#### **Rationality and Atheism**

George Anderson's letter (March, page 11) is a veritable pretzel of double-talk and strained mental contortions.

When he states, "I suspect many reasonable people would agree that not *all* of religious belief is deified ignorance," Mr. Anderson presumes too much. How many reasonable people has he asked? Is he capable of recognizing reasonable people? Reasonable people are those who have applied their reasoning powers to religion and have recognized it for "deified ignorance"; they are not those who suspend their reasoning powers when it comes to religion.

If one scratches the surface of any



Freedom has a basis in fact—and is discoverable through the use of utilitarian, empirical and scientific methods. But where do you find such methods? Until now you really had to figure it all out by yourself—a really tough proposition. Now there's a newsletter that gathers and networks this type of information—THE PRAGMATIST. Only \$6.00 for six issues —a very small priceto pay to discover Freedom.

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## LETTERS

atheist who says, "I am really meaningless," one finds a political fanatic, usually fascist, socialist, or communist. Atheists who stand up to scratching are only too aware of their meaning; they rely on themselves, not a supernatural power, to see to their survival by encouraging trade rather than war, by fine-tuning technology to prevent or reverse injuries to the environment, by educating their children how to think (not what to think), so that progress can continue to be made toward a better life for all people.

"If we feel there is no god, we might be tempted to suspect we are the highest authority of any kind." Atheists, because of having applied their reason consistently, know exactly where they fit in nature and in the universe; they are constantly watching for new discoveries to attain ever better knowledge. Unlike Christians, atheists feel secure in the knowledge that there is no higher authority than reason . . .

" 'I have the Word of God, but I may

be in error? Why not rely on reason in the first place? At least when reason makes a mistake, reason eventually corrects itself. The word of god has no such builtin safety feature.

I wonder why Mr. Anderson reads REASON. I should think he would be appalled, disgusted, and turned off by most of the articles printed in the magazineoccasional (paid) religious advertising ("The original McGuffey's Readers... were Christian") notwithstanding.

Elke M. Mikaelian Albuquerque, NM

## LIFE & LIBERTY

(Continued from p. 80)

only 40 percent of all households. Or because it's too expensive (although about \$20 a month buys basic cable plus

be in error.' " Need I quote more? What one pay channel such as HBO or the use is "the word of god" if one can still Disney Channel). But does every kid need to have access to the same shows? Then why not the same children's books or magazines or video cassettes?

> Television today is no nirvana of "narrowcasting" for kids or adults, and it never will be, with or without an FCC. We'll probably never get enough of the kind of shows that the kidvid interests want or think we ought to have, but it's not clear that we really want or need that many anyway.

> The free market—with all its change and complexity and surprises, with all its winners and losers-meets children's needs in books and magazines and recordings and toys and clothes. It can work the same "miracle" for kids in television. if we let it.

Bill Steigerwald has three kids. He is a copy editor for the Los Angeles Times's arts and entertainment section, where a version of this article was published recently.



#### ANNOUNCEMENTS

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read, is condensed in the easy-to-read book, A Liberty Primer, by Alan Burris. For your copy, send \$7.95 (NYers add sales tax) to: Genesee Valley Society for Individual Liberty, Box 10224, Drawer CRE, Rochester, NY 14610.

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**READ SURPRISE ATTACK** That Will Destroy IRS (\$3). Also, Money: What Insiders Know About It & Why They're Afraid You'll Find Out (\$3), Both for \$5. Suppressed Facts "R," Box 1246, Barrington, IL 60010.

RICHARD VIGUERIE'S new book The Establishment vs. the People: "indispensable for those who would understand the future of American politics" (Lew Lehrman); "a useful way to start 1984...an excellent analysis" (Cong. Newt Gingrich). \$12.95, from the American Populist Institute, Dept. R, 777 Leesburg Pike, Falls Church, VA 22043. Also available at your local bookstore.

#### BUSINESS **OPPORTUNITIES**

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LIBERTARIAN COMPUTER PROGRAMMERS. Start watching the help-wanted ads in your area for openings with the Internal Revenue Service.

(Continued on p. 96)

94 REASON/JUNE-JULY 1984

# STOP SMOKING 1/2 HOUR FLAT Even Though You Really Don't Want To Quit!

Cancer or no cancer, doctor or no doctor, I loved smoking much too much to ever stop. But one day, I discovered a secret that turned my burning passion into red-hot hate. A secret that set me free in just 30 minutes flat. Not a single cigarette in 20 years!

#### Freed me in 30 minutes! Not a cigarette in 20 years!

My smoking is past-history. Gone without hypnosis, behavior modification, pills, drugs, classroom courses, nailbiting, will-power or climbing the walls. Gone without such games as switching brands, chewing gum, fake candy, diarykeeping or saving dirty stubs in a messy jar.

Gone, too, without gaining an extra ounce. Matter of fact, my wife says that I even lost a couple of pounds. And I never felt better.

Running into an old buddy brought back memories of those "didn't want to quit" days. This 3-packs-a-dayer had tried everything but still couldn't stop. He begged me to outline the details of my remarkable secret.

That night, I wrote it out in plain, step-by-step language anyone could understand and mailed him a copy. After it did the trick for my buddy, he told some of his friends. Soon, I was hunted out by pleading strangers for the same "Stop Smoking Secret."

If you can lick a stamp, you can lick your cigarette habit just as I—and they —did. I know what it's like to have that compelling urge to light up. And I know what it's like to be able to smilingly pass it by without pangs of yearning.

What's more, I know that you can honestly and truly stop smoking for keeps in half an hour flat—even if it's the last thing in the world you'd rather do. All for a ten dollar bill.

> © MCMLXXXIV Stop Smoking Co., 49 West 37th Street, New York, N.Y. 10018

Simply send for my "Stop Smoking Secret" and read it. Yes, it's as easy as that. Just *read* it. I can't tell *how* it works. It just *does*. I guarantee it, with no strings attached.

#### Guaranteed to work or your next pack's on me!

If you ever start smoking again after reading my secret—and I mean *ever* you haven't lost any money. Merely return it for a full, every-penny-back refund plus \$1 extra for a pack of cigarettes! *My treat*!

OK. I know exactly what's running through your mind. Even with my foolproof, risk-free, money-back plus guarantee, you're still looking for a way to get out of sending for my secret. You can't fool me. It's not the money. You'll pocket 100 times your investment in cigarette savings alone. The bottom line is this: You really don't want to quit—and you'll do anything to avoid it.

But just this once, listen to that little voice inside your head. Just this once give in to your common sense and give my secret a "look." Watch it automatically work for you in the only way that counts. Permanent no smoking! Or your next pack's on me!

#### Stop Smoking Co. 49 West 37th St., Dept. New York, N.Y. 10018

OK—I'll take a risk-free look. Here's my \$10. Rush the "Stop Smoking Secret." If I ever start smoking again, I can return it for \$11 refund. (That's \$10 back plus \$1 extra for a pack of cigarettes— GUARANTEED!)

Name	
Address	
City	1
State	Zip
	<u>SS-12</u>

That was me. A pigheaded, "didn't want to quit", die-hard smoker. Trapped in an aggravating love-affair—with cigarettes.

Openly, I cursed their choking grip on me. Inwardly, I was totally unwilling to do anything else but puff away. Your typical chain-smoker wildly raving about kicking the habit—and not meaning one single, word.

It was a joke. Unfortunately, the laugh was on me. The grim warnings of the Surgeon General, the American Cancer Society, and my worried doctor all went in one ear and out the other. My tobacco addiction was like a runaway train. Completely out of control and destined for disaster. Unstoppable!

#### Me give up smoking? Better ask for my right arm!

Every so often, I would make a good old college try at quitting cold turkey. Before you could say "Jack Robinson", there I'd be. Frantically scrounging in the garbage for soggy butts. As usual, my good intentions went up in smoke. I was hooked—again.

Who was I kidding? Smoking was an undeniable necessity. Super-important to my daily life. How I enjoyed that first eye-opening drag in the morning—that satisfying end-of-the-meal lighting up —that nerve-settling inhalation when things got hectic. Me give up all these irreplaceable pleasures? Better ask for my right arm!

#### (Continued from p. 94)

They need our kind of help. Advice courtesy of LP-Oregon.

MATH AND ECONOMICS graduate with analytical mind and libertarian values seeking position with laissez-faire-oriented financial institution. Prefer western U.S. Mark Warner, 5263 15th Ave. NE, Seattle, WA 98105; 206/522-9259.

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#### **FINANCIAL**

ATTORNEY/CPA San Francisco: business law, taxation, estate planning, financial consultant. Lloyd Taylor, 415/788-1140.

ORIGINAL MONEY-MAKING GUIDE. Everyday procedures. \$3.00 or free details. CARR, Box 401, Bronx, NY 10466.

TAX-FREE MONTHLY interest income distributions. Federal bonds, California State, New York State municipal obligations, tax-exempt interest. \$100 gets you started. All invested funds recoverable in full anytime. No redemption restrictions. Free UTEX Information Report sent immediately. PACO-(UTEX), P.O. Box 692, Harbor City, CA 90710.

#### **ORGANIZATIONS**

THE LIBERTARIAN ALLIANCE is one of the largest libertarian groups outside the USA. It produces original and interesting analysis, both theoretical and topical, in magazines, leaflets and pamphlets. \$10.00 brings you a year's subscription, which includes *Free Life* magazine (quarterly), leaflets, pamphlets, posters, special book offers, etc.: Write to: The Libertarian Alliance, c/o 3 Langley Court, Covent Garden, London. WC2E 9JY, England.

WRITERS, JOURNALISTS, FREELANCERS. Join the Free Press Association, a national media group fighting for First Amendment rights and educating other journalists about the vital relationship between a free media and a free market. FPA, Box 1743, Apple Valley, CA 92307.

**GAY LIBERTARIAN NEWSLETTER.** Send SASE to: Libertarians for Gay and Lesbian Concerns, P.O. Box 75841R, Washington, DC 20013.

#### PERSONALS

ROMANTICIST WRITER/PUBLISHER seeks objectivist woman for friendship, love, and possible marriage. Robert, 201/546-2985.

MONEY. JOBS. DEGREES. Moneymaking business plans. Discover newest opportunities. Enjoy high pay, career advancement. Free book catalog. Eden Press, Box 8410-RS, Fountain Valley, CA 92728.

SINGLE MALE, 44, raised in captivity. Attempting escape by use of objectivism and thinking. Seek like female with same goal. J. Paige, P.O. Box 1122, Laurel, MD 20707.

**ORIENTAL LADIES** want to write you for language practice, friendship, marriage, cultural exchange. Cherry Blossoms, Box 1021R, Honokaa, HI 96727.

ENCHANTING ORIENTAL LADIES desire romance, love, marriage. Photos, details. Send \$2.00 refundable w/o. Friendship, 4959 BV Hollywood Blvd., Hollywood, CA 90027.

I WANT TO MEET other people in the Charlotte, NC, area who read *Reason*. Objective: forming a wider circle of friends. Box HG, REASON.

#### PRODUCTS

BEST PRICES ON TRS 80 computers and Radio Shack products. Charles Blackwell, 30 N. Congress, York, SC 29745; 803/684-9980.

LIBER-TEES...as seen in previous issues of *Reason.* Mention this ad and get any 4 T-shirts for \$19.95, complete. Send to Blue Mt. Graphics, 125 Liberty St., Allentown, PA 18102. What size?

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#### PUBLICATIONS

LIBERTARIAN CONNECTION, 15-year-old openforum magazine. Subscribers may (but needn't) insert three pages per issue free, unedited. Short on academic jargon, outreach platitudes, and political gossip; long on stimulating conversation. Eight issues (one year)/\$10. Sample copy/ \$1. Write: 9850 Fairfax Square, #232R, Fairfax, VA 22031.

FREELAND: The Search for Free/New Countries, by L.K. Samuels. New booklet on new country ideas. Other articles by Robert LeFevre, Gary Hudson, Anthony Hargis. \$3.95 plus \$1 for postage. FREELAND, Box 4, Fullerton, CA 92632.

THE COMMON HANGOVER: An All-American Tradition and Bumper-Crop Today! Today's restless youth was yesterday's you. The hidden "fair game," that's costing All-Americans trillions yearly to fix. Not even justice can fix it. But you can and no one's to blame...no one! Send just \$4.00 to: Buddy Dunn, Box 437, Eagle Point, OR 97524. You'll be so glad!

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NORTHWEST FREEDOM NOTEBOOK is being published again. Sample copy, \$1. Box 2104-R, Kalispell, MT 59903.

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**CROWDED PRISONS.** If rapists were castrated and set free, would it help to solve the problem? These and other vital subjects are discussed in *Crucial Concepts*, a journal dealing with crime and population. Five dollars per year. Twelve monthly issues. Box 10, Ozone Park, NY 11417. Sample copy, one dollar.

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THE CLASSIFIED AD DEADLINE FOR THE SEPTEMBER ISSUE IS JULY 1.

## PUT YOUR MONEY IN THE SAFEST BANK IN AMERICA

#### DID YOU KNOW:

One U.S. bank closes every week. DID YOU KNOW:

Millions of dollars were lost by depositors and bank stockholders in 1988.

#### DID YOU KNOW:

569,000 depositors have already been affected.

#### I'M WORRIED-AND YOU SHOULD BE TOO!

I'm not talking about banks in some dictator-run country with raging hyperinflation; I'm talking about banks in the U.S.A.!

My name is Dennis Turner, my latest financial book is called <u>When Your Bank</u> <u>Fails</u>, and it will be worth your while to read on:

#### The Facts

A record 614 banks—about 1 bank in 20—is on the government's latest list of banks in serious difficulty. And believe me, these 614 banks are just the tip of the iceberg.

Most bank failures in 1983 (the greatest number since the Depression) were caused by bad domestic loans to farmers, energyproducers, insolvent corporations, and real estate speculators.

#### 174 Billion Reasons to Worry

U.S. bankers don't like to discuss the issue, but if pressed, they say the \$174 billion loaned to Brazil, Argentina, and other Third World and Communist countries has been invested wisely, and it will be repaid. (George Clark, V.P. at Citibank: "We think we're going to collect." p. 74)

Bankers point, for example, to the "tremendously successful" switch Brazil has made from gasoline to gasahol.

Sounds impressive, but the fact is: in Brazil the price of fuel produced from sugar cane is more than twice the price of gasoline refined from oil! (p. 52)

<u>Billions of dollars have been wasted in</u> this fashion in virtually every Third World and Communist Country. Such "investments" invariably result in bankruptcy.

#### **Bad News from Government Report**

A report by the House Banking Committee revealed that the 9 largest U.S. banks had outstanding Third World and Communist loans equal to 350% of their net worth. Bankers throughout the world are using not only their own capital, but also the money that you and I have put into our bank accounts. Our savings have been shipped abroad.

You and I-the depositors-are in jeopardy.

#### **More Trouble Coming**

Soon I expect one—or several—Third World countries to default on their debt, producing an international financial crisis within days. People the world over will be scrambling for cash. Banks will be forced to sell assets to raise cash. Foreign loans are considered assets by the banks which made them, but will they be able to sell these assets if they need funds?

Sure, the US government will come into the picture, and I devote a chapter to the likely bailout. But even the government can't squeeze blood from stones.

<u>No question about it</u>: billions and billions of dollars have been squandered. The question now becomes: who will absorb the losses? <u>I do not intend to be one of</u> <u>those who will.</u> Do you?

#### Warning from Economist Alan Greenspan

"As we read the numbers, the chances of a dangerous breakdown are the greatest in a half-century." (p. 165)

#### Avoiding Disaster

D

There are several easy and convenient steps that you should take right now to protect yourself—whether you have \$1,000 or several million in the bank. You'll learn:

- The early warning signs of collapse. This chapter <u>alone</u> will put you way ahead of the crowd. (chap. 11)
- How to tell if your S&L is strong.
  Two investments that could produce
- tremendous profits. (p. 187)How to protect your savings from the
- How to protect your savings from the government. (p. 180)
- Why the stock market may rise, and the Swiss Franc plummet—even with the banks closing! (p. 193)
- What to do about money funds, bonds, stocks, and gold. (chap. 14)
- Why FDIC Insurance may not help you.
- How to tell if your bank is safe.
- <u>The 24 safest banks in America</u> (including addresses & phone numbers). (My publisher has already transferred over \$100,000 of his own money to the bank I consider the safest.) ... And Much, Much, More.

"This book can have a major role in alerting Americans to the crisis that looms over the world." --Dr. Ron Paul (R-Tx), U.S. House of

DENNIS

Representatives

#### **Take My Advice**

Order this book, turn to page 155, and read "Depositors Panic", and the next 2 chapters: "The Financial Crisis" and "The Bailout". Then if I haven't convinced you, return the book for a full refund.

But I'll bet you'll already be reading chapters 14 & 15: "Protecting Your Assets" and "The Safest Banks in America".

(Bankers across the country, government agencies, and even FDIC personnel have ordered my book, and now you can too.)

#### Your Banker May Not Sleep at Night ... ... But You Can

"One appealing aspect of his approach is that it is offered in steps: you do not have to be convinced of an apocalypse to make wise protective moves."

-Jack Wheeler, Ph.D.

"Makes a strong case that most banks are already insolvent."

-Former Consultant to Citicorp

"... concise, easily readable, informative, understandable and therefore very spooky." —Edwin Radlauer, D.D.S.

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# Further & More

#### **BYPASS BURGEONING**

More and more people are abandoning their local telephone monopolies. The byword is *bypass*, and REASON, as far as we know, was the first national magazine to cover the phenomenon (see "Hanging Up on Your Phone Company," Oct. 1983). A recent *Fortune* article says that all told, \$100 million in revenues will be bypassing local phone companies in 1984 alone.

Some of the largest-scale and most in-



novative bypassing is being done by the heaviest users of telephone. Fortune reports that Citicorp connects four of its Manhattan buildings with a fiberoptic network underneath city streets, and it handles interoffice calls with microwave transmitters. The National Journal reports that in Irving, Texas, 35,000 employees working in an office park complex will soon have access to a communications network that will let them exchange computer data, video, and voice conversations with other tenants in the complex. They will also be served by a computer that automatically chooses the cheapest carrier for long-distance communications and will enjoy connection to satellite dishes and microwave towers nearby.

"What we're creating, in essence, is a local telephone company—an office park-based phone company," the system's developer, David Leininger, told the *Journal*. "Any real estate developer who doesn't do it in the future is simply not going to be competitive with other developers."

Will bypass be a fatal drain on local telephone monopolies? Telecommunications consultant Walter Bolter advises that local monopolies "have just got to focus on being competitive in offering service to the high-volume users." In fact, one of the spinoffs of the old AT&T monopoly, Ameritech, seems headed in that direction. In March, the *Wall Street Journal* noted that Ameritech and Satellite Business Systems will be marketing and operating telecommunications services to 60 buildings around the country to the tune of \$130 million in sales and equipment, maintenance, and other services. This may be a harbinger of the "coming competition between AT&T and its former operating companies," consultant Willard Thomas told the *Journal*.

And it looks more and more as though bypass will be the leading edge of the kind of telephone competition the regulators have shied away from—alternative services at the local level.

### PRIVATE EYES IN THE SKIES

The privatization of Landsat is edging ever nearer. In early April the House of Representatives unanimously passed a bill setting the ground rules for transferring the government's land remote-sensing satellite system to the private sector. A similar bill is making its way through the Senate.

(To the free-market-minded, Congress's privatization plan is not all that it could be. For instance, it has the federal government subsidizing the eventual Landsat operator for six years after taking over the system, to give the market a chance to develop. And the operator will be prohibited from selling data on an exclusive basis—that is, all comers may buy any and all data.)

Since the Commerce Department called for bids on the landsat system in January, seven firms are in the contest (and this was before Congress had hammered out any ground rules, including the subsidization clause). The eagerness of entrepreneurs to get into the business further corroborates what Patrick Cox had pointed out in his REASON article "Fair Weather" (June 1983): there already exists a robust and growing market for pictures of the Earth and its atmosphere taken by satellites. Geologists looking for ore and oil deposits, for example, rely heavily on such data. And because the satellite photos are useful in accurately forecasting crop yields, farmers and others interested in such predictions (commodities dealers, for instance) constitute another considerable market segment.

The spirited interest in the remotesensing business also shows the shortsightedness of Congress's earlier decision *not* to privatize the federal government's weather-satellite system. That decision was primarily based on the premise that there would be no market to sustain the profitable provision of what Congress considers a vital service. But if the prospect of private remotesensing can so quickly conjure up a storm of activity, certainly the sky's the limit for private weather satellites.

## AND MORE

• Defense testing fails again. The General Accounting Office, Congress's independent investigator, recently released a report highly critical of the military's weapons-testing procedures. The operational testing of weapons in unrealistic settings—thus making favorable performances more likely—and the discounting of unfavorable results were among the report's major criticisms. In an April 1982 REASON article

("Fighting with Failures") that sparked increased scrutiny of the weaponstesting system, weapons analyst Dina Rasor had pointed out many of the inadequacies cited in the GAO report.

• Environmental economizing. Colleagues of Zach Willey, who was featured in REASON's March Spotlight. recently proposed that the electricity generated by the government's Hoover Dam be sold at market prices instead of allocated to users on a noncompetitive cost-recovery basis. Writing in the Wall Street Journal, Thomas Graff and David Marcus of the Environmental Defense Fund argued that congressional renewal of a 1930 bureaucratic allocation agreement would have environmentally destructive consequences. The proposal, while not so "radical" as to suggest privatization of the dam, is one more instance of environmentalists' growing recognition that economically unsound government policies tend to be environmentally harmful, as well (see "The Environment's Worst Enemy," Trends, April).