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THE RISE AND FALL OF FORDLÂNDIA

HENRY FORD'S FAILED CITY IN THE AMAZON

In the middle of the Amazon, past 18 hours of river travel and miles of jungle, Henry Ford built a town with sidewalks, street lamps, and a golf course. He called it Fordlândia, and it may be the strangest thing the automaker ever attempted.



The plan started with rubber. Ford needed it for tires, and in 1927, his company bought 2.5 million acres of Brazilian rainforest to grow their own supply. A plantation that size needed workers, and workers needed somewhere to live, so Ford's men built a full American town from scratch, complete with a power plant, hospital, dance hall, and movie theater.

Ford wanted more than rubber, though. He wanted a model society, and he ran it by his own rulebook. Workers ate company-prescribed meals, like oatmeal and canned peaches. Alcohol was banned, and inspectors searched homes to enforce it. Even dancing was policed, since Ford believed it should involve as little touching as possible.

The workers, who had come for a paycheck and not a lifestyle, eventually snapped. In 1930, a dispute over cafeteria food boiled over into a full-blown riot. Workers smashed dishes, wrecked equipment, and destroyed the company's cars before order was restored.

The final blow came from the trees themselves. Packed tightly together, the rubber trees became easy prey for blight and hungry caterpillars, and the plantation never produced much rubber at all. Ford gave up in 1945, having never once set foot there.

Today, a few thousand people still live in Fordlândia, surrounded by the remnants of Henry Ford's failed rainforest experiment.

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Workers' COMPanion

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IT'S ALWAYS SOMETHING

You Can't Control the Chaos, but You Can Control What Comes Next

November 9 is Chaos Never Dies Day, which sounds like a holiday someone invented after having a particularly bad Monday. But the older I get, the more I appreciate the message behind it.

Life has a funny way of refusing to follow the plan. We make schedules, set goals, build careers, raise families, and convince ourselves that eventually things will settle down. We'll get to sit back and enjoy life after we land the right job, make enough money, or meet the right person.

Then something happens. A relationship changes, a business struggles, a job becomes different than it used to be. Even the things we were absolutely certain would never happen to us sometimes do. I've learned that the unsettling part isn't always the chaos itself. It's the surprise of it.

For most of us, predictability feels safe. Well, I know I like knowing what's coming next. However, I've seen enough ups and downs in life and law to know that the best-laid plans really are just plans. Things happen, and when they do, we have two choices: spend all our energy wishing reality were different, or accept where we are and figure out what comes next.

That doesn't mean we have to like what happened. Acceptance isn't the same thing as approval. Sometimes it simply means taking a breath and saying, "This is the reality I'm dealing with right now."

I've had plenty of opportunities to practice that lesson. There have been changes in my personal life, business challenges, and plenty of upheaval in my law practice. Fortunately, I've also learned that not every fire needs to become my fire. That may be one of the most important lessons I've picked up over the years: Figure out what you can control and let go of what you can't.

I can't control what other people think about me. I can't control every decision someone else makes. I can't control every change in my profession, the economy, my family, or the world around me. What I can control is how I respond. I can choose where I put my attention. I can take care of the things directly in front of me.

There's another advantage to getting older: experience. When you've been through enough of life's surprises, you start recognizing that you've been here before. Perhaps not with the exact same circumstances, but with the same feeling of uncertainty. That experience changes how you see chaos. Instead of thinking, "What in the world are we going to do?" you start thinking, "Okay. We've been here before."

As Gilda Radner famously put it, "It's always something." And sometimes, it really is.

That's why I think anticipating chaos can actually make it less frightening. Not because we expect everything to go wrong, but because we understand that something eventually will. It's always something.

The Serenity Prayer captures the idea beautifully: having the courage to change what we can, the serenity to accept what we cannot, and the wisdom to know the difference. That last part may be the hardest and probably the part we'll spend our entire lives learning.

Chaos never dies. So, the goal shouldn't be to somehow magically eliminate it, but to learn not to let every little fire keep us from living the rest of our lives.

-Jim Monast

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BUY NOW, PAY LATER? COULD THAT HURT YOUR FINANCES WITHOUT YOU REALIZING IT?

You spot something you've wanted for weeks. At checkout, you're offered the chance to split the cost into four smaller payments with no interest. It feels like an easy decision. After all, what's the harm in paying a little at a time?

That's exactly why “buy now, pay later” (BNPL) has become so popular. It removes the sting of paying the full price upfront and makes purchases feel more affordable. The problem is that "more affordable" doesn't always mean you can truly afford it.

Over time, several small payment plans can pile up, leaving you with a monthly financial burden much bigger than you expected. If you're not careful, a payment option designed for convenience could end up standing between you and your long-term financial goals.

SMALL PAYMENTS CAN LEAD TO GREATER SPENDING.

One of the main risks of BNPL is psychological. Splitting a $200 purchase into four $50 payments makes it seem less expensive, even though you're still paying the same amount. Focusing on smaller payments instead of the full price can lead to impulse purchases and more debt than you expected.



MISSED PAYMENTS CAN BECOME COSTLY.

Many BNPL plans advertise interest-free financing, but that doesn't mean they're free of consequences. Missing a payment can trigger late fees, and in some cases, unpaid balances may be sent to collections. Depending on the provider and loan type, missed payments could also affect your credit history. Automatic payments can help you stay on track, but they can also create problems if your bank account balance is too low when a payment is due.

YOUR BUDGET CAN BECOME MORE DIFFICULT TO MANAGE.

Unlike a single monthly credit card bill, BNPL purchases often have different payment dates. Keeping track of several payment schedules can become confusing, especially if you use multiple providers. Those recurring withdrawals may also reduce the money you have available for essentials such as groceries, rent, savings, or emergency expenses. Even if each payment seems small on its own, the combined total can strain your budget.

USE BNPL WISELY.

Buy now, pay later isn't always a bad financial tool. If you understand the repayment terms and know whether the payments fit comfortably within your budget, it can provide flexibility without interest.

Before choosing BNPL, ask yourself one question: *Would I still buy this if I had to pay the full amount today?* If the answer is no, it may be worth waiting.

Black Friday, Big Workloads, and Bigger Risks

WHEN THE HOLIDAY RUSH BECOMES A WORKPLACE HAZARD

The holiday rush can be great for business. For the workers trying to keep up with it, however, it can be a different story.

As Black Friday approaches and holiday shopping picks up, employees may be asked to work longer hours, move more merchandise, and meet tighter deadlines. When the pace increases, so can the risk of a serious workplace injury.

For workers in warehouses, retail stores, and delivery jobs, the holiday season can turn an already demanding job into a much more dangerous one.

THE PRESSURE TO KEEP MOVING

The numbers are concerning. According to the U.S. Government Accountability Office, the rate of serious injuries in general warehousing and delivery driving increased by more than 20% between 2018 and 2022. The holiday season can add another layer of risk.

Businesses often bring in seasonal workers who have had limited time to receive proper training. Regular employees may take on additional shifts. Delivery drivers may have significantly more packages and stops to complete. When everyone is trying to finish the day's work and get home, safety can sometimes take a back seat to speed. That pressure matters.

ONE WRONG STEP CAN CHANGE EVERYTHING

Consider a delivery driver carrying a heavy package up a customer's driveway. If rain, snow, or ice has made the surface slippery, a hurried step can send that worker to the ground, leaving them with a painful injury that could upend their entire life. Similar hazards exist inside stores and warehouses. Crowded aisles, wet floors, improperly stacked boxes, heavy lifting, and forklifts can all create opportunities for serious accidents.

Some injuries may seem minor at first but become significant over time. Back and shoulder injuries, fractures, head injuries, and other conditions can result in extensive medical treatment, time away from work, and lasting limitations.

SAFETY AND A PAYCHECK

Employers have a responsibility to take reasonable steps to protect their employees. That includes providing appropriate training, maintaining safe work areas, supplying necessary equipment, and following applicable workplace safety requirements. Workers also have rights when they are injured on the job. Workers' compensation may provide benefits for medical care and lost wages, depending on the circumstances.

The holidays may be busy, but that doesn't mean workers should have to pay the price for an employer's rush to keep up. A deadline, quota, or delivery schedule should never be more important than someone's safety.

PAWS FOR DEPARTURE

PLEASE MIND THE GAP ... AND THE STATIONMASTER'S NAPTIME

There's a new boss at the station, and she has four paws, a striped coat, and a very flexible definition of “working hours.”

Meet Nakano-san, the newest cat stationmaster in Japan.

Her railway career began on Oct. 14 last year when station staff at Nakanocho Station in the port town of Choshi found the sickly stray near a vending machine outside. The staff took her in, nursed her back to health, and eventually arranged for her to live with a member of Choshi City's regional revitalization team.

Then came her big break. Choshi Electric Railway president Katsunori Takemoto is a well-known cat lover, so in January, Nakano-san began “coming to work” as a trainee. Clearly, she impressed management. On May 6, she was promoted to cat stationmaster, a remarkably fast climb up the corporate ladder.

Her schedule is the envy of commuters everywhere. Nakano-san mainly works weekends for about two hours a day, spending much of that time perched on the top shelf of a bookcase in the waiting room. This has officially become her “stationmaster's office.” She rarely bothers with the cardboard “company housing” provided nearby. Apparently, when you're the boss, you choose your own office.

Her duties are equally demanding: watching over passengers, meowing at people, and generally being adorable. She has even mastered the essential railway-office skills of pushing computer mice off desks and sleeping on paperwork.

“She seems scared of the loud noise of the trains,” said Remi Magami, the conductor responsible for Nakano-san. But when it comes to hospitality, Magami said, “She's doing more than enough.” Her constant meowing, which sounds almost like she's chatting with visitors, is particularly popular.

Nakano-san's promotion was inspired partly by Japan's long tradition of feline railway officials. At Kishi Station, legendary cat stationmaster Tama became a tourist attraction after her 2007 appointment and would go on to be followed by a long line of feline stationmaster successors. Publicity surrounding Tama helped increase passenger numbers and was credited with bringing significant economic attention to the area.

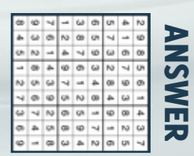
Now Choshi is hoping Nakano-san can work similar magic, drawing visitors to its temples, lighthouses, and waterfront.

Sometimes the best way to put a town on the map isn't a marketing campaign. It's a cat in a tiny hat.

SUDOKU

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ANSWER





EATS WITH ELLIE

BEEF 'N BISCUIT BAKE

INGREDIENTS

- 1 lb ground beef
- 1 can (16 oz) kidney beans, rinsed and drained
- 1 can (15 1/4 oz) whole kernel corn, drained
- 1 can (10 3/4 oz) condensed tomato soup, undiluted
- 1/4 cup 2% milk
- 2 tbsp finely chopped onion
- 1/2 tsp chili powder
- 1/4 tsp salt
- 1 cup cubed Velveeta
- 1 tube (12 oz) refrigerated biscuits
- 3 tbsp butter, melted
- 1/3 cup yellow cornmeal

DIRECTIONS

1. Preheat oven to 375 F.
2. In a saucepan over medium heat, cook beef, breaking into crumbles, until no longer pink; drain. Add beans, corn, tomato soup, milk, onion, chili powder, and salt; bring to a boil.
3. Remove from heat; stir in cheese until melted.
4. Spoon into a greased 2 1/2-quart baking dish.
5. Bake, uncovered, 10 minutes.
6. Meanwhile, brush all sides of biscuits with butter; roll in cornmeal.
7. Place on top of bubbling meat mixture.
8. Return to the oven for 10–12 minutes, or until biscuits are lightly browned and cooked through.