"Mark Twain – Surviving the 21st Century" "Episode 4 "Suggestions 10 to 12"

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TWAIN: Good day to all you human millennials. The late Mark Twain here once again coming to you with Suggestions Ten through Twelve on how you might survive the 21st Century.

Today's suggestions: Number ten - "Just stop! Stop creating so many humans for a while.", number eleven - "Put Healthcare of the people before profits." And finally, number twelve - "Tweet carefully, tweet kindly or don't tweet at all!"

Let's get started, shall we? Devine Suggestion Number Ten: And this one is a big one. "Just stop! Stop creating so many humans for a while." - just stop. Use some birth control and some self-control here you all. A human sperm cell or egg cell on its own is not life at-all – no more than a grain of wheat is a plant, or a pinecone is a Redwood. Gentlemen keep your sperm cells to yourselves and Ladies keep your egg cells to yourselves unless you really mean business here. // When you casually choose to combine those cells in a moment of passion, well, that is where the trouble starts. After just three to six weeks, the gestation of a heart begins and a fetus becomes alive and self-aware. At that point you and your partner have created a life and one more mouth to feed. And you humans are making this happen way too often – even when you don't have the resources in place to take care of this new life you have just created. So, best to stop and think here you'all before you ever get started! You under thirties have got to get both the poor and the rich, the young and old, the "religious" and the "nonreligious" to all understand this concept and to realize that one child per parent needs to become the new **maximum.....**You better start fixing to get the human population numbers to fall for a while until they are down to something like say 5.5 Billion or less. Let me remind you all with the persistence of a Porcupine in heat that your planet is made for 6 Billion humans MAX. Six billion, not the 9.3 billion and rising it is today... ...making love is your business and no one else's, but overpopulating the Earth is every humans' business. Let's just make less babies for a while, huh? After making a child or two maximum, men, get yourself a vasectomy. Ladies, at two kids consider permanent birth control as well. This is not a joke. Just like too many rats in a cage – keep this human population explosion going and you humans will literally start eating each other. In many ways you already are. Population control is all about looking at the big picture

here and thinking about your future and your children's future before you make one. Right now for the human population equation, less is more. Okay – remember these are just suggestions on how you all might survive the 21st Century. Suggestions...

Now, here it is, Devine Suggestion Number Eleven: "Put Healthcare of the people before profits." Right now, you' all are labeling the problem "Socialized Medicine vs Freedom of Choice". What a pile of donkey dung that all is. What a toppie generated smokescreen you all are buying here. Time to re-think everything here and throw out all your old ideas about healthcare in America... ...Here now is what is really happening you 'all: Since your hospitals, pill companies, service provides, medical tech companies and your bogus FDA are all in bed with each other today and totally rigged by their top 1% buddies of the modern unregulated world, there is no chance you will fix anything here without breaking it all apart and breaking up the healthcare syndicate game as it presently exists. Since the early 1980's both the house and senate have been pushing a fake campaign of "Insurance for All" and "bogus reforms" and fake "insurance Exchanges" with fake "Enrollment periods" with no regulations or innovations. Don't matter if they call it, the Obama Plan, the Trump Plan, Insurance Exchange Plan... ... these plans are all just smoke screens that keep the bottom 99% scrambling and grasping at straws while only the toppies and elected officials get free health care – and it's got to stop! Right now, you'all... ...here's what I mean:

Here is how it works: Here are two brothers – Paul and Joe. Paul is 59, Joe is 58. Paul has been a Kaiser Customer since he was 18 years old – since 1980. Today Paul pays \$820 a month for full medical insurance with a \$25 copay for office visits, \$10 per 30-day drug prescription, and \$300 max for any surgery or ER visit. To date Paul has received over \$750,000 in coverage for heart surgeries, cochlear implants, and other urgent and emergency care. In fact, in 2006, when Paul nearly died and was taken to a non-Kaiser hospital that saved his live, Kaiser paid all but \$300 of the \$530,000 hospital bill from John Muir Hospital — which Kaiser negotiated down to \$350,000 – see how that works? Hospitals are mostly big business – that is the real cold truth here. Then illegally, John Muir sends Paul a bill for \$3,500 saying he owed 1% of the total bill. Paul paid it and found out later that almost every time a dying patient lives and pays his bill, that good deed is followed up with a bogus request for more money by the billing departments of that hospital after the bills have already been paid in full. They figure since you lived you won't mind coughing up another 1 to 5%... ...totally illegal. But it gets worse, Again, Paul is paying \$820 a month with his only out-of-pockets being \$10 per subscription, \$25 per office visit, and a max of \$300 per emergency room visit or major surgery. This is only because Paul has been

carrying his own medical insurance since 1980 and has never opted to switch to a newer Kaiser plan or employer Kaiser Plan – you see the minute Paul would have agreed to a new plan, all the terms of his 1980 Kaiser Insurance Contract would vaporize! And that is exactly what insurance companies have been doing since 1980 – even Kaiser... ...selling fake insurance. Here is what I mean.

Let's now talk about Paul's little brother Joe who has the new "21st Century Kaiser Plan" – this is a true story taking place as we speak. Honest to goodness – true story. Okay, Joe has no pre-medical conditions and purchased a Kaiser plan for himself after starting a construction company in 2015. Again – this is a "new" Kaiser plan with the same Kaiser Paul has and it costs about the same amount each month around \$820... ...only Joe's plan is not even close to the same coverage... ... Here are Joe's deductibles: First, office visits are \$200 each - not \$25. Second, for Joe, Meds can be from \$10 to \$1,000 or more for a one-month supply. And Joe does not get a single cent paid by Kaiser towards his medical bills until he has spent \$8,000 copay each year at Kaiser only hospitals. That is on top of the \$9,840 Joe pays in yearly premiums. In addition, if Joe spends money for services outside of Kaiser those expenses do not count towards his deductibles. Then, only after spending \$8,000 in bogus "copay" does Joe's medical coverage kick in and Kaiser then promises to pay for the rest of Joe's medicine and service bills for that year – but they really don't. After paying Kaiser his \$8,000 deductible for the year – Kaiser then charges John 10% to 20% of the RETAIL PRICE of any and all procedures, supplies and services received – and yes, Kaiser's retail prices are often higher than their competitors. The whole thing is a scam by the mega corporations who own the hospitals and insurance brokering companies who are in bed with Congress, the State and Federal Legislators, the Hospitals, the Drug Companies the like. So where as Paul, a Kaiser patient only one year older than his brother Joe, has paid less than \$5,000 in copay for the over \$750,000 in medical treatment he has received over the past 34 years, his little brother joe would paid over \$150,000 in bogus 10 to 20% service charges on top of 30 years time \$8,000 copays which adds another \$240,000 to his bill... ...so instead of Paul's \$5,000 out—of-pocket which is less than .5% in copay payments, little brother Joe would have paid \$390,000 in copay or 52% of his inflated "retail price" medical bills. That is not insurance, that is extortion. Joe is being charged 78 times the amount his brother is paying and more than that, Joe would have had to cough up \$50,000 or more every time he had a heart surgery or major medical emergency. Joe is paying a 7,800 percent markup over what Paul is paying for his health insurance. Does that seem right to you all? Yes millennials, there is no real health care coverage in America today at all – except for the toppies and the politicians.

Are you getting this? Congress has allowed hospitals and insurances to form secret pacts and medical corporations to be totally owned and run by off-shore companies. No competition. No regulation. No local control. Again the top 1% are out of control here. Three hundred years ago Shakespeare said kill all the lawyers, today he might say "kill all the top 1% – and start with the medical insurance cartels and hospital corporation lobbyists first."

The ONLY WAY to fix the fake American medical system is to 1) Regulate all aspects of medical services, pricing and supplies at a local state level and 2) Make medical devices and medications here in the USA, and 3) Get some legitimate regulators in office and have them come up with UNIVERSAL healthcare for all by reeling in the drug and medical cartels in power today by getting the top 1% out of the business of healthcare price-fixing. Socialized medicine is the only form that works at 'tall you all... ...look at Canada and France and Sweden and Greenland if you want proof... ...and when the leaders steal your health care it is time to change the system and change the leaders on both sides of the decaying political fence. Both sides!

Until Paul and Joe, both patients at Kaiser, get the same coverage for the same price – there will be no universal or fair healthcare in America. The system is rigged and the medical service toppies are out of control here you'all. Time to take the reigns with new methods and new price controls for health care in America. // Okay I got to breathe for a moment...

Here now is the last Devine Suggestion. A simple and sweet suggestion, Suggestion Number Twelve: "Tweet carefully, tweet kindly or don't tweet at all!" You' all have got to start "tweeting about your neighbor as you'd like them to tweet about yourself." So many opinions and so little soul in tweets today. Talk is cheap and tweeting, well, tweeting is even cheaper. Whereas actions speak louder than words, tweets can injure a select person or few without a single chance for that person to defend themselves. Tweets are often dangerous, often not-truthful, and often explode mass hatred in contentious and unfathomable ways, harming the few or the one in a despicable and unfixable manner. Like YouTube, Twitter was founded on the kind idea that the bottom 99% should have a voice to the masses. And where as 99% of the people who tweet are just sharing ideas and their honest opinions, it is the 1% that tweet false gossip that create all the havoc. And most often those doing mean tweets are part of the top 1% or have a personal and secrete political agenda to boot. Any tool can be turned into a weapon and right now Twitter is often a deadly weapon being proliferated by the unethically rich. Bottom line here, Tweet nice or don't tweet at all you 'all. //

Okay, I've added enough to your plate for today, and you' all have some real things to think about and some real work to do here. Heck all that good work your gonna do next to save yourselves and the planet should keep you 'all too busy to have the time to even think of tweeting nasty for a while – so when you do finally have the time to tweet – tweet nicely – you hear?

Well, there you have it. I've given you under 30's twelve things to work on. The future is all about what each of you do with every day of your lives starting right now, this minute. And yes, All Life Matters and yes, you are all the same color. More than that, you' all are the only ones who can and will fix all this. You under 30's. Yep it is all on you. Sorry – but it is. You, the ones with your souls in-tact – hearts in hand. As I said at the top of this sermon four episodes ago, and as the ancient Greeks pointed out two thousand years ago when they invented the modern civic myth we all today call "democracy"; "When the people lead, the leaders will follow". You' all keep leading – ya hear?

Write your own new history every day and write it honestly and carefully! That's the ticket.

Yes, this is not a drill and it is not a joke. Truth is, some generations inherit greatness, and some have to rise to greatness in order save themselves from the tricky shifty tricks their leaders have been pulling for the past five decades. For you 99 percenters, the case is the latter.

Hey, bottom ninety nine percenters, you can win this round. I hope you find love and loving ways to cope with the angry world the toppies have created, and I truly wish you all the best. So does Mother Earth. We're rooting for you, the 99 percent true majority here.

I'm the late Mark Twain and I may be dead, but you aren't, and I'd like to see you all live in joy, mutual wealth, happiness and a fair level of prosperity – all of you humans, animals and plants on that lovely blue planet you' all call the Earth. Yes in deed... ... You can fix it and I know you will. I know it. You' all take care of yourselves now – you hear? Until next time....