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NYT article on first republic

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<https://www.nytimes.com/2023/04/26/business/first-republic-bank.html?smid=nytcore-ios-share&referringSource=articleShare>

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This situation sucks, not mine but the situation in this article and the broader situation that it is a part of. When I was a child, up until about age 16, I attended church services pretty frequently. This was in the 1980s and the 1990s. Especially in the 80s, there were a lot of businesses that refused to be open on Sundays. A lot of people also refused to work on Sundays. The people in the churches would debate this. The big point on the side of the businesses that were open Sundays, and the individuals who worked on Sundays, was the Bible verse that says "the sabbath was made for man, not man for the sabbath."

I have had an attitude for a long time that laws are made for man, not man for laws. In other words, laws have utility for our lives, and that is the only source of their value. If following some law is going to crash the whole world, it is an extreme form of insanity to follow that law, particularly when no one suffers when you don't follow that law. What you don't do is crash the whole world. Who on earth can defend crashing the whole world over anything, when you have the power to stop it.

The answer to that last question is some substantial portion of every lawmaker in America, quite possibly a majority. The qualification is that they don't see the world crashing ahead of time. They don't understand this machine called the economy. To be fair, no one understands it all that well. It is far too complex. I don't think that there is anyone who has called what will happen in the future with a great deal of accuracy, not on a consistent basis. The possible exceptions are these people who pride themselves on making predictions, except they aren't exceptions. Their strategy is to make as many predictions as possible and to then overhype the ones that come out right.

I am weak today and will continue this later.

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Warmest Regards,

Clint Williams

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