Patriotic Investors Bet on the Underdog in 1776

By Rob McCarthy

The Declaration of Independence that we celebrate on July 4 marks not only the birth of this nation, but the beginning of the national debt. Defeating the superior British army required money for weapons and to pay soldiers, and historians have credited two allies—the France and the Dutch—for backing the 13 colonies. The victory for independence was longer than expected and more expensive. Thus, the national debt was created.

From 1775 to 1783, the nation’s leaders used a variety of methods to pay for the war, some of which are still done today. The federal government printed money, and so did the individual states, because at the time there was no U.S. central bank. To raise money for the war effort, states issued war bonds and sold them to wealthy landowners in the colonies who put up their land as collateral, according to author John L. Smith whose account appears at the Journal of the American Revolution. He notes that wealthy, patriotic Americans were bullish on George Washington’s underdog army and the state-funded militias, betting on them to defeat the British.

“Similar to World War II savings bonds, these war bonds paid about six percent interest—again, assuming America won the war,” Smith wrote in an essay entitled “How Was the Revolutionary War Paid For?” The bonds weren’t a huge success, he believes, because private loans to fund the war effort paid higher interest and carried less risk. More than 240 years ago, smart investors hedged their bets on General George Washington and company.

“If defaulted upon, [private loans] could at least be recovered in an English court even if America lost,” Smith wrote. “...The bonds were a bet that America would win the war. But if America lost, it was thought that just holding the bonds could indicate to the victorious British Crown that you supported the traitors.”

The opportunity to invest in the outcome of the Revolutionary War and the eventual independence for the 13 colonies came with considerable risk for all concerned, Smith notes. When the war ended in 1783, the newly emancipated country was between $16 million and $25 million in debt and needed to start paying back investors, including the French, Dutch and Spanish governments that backed the patriots. The private lenders and war bondholders expected to be repaid too, so Congress formed a central U.S. bank and assumed all of the war debts.

It was the start of two unpopular facts of American life: taxation and the national debt. The national debt grew for a half-century after the end of the war in 1783 and reached $58 million ($1.4 billion in today’s dollars) by 1830.

See Patriotic Investors page 8

ECHS Grads Are First to Go From Lawndale to Yale

L to R. Tahj Lakey, Mr. Greg Lakey and Jennifer Banuelos. Mr. Greg Lakey (center) Math instructor and Head of the Math Department at Environmental Charter High School (ECHS) at commencement last week with students Tahj Lakey and Jennifer Banuelos, the only two students in the school’s history to be accepted to Yale University. This year, ECHS had the highest number of Ivy League acceptances in the school’s history. Photo by David Montejano

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Community Briefs

SBWIB Receives $500,000 from EDD to Assist Veterans with Training and Jobs

The South Bay Workforce Investment Board (SBWIB) has been awarded $500,000 to assist unemployed and underemployed veterans with barriers to employment find rewarding civilian jobs. The funding was made available through a Veterans’ Employment-Related Assistance Program (VEAP) offered by the State of California Employment Development Department (EDD) under the Workforce Innovation Opportunity Act (WIOA). The SBWIB/VEAP program will focus on training and placing veterans into the construction industry, a sector projecting thousands of new job openings in the next few years, in particular surrounding the construction of the new Inglewood football stadium. For veteran job seekers that may not fit within the construction sector, the SBWIB will assist them to find jobs in other industries.

Training will be provided by local training agencies, community colleges and employers and will include pre-employment and job search workshops, on-the-job training, paid work experience, and certified vocational training leading to credentials and job placement. The program will serve transitioning and recently separated veterans, veterans with service-connected disabilities, women and minority veterans, homeless veterans, veterans recently released from incarceration, veterans lacking a high school diploma or equivalent certificate and other veterans with barriers to finding employment.

Outreach and recruitment will be supported by existing partnerships with local area employers, the Los Angeles Air Force Base, the EDD (JVS/G) (DOI/VE) and other community partners such as U.S. Vets.

The SBWIB previously established the Military Veterans to Civilian Career Pathways program to assist with resources needed to secure gainful employment for vets and over seventy percent of veterans enrolled in the program find employment. The new SBWIB/VEAP program will open many more doors for veterans helping them to secure meaningful employment and successful careers. - Content: SBWIB

LA Metro Construction

LA Metro will be performing ductbank work for the LAX/Crenshaw Line along Arbor Vitae Street in both eastbound and westbound lanes between Aviation Boulevard and Bellanca Avenue from Monday, June 26, to Friday, July 7, which will require alternating eastbound and westbound lane closures.

Work on the segment is scheduled from 9 a.m. to 3 p.m. each weekday. During the construction periods, lane closures will alternate between eastbound and westbound Arbor Vitae Street, though at least one eastbound lane and one westbound lane will always be maintained at all times. There will be no lane restrictions over the weekend of July 1-2, or during the Tuesday, July 4, Independence Day holiday.

Motorists will also have the option to use Manchester Avenue as a detour during the construction period. - Content: Los Angeles World Airports

Bill to Streamline Construction of Assisted Living Facility Passes Senate Committee

Assemblymember Al Muratsuchi’s (D-Torrance) Assembly Bill (AB) 994 unanimously passed the Senate Governance and Finance Committee last week. The bill will allow a much-needed upgrade of the Beach Cities Health District’s (BCHD) campus to be built using a streamlined design-build construction method that will cut costs of construction by as much as 20 percent. The upgrades include much-needed maintenance on the original hospital facility, and construction of an assisted living center for the expanding senior population in the South Bay.

The construction of the facility will also bring many well-paying, middle-class job opportunities to the South Bay. “The Beach Cities Health District campus is in urgent need of upgrades. This bill will enable campus construction of a much-needed assisted living facility for seniors to be completed utilizing a cost-effective construction method called design-build, that will save taxpayers up to $20 million on planned projects,” said Muratsuchi. “This construction project will also create good, middle-class jobs for the South Bay.”

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Page 2 June 29, 2017
4 Simple Ways To Stay Productive And Conquer Your To-Do List

(BPT) - Did you know that in an average week, 75 percent of Americans skip doing something for themselves because they didn’t adequately plan or allow enough time for it? Does looking at your to-do list feel so daunting that it discourages you from making any progress at all?

You’re not alone. A new Post-it Brand productivity study found that more than 1 in 4 Americans feel completing everything in their weekly to-do list is harder than running a marathon.

Juggling multiple tasks at one time, along with move your ending-to-do list, is a common challenge for everyone - even those at the top of their game. Two professionals in the culinary and fitness industries share some of their tips to help you take control of your to-do list and increase your productivity.

The ‘Write’ Way

You’re 42 percent more likely to get something done if you write it down, according to research from the Dominican University of California. Creating a to-do list is an efficient way to visualize and prioritize your tasks, both short-term and long-term. Celebrity chef Russell Jackson is always looking for ways to be more productive and stay motivated. Writing things down helps me feel that I’ve taken the first step in conquering the task,” he says. “I like to think of lists as a roadmap to help me visualize what I need to achieve.” Post-it® Super Sticky Notes, 4 inches x 6 inches, are a perfect tool for jotting down goals, tasks and to-dos, and when paired with flags and tabs, it’s easy to keep important information at your fingertips, stay organized and take your to-do list wherever you go!

Too often people attempt to improve their productivity by tackling large projects in a single session. The results may be disappointing and, in many cases, the project is left unfinished. Instead of getting bogged down in the entire scope of a project, take time to break down to-dos into digestible actions, and goals into specific, manageable categories and tasks. This allows you to focus on handling each of these smaller objectives so you can transition some goals from to-do list to done.

Toss Your Tech

“Technology isn’t always the answer to checking things off your to-do list,” says Jackson, adding that even a tech lover such as himself needs a tactile method to spark creativity. Without a screen limiting you to as himself needs a tactile method to spark creativity. Without a screen limiting you to

Clear Your Mind

If you find your current strategy isn’t working, don’t be afraid to switch it up. Go for a walk or clear your head by taking 15 minutes to do something you enjoy. For world-renowned fitness artist and celebrity trainer Nicole Winhoffer, even a 10-minute jog working, don’t be afraid to switch it up. Go for a walk or clear your head by taking 15 minutes to do something you enjoy. For world-renowned fitness artist and celebrity trainer Nicole Winhoffer, even a 10-minute jog

When unhappy, one doubts everything; when happy, one doubts nothing. ”

— JOSEPH ROUX

MONEY.WALL STREET JOURNAL

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Congratulations to Bette and Joan, our mother and daughter rescues, and their new family. We are thrilled that we were able to place these ladies together because, unlike their namesakes, they are deeply bonded. Their new family, who lost their 17-year-old Miniature Schnauzer a little over a year ago, was ready to open their hearts to a new little gal. When they met these two, they decided to give it a chance. Bette, now named Georgia Mae, and Joan, who is called Piper Rose, live with their mother, their human brother and a grandmother in North Redondo Beach. With all of this love and attention to go around, there will be lots of cuddling in their future. Wishing everyone much happiness and many wonderful adventures!

Be kind. Save a life. Support animal rescue.
By Adam Serrao

The Los Angeles Lakers have finally received what the team and its fans have been waiting ever so impatiently for. With the second overall pick in last Thursday’s 2017 NBA Draft, Magic Johnson, new general manager Rob Pelinka and the rest of the Lakers organization selected Lonzo Ball in the first round to join the Purple and Gold. Any time the Lakers get a new piece to add to their otherwise depleted puzzle, the sports world goes crazy—and like a busy day on Wall Street, craziness ensues as opinions and conjecture begin to frantically fly around the world surrounding them, only to quickly fizzle out and leave the team that drafted them.

Of course, the Lakers were not the only team that was on Wall Street again. Russell may still be an absolutely enormous transformation into the Purple and Gold. For now, Laker fans are already thinking about championship. No one’s beating the Golden State Warriors anytime soon, so let Lonzo play his first game of help around him to secure any sort of team improvement. It’s up to Magic and company to find that help in free agency before talk of a championship should even be uttered down the Staples Center hallways.

“The tide has turned. People want to play sports. It’s exciting times for the L.A. Lakers.” The Lakers will have an extreme amount of roster and salary cap flexibility come the 2018 offseason. That’s when Magic plans to do most of his damage in free agency and most of his recruiting to get big-name players like Paul George, for instance, into the Lakers. Ball should be able to improve his team in every way possible, but must first get past the enormous amount of pressure that has already been placed upon his shoulders.

Magic didn’t hesitate to put that pressure squarely on Lonzo’s shoulders immediately after he was drafted. “Just leave me one or two records alright? Don’t break all my records. ’Even Pelinka got involved in the immediate praise heaped upon Ball before the latter had played even one minute of NBA basketball. “Those leadership qualities are what’s going to take the Lakers to our ultimate destination, which is winning an NBA championship,” Pelinka said. One second overall pick and the Lakers, their front office and fans everywhere are already thinking about championship.

It wasn’t long ago that D’Angelo Russell was supposed to be the savior for the Lakers. Russell, the number two overall pick in the 2015 Draft, just got shipped out of town with Timofey Mozgov for Brook Lopez and this year’s 27th pick. Now that he’s gone, it’s easy to point out all of the point guard’s flaws, but he was at one time considered to be the player who was going to turn the Lakers franchise around and had everyone acting like they were on Wall Street again. Russell may still reach his full potential in New Jersey with the Nets, but he alone showed that becoming the league’s next big star is clearly not as easy as simply stepping foot on the basketball court—especially in Los Angeles.

To call someone a franchise player before he plays even one minute of game-time action is a bit hasty, to say the least. Sure, it’s fun to imagine what a roster full of potential with players like Ball, Brandon Ingram and Julius Randle might look like, but potential is the key word in that sentence. Ball is facing sky-high expectations. With as much pressure that is on the 19-year-old, though, Magic and Pelinka should be feeling even more. Ball is just one piece in turning the Lakers into a championship-caliber team. With the enormous target that has now been placed on his back, he’s going to need a lot of help around him to secure any sort of team improvement. It’s up to Magic and company to find that help in free agency before talk of a championship should even be uttered down the Staples Center hallways.

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NOTICE: This Fictitious Name Statement expires on JUNE 22, 2022. A new Fictitious Business Name Statement must be filed prior to JUNE 22, 2022. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or Common Law. The registrant commenced to transact business under the fictitious business name or names listed above on: 03/2017. Signed: MICHAEL TOMAKILI, OWNER. This statement was filed with the County Recorder of Los Angeles County on MAY 25, 2017.

NOTICE: This Fictitious Name Statement expires on MAY 30, 2022. A new Fictitious Business Name Statement must be filed prior to MAY 30, 2022. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or Common Law. The registrant commenced to transact business under the fictitious business name or names listed above on: 05/2017. Signed: CRISTINA DAHYABHAI. This statement was filed with the County Recorder of Los Angeles County on MAY 30, 2017.

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1835 Congress that paid off the debt, according to an articule on the Pulitzer Prize-winning reporting site, the government took a big step in reducing its debt and avoiding further national debt. The government avoided a default, which would have led to a spike in interest rates and a potential recession.

To reduce the national debt and pay back previous debt, the government took several steps. The government paid off the national debt that had ballooned to $58 million ($1.4 billion in today's dollars) by 1835. The government then focused on reducing future debt.

Even today, the U.S. government's debt is tied to military campaigns and wars, according to federal spending data. Conflicts, with the eight-year war for independence, are associated with taxation and economic inflation, according to published sources. A history of America's war debt published at Debt.org, a consumer-help organization for consumers with debt, shows that World War II put the U.S. government in a similar situation as today.

In the United States, conflicts tend to lead to the rise of both debt and taxes as the government struggles to fund its armed forces, as the article “War Debt: America's Cost of Competing” by Grant-Worley observed. In Afghanositan, the government boosted the national debt without raising taxes, it noted. As America liberalized itself from King George III, there were investors who backed the dream of independence that the signers of the historic document unleashed on July 4, 1776. It took more than two centuries to come true, and today, the national debt is at an all-time high.

Still, an expert in federal spending told Politifact that paying off federal debt entirely isn’t always a sound fiscal policy. Neil Buchanan with the George Washington University Law School said that immediately after Jackson's presidency ended, “the country did eventually have the good sense to borrow again to finance the nation's enormous economic expansion” into the 20th century.

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