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Regarding the first million you'd like to make

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BENSON'S ECONOMIC & MARKET TRENDS October 3, 2012

EINSTEIN'S GENERAL THEORY OF INVESTMENT

Written and published by Richard Benson, www.sfgroup.org

"The most powerful force in the universe is compound interest"

- Albert Einstein

"Not any more..."

- Ben Bernanke

Einstein was a genius known for his simple elegant expressions of complex natural laws. Indeed, what is simpler than $E=MC^2$? While it may be urban legend that Professor Einstein was reputed to have said that compound interest was the "eighth wonder of the world and the most powerful force in the universe", the point is well taken.

"Compound interest is the eighth wonder of the world.

He who understands it, earns it ... He who doesn't ... pays it"

- Albert Einstein Einstein's observations were perfectly accurate back then as he noticed that the universe was expanding. Because growth is a natural phenomenon, the human race, in general, and any man, in particular, can take advantage of natural law by putting off consumption today and investing in the future. This is the force behind compound interest. A seed of corn not eaten but planted will multiply into a thousand seeds at the future harvest; an acorn nurtured and planted can produce a mighty oak; an olive grove cultivated now may take 40 years to mature but it will take care of future generations. Thus, the moral of the story is always the same: Save today, invest for the future, and reap fabulous rewards. If you can invest at 7.2% for ten years, your wealth will double!

The mathematics of finance should be incredibly simple and elegant to watch in motion, but they're not, thanks to the efforts of the Federal Reserve.

Einstein came to America during a time of great turmoil in Germany and Europe. Germany was turning into a National Socialist Party with a dictator and command economy. In a command economy, interest can be fixed by the government at zero or even negative, and savings accounts can be stolen and used to fund the wishes of the state. The river of investment that runs forward

creating capital can be forced by state-created inflation to run in reverse, destroying capital. In other words, seed corn rots if it's not eaten, and investment dries up because saving is for suckers.

Ah, welcome to 2012 America. The Fed has decreed interest rates at zero for four years, and promised to keep them there for at least another two. The Fed is still printing money out of thin air as well as buying long term treasuries. By locking the yield of the 10-year Treasury at 1.6%, it's well below the rate at which staples like food, energy, utilities, transportation, education, and health care, are rising in cost.

Today, and as far as the eye can see, real inflation is well above interest rates. Instead of savers being rewarded they are being taxed, mugged, and systematically destroyed by continued low interest rates with no return on capital as the Fed tries to get people to spend and not save to stimulate the economy. Where capitalism in our country as Einstein knew it used to flourish, we're now a land dedicated to eating its seed corn, and encouraging people not to waste their time planting acorns for the future.

Is it any surprise that pension funds that assume they will earn an 8% return are all headed to insolvency? It is now a simple mathematical fact that with spending encouraged and savings taxed and given a negative return, only the superrich can set aside sufficient resources to take care of themselves as they age. The average American is destined to be a ward of the state. Einstein understood physics and natural law. He knew that if interest rates are set at zero and well below the rate of inflation, capitalism would die. Trying to run an economy without real interest rates is like trying to run the universe without gravity. It doesn't work.

Whenever I fly or take public transportation and hear the government announcement "if you see something, say something", it reminds me of Einstein because he came to America to honor and support our capitalistic system, and would have stood up to Ben Bernanke today by insisting he stop printing, before the train of capitalism crashes.

(While my personal beliefs do not agree with certain items in the above article, I do want to re-emphasize the concept of compound interest. Way back in the 80's the RSIC created an investment circle for tribal members and employees. A \$5000 deposit made then and left alone (no other deposits) at that time would now be worth over \$120,000 today. Anyone who made an annual or monthly contributions would find their accounts worth even substantially more. Of course interest rates were running about 18% then and could never be replicated at this point but accounts locked in at that time provide those that maintained their accounts a nice little comfort package. Unfortunately RSIC dissolved their account so no more individuals could obtain the benefit.

I am only mentioning it now because some persons are getting Shoshone payouts. Hopefully recipients are taking financial counsel from reputable persons. Despite Einstein not being available, compound interest is if one seeks it out. Please help those understand how they can use a small amount of cash to create a cushion -or great credit- in their future. sdc)

Urban Roots - Our Story

Why try to explain miracles to your kids when you can just have them plant a garden?

– Robert Brault

Our story began 3 years ago when a group of teachers from Sierra Nevada Journeys' LIFE retreat pointed out something that was missing in our schools...garden education. From this small gathering, a plan for an after-school program was sketched out and Garden Club was born. The response to the program and the call for more like it was immediate and coming in from all corners of the school district. In the fall of 2009, Urban Roots branched out from Sierra Nevada Journeys to form our own organization with the vision of changing the way kids EAT and LEARN. Today we continue to work with schools, families and our community to examine the next generation's relationship to the land, their studies, and themselves. <http://www.urgc.org/>

In today's excerpt – there are five known periods of mass extinction in the Earth's history. One of these occurred when the Chicxulub asteroid slammed into the Earth 65 million years ago, a blast that sent debris halfway to the moon and ended the era of the dinosaurs:

"The diversity of dinosaurs and the flourishing of Mesozoic plants reached their zenith during the Cretaceous period, when huge birds flew in vast forests and flowering plants spread across the world. It was warmer even than it is today; polar and mountaintop ice were long gone and dinosaur species roamed from Alaska to Antarctica. Small mammals managed to survive in special niches, but the day belonged to the giant reptiles whose only enemy, it seemed, would be a sudden return to the frigid conditions of the Permian.

"But the age of the dinosaurs came to a much more dramatic end -- not with a glacial whimper but with an extraterrestrial bang. One day about 65 million years ago, a comet or asteroid only about 10 kilometers (6 miles) in diameter streaked toward Earth at a speed of 90,000 kilometers per hour (55,000 mph) on a collision course.

It approached from the southeast at a low angle, striking Earth in what is today the area of the Yucatan Peninsula of Mexico. When you get off a boat at the small port of Progreso, there is a small, hand-painted sign that points to Chicxulub, a Maya name for a local village. But to geographers, Chicxulub means the end of one era and the start of another. Here the asteroid's impact produced an explosion equivalent to about 100 trillion tons of dynamite, forming a crater approximately 180 kilometers (110 miles) in diameter, 65 kilometers (40 miles) deep, and encircled by a geological fault 30 kilometers (about 20 miles) beyond, all of it buried today by later sediments.

"It is possible that the Chicxulub asteroid was one of a swarm, and that smaller ones struck the Earth elsewhere, including the ocean. In any case, the impact's devastation reached around the planet, and was at its worst in North America. The impact area was a shallow sea with

soft, deep sediments, and the blast sent a mass of debris hurtling thousands of miles into the heart of the continent and high into the atmosphere and beyond. Researchers David King and Daniel Durda calculate that some of it reached halfway to the Moon before falling back to Earth. And when it did fall back, it rained red-hot rocks on the rotating planet, setting fires to forests almost everywhere. The atmosphere was heated enough to evaporate entire lakes, incinerate whole ecosystems, and extinguish most life over large low-latitude regions.

"The Chicxulub impact ended the Cretaceous and marked the beginning of a new geologic-calendar period, the Tertiary. Popularly, the transition is called the K/T Boundary, but its significance is hard to overstate, because this was one of the three greatest known mass extinctions ever. While it is possible that some dinosaurs survived the original blast, notably in higher latitudes, food chains had been fatally disrupted and they, too, died out. Some small mammals were better equipped to outlive the crisis, perhaps keeping cool in high-latitude caves and burrows, depending less on the luxuriant vegetation and reptilian life the dinosaurs had needed. But the faunal and floral exuberance of the Mesozoic era came to a sudden, irrevocable end.

"The K/T blast had long-term effects on global environments. Much of the enormous volume of pulverized, ejected rock remained in orbit around the Earth, choking the atmosphere and blocking the sun. It may be that the asteroid's impact shook volcanoes around the planet into action, adding eruptions to the toxic mix. The smoke from worldwide fires darkened the skies across the globe. Eventually the overheated atmosphere cooled, and the blockage of the sun sent temperatures plummeting still more, creating colder global conditions than had been experienced for 185 million years -- since the Permian Ice Age. Now it becomes important to be familiar with the epochs of the Tertiary period, because the first of these epochs, the Paleocene, witnessed major climactic reversals, and the next one, the Eocene, saw the beginnings of a new ice age that probably would have come whether the K/T impact occurred or not."

Title: **Why Geography Matters** Author: Harm de Blij Pages: 110-111
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Movie Night hosted by USGBC Nevada and University of Nevada Reno

"Carbon Nation"

A climate change solutions movie that doesn't even care if you believe in climate change UNR, in collaboration with the US Green Building Council Nevada Chapter, present the film Carbon Nation. Carbon Nation is a feature length documentary about climate change solutions. Even if you doubt the severity of the impact of climate change or just don't buy it at all, this is a compelling and relevant film that illustrates how solutions to climate change also address other social, economic and national security issues.

October 8, 2012

7pm, no charge

Location: UNR Joe Crowley Student Union, 3rd floor Theater

More info will follow. Also, see the following links:

<http://www.carbonnationmovie.com/>

<http://environment.unr.edu/academy/>

[Click here to register](#)

TRIBE PROFITABLE WITH LAS VEGAS MANAGEMENT TEAM

After two years of restructuring its business and with a lawsuit filed by a Las Vegas management company still undecided, the Buffalo Thunder Resort & Casino is profitable, the governor of the Pueblo Pojoaque Tribe that built the resort in New Mexico said Wednesday.

<http://erj.reviewjournal.com/ct/uz3688753Biz14683327>

Community Language Classes

Community Classes for the Paiute language are back in session. Classes are held every Monday night, at 34

Reservation Road in the meetings from 6-8 pm. Remember, these classes are potluck, so please bring a dish to share with your class.

Ralph Burns is teaching the Paiute language classes, and so far the classes are averaging close to 30 language learners.

Thank you to those who are currently taking the time out of your Monday evening to devote to learning the Paiute language. Remember, to further practice or if you missed class for some reason, or to obtain language materials and lessons, please login to your Edmodo account. If you still need obtain the code, please contact the language program @ 329-8396.

Shout Out to Language Teachers:

We are still looking to hire a Shoshone language teacher, and a Washoe language teacher, if interested please submit your application to RSIC Human Resources.

Language Program Reminders!!

Shoshone and Washoe classes are on until further notice. Thank You!

We have language books and CDs for sale, please come by the language office to purchase your set. They are sold for \$20.

Contact the Language Program to get your log in code for www.Edmodo.com for language materials and lessons in Paiute, Washoe, Shoshone, Headstart, or Eagle Wings.

Word Search: **Paiute Head Start Vocabulary**

Poee

FMHQDTTXHTSE
ETABEDOOAIHQ

Wono
Nubabe
Powma
Yata
Koomea
Tabedooa
Yubano
Tuba

OTWSAGQPGOHM
OONJHGSEBNVAY
PYNCUOROWEIU
PODBMHWHMJOB
OXDL PJOCEEA
WQKQAFQXABMN
MQBHBKOPAJTO
ADGFULVBIUNC

“Numu Yadooana Ohobu Poenabe Madabooe’e (Indian Language Makes Strong Leaders)”

Save-a-Life-Simulator
<http://www.heartrescuenow.com>

PLEASE SEND THIS TO YOUR FAMILY AND FRIENDS

As academic chair and professor, I am excited to announce [SIT's new low-residency MA in Teaching English to Speakers of Other Languages \(TESOL\)](#) beginning summer 2013.

Designed to advance the career goals of working teachers worldwide, this distance-learning program offers SIT's innovative TESOL graduate education with coursework, a supervised practicum, and an Independent Professional Project, through a remote format.

Students will complete the degree in about two years, finishing most coursework online while staying in their current jobs and enjoying two short (3-week) summer sessions on campus in Vermont.

I encourage you to share this great news with your networks. Prospective students can [apply now](#). For more information, email the [Admissions Office](#) or call 1 800 336-1616 (toll-free inside the US) or 1 802 258-3510 (outside the US).

Best, Susan Barduhn, PhD
Academic Chair & Professor, SIT Graduate Institute, MA in TESOL, Low Residency

Additionally:

Washington, DC Campus

Master of Arts in Sustainable Development International Policy and Management (12 months including one field term)

Vermont Campus

Peacebuilding and Conflict Transformation
Intercultural Service, Leadership, and Management: Self-Designed Program
International Education (full-time and low-residency formats)
Sustainable Development

Scientist, Candidate and Planet Earth's Lifeguard **By DANIEL LEWIS NYT 10.01.12**

Barry Commoner, a founder of modern ecology and one of its most provocative thinkers and mobilizers in making environmentalism a people's political cause, died on Sunday in Manhattan. He was 95 and lived in Brooklyn Heights.

His wife, Lisa Feiner, confirmed his death.

Dr. Commoner was a leader among a generation of scientist-activists who recognized the toxic consequences of America's post-World War II technology boom, and one of the first to stir the national debate over the public's right to comprehend the risks and make decisions about them.

Raised in Brooklyn during the Depression and trained as a biologist at Columbia and Harvard, he came armed with a combination of scientific expertise and leftist zeal. His work on the global effects of radioactive fallout, which included documenting concentrations of strontium 90 in the baby [teeth](#) of thousands of children, contributed materially to the adoption of the Nuclear Test Ban Treaty of 1963.

From there it was a natural progression to a range of environmental and social issues that kept him happily in the limelight as a speaker and an author through the 1960s and '70s, and led to a wobbly run for president in 1980.

In 1970, the year of the first Earth Day, [Time magazine put Dr. Commoner on its cover](#) and called him the Paul Revere of Ecology. He was by no means the only one sounding alarms; the movement was well under way by then, building on the impact of Rachel Carson's book "Silent Spring" in 1962 and the work of many others. But he was arguably the most peripatetic in his efforts to draw public attention to environmental dangers.

(The same issue of Time noted that President Richard M. Nixon had already signed on. In his State of the Union address that January, he said, "The great question of the '70s is, shall we surrender to our surroundings, or shall we make our peace with nature and begin to make reparations for the damage we have done to our air, to our land and to our water?" And he followed through: Among other steps, the Environmental Protection Agency was established in December 1970.)

Dr. Commoner was an imposing professorial figure, with a strong face, heavy eyeglasses, black eyebrows and a thick head of hair that gradually turned pure white. He was much in demand as a speaker and a debater, especially on college campuses, where he helped supply a generation of activists with a framework that made the science of ecology accessible.

His four informal rules of ecology were catchy enough to print on a T-shirt and take to the street: Everything is connected to everything else. Everything must go somewhere. Nature knows best. There is no such thing as a free lunch.

Although the rules were plain enough, the thinking behind them required leaps of faith. Dr. Commoner's overarching concern was not ecology as such but rather a radical ideal of social

justice in which everything was indeed connected to everything else. Like some other left-leaning dissenters of his time, he believed that environmental pollution, war, and racial and sexual inequality needed to be addressed as related issues of a central problem.

A Critic of Capitalism

Having been grounded, as an undergraduate, in Marxist theory, he saw his main target as capitalist “systems of production” in industry, agriculture, energy and transportation that emphasized profits and technological progress with little regard for consequences: greenhouse gases, nonbiodegradable materials, and synthetic fertilizers and toxic wastes that leached into the water supply.

He insisted that the planet’s future depended on industry’s learning not to make messes in the first place, rather than on trying to clean them up. It followed, by his logic, that scientists in the service of industry could not merely invent some new process or product and then wash their hands of moral responsibility for the side effects. He was a lasting opponent of nuclear power because of its radioactive waste; he scorned the idea of pollution credit swaps because, after all, he said, an industry would have to be fouling the environment in the first place to be rewarded by such a program.

In a [“Last Word” interview](#) with The New York Times in 2006, videotaped to accompany this obituary online, Dr. Commoner elaborated on his *holistic* views and lamented the inability of society to connect the dots among its multitude of challenges, calling it “an unfortunate feature of political development in this country.”

Noting the success of movements that had promoted civil rights, sexual equality, organized labor, environmentalism and an end to the war in Vietnam, he said one might think that “if they would only get together, they could remake the country.” But, he added, that has not happened.

Then he said: “I don’t believe in environmentalism as the solution to anything. What I believe is that environmentalism illuminates the things that need to be done to solve all of the problems together. For example, if you’re going to revise the productive system to make cars or anything else in such a way as to [suit](#) the environmental necessities, at the same time why not see to it that women earn as much as men for the same work?”

Dr. Commoner’s diagnoses and prescriptions sometimes put him at odds with other environmental leaders. He is rightly remembered as an important figure in [the first Earth Day](#), April 22, 1970, a nationwide teach-in conceived by [Senator Gaylord Nelson](#) of Wisconsin, and he himself regarded the observance as historically important. But Earth Day also illustrated the growing factionalization of a movement in which “environmentalism” comprised a number of agendas, all competing for attention and money, and could mean anything from ending the Vietnam War to growing one’s own cabbages.

That was the context for the rift between Dr. Commoner and advocates of population control, who saw environmental degradation as a byproduct of overpopulation. They had become a force on the strength of Paul R. Ehrlich’s huge best seller “The Population Bomb.” Conservationist

groups like the Sierra Club and the National Wildlife Federation were strong supporters of Dr. Ehrlich's views.

Dr. Commoner took aim at the “neo-Malthusians,” as he called those who, like the English scholar Thomas Malthus, foresaw perils in population growth. In a panel discussion with Dr. Ehrlich in 1970, he said it was “a cop-out of the worst kind” to say that “none of our pollution problems can be solved without getting at population first.”

He elaborated in his best-known book, “The Closing Circle,” published the next year. Reducing population, Dr. Commoner wrote, was “equivalent to attempting to save a leaking ship by lightening the load and forcing passengers overboard.”

“One is constrained to ask if there isn't something radically wrong with the ship.”

In the science establishment, Dr. Commoner's standing was ambiguous. Along with eminent figures of the postwar years like the chemist Linus Pauling and the anthropologist Margaret Mead, he was concerned that the integrity of American science had been compromised — first by the government's emphasis on supporting physics at the expense of other fields during the development of nuclear weapons, and second by the growing privatization of research, in which pure science took a back seat to projects that held short-range promise of marketable technologies.

It was a concern remarkably similar to that of the distinctly unradical Dwight D. Eisenhower, who warned of the dangerous power of “the military-industrial complex” as he was leaving the presidency. But although Dr. Commoner had a record of achievement as a cellular biologist and founding director of the government-financed [Center for the Biology of Natural Systems](#), he was seen primarily as the advocate for a politics that relatively few considered practicable or even desirable. Among other positions, he advocated forgiveness of all third world debt, which he said would decrease [poverty](#) and despair and thus act as a natural curb on population growth.

His platform did not get him very far in the 1980 presidential race, which he entered as the [head of his own Citizens' Party](#). He won only about 234,000 votes as Ronald Reagan swept to victory. Dr. Commoner himself conceded that he would not have made a very good president. Still, he was angry that the questions he had raised had generated so little interest.

His own favorite moment of the campaign, [he recalled many years later](#), was when a reporter in Albuquerque asked, “Dr. Commoner, are you a serious candidate, or are you just running on the issues?”

Barry Commoner was born on May 28, 1917, in the East New York neighborhood of Brooklyn. His parents, the former Goldie Yarmolinsky and Isidore Commoner, were Jewish immigrants from Russia, his father a tailor until he went blind. (The original family name, Comenar, was Anglicized at the suggestion of an uncle of Barry's, Avrahm Yarmolinsky, chief of the Slavonic department at the New York Public Library.)

Young Barry grew up at a time when it was possible to be both a tough street kid and a studious sort. He spent hours in Prospect Park collecting bits of nature, which he took home to inspect under a microscope that Uncle Avrahm had given him.

He was so shy at James Madison High School that he was referred to a speech correction class, and after graduation he set out on the track of a quiet academic career. With money earned from odd jobs, he put himself through Columbia, earning honors in his major, zoology; election to Phi Beta Kappa and Sigma Xi; and a B.A. degree in 1937, at 20. He went on to do graduate work at Harvard, where he got a Ph.D. in cellular biology. He taught for two years at Queens College and served in the Naval Air Corps in World War II, rising to lieutenant. In 1947 he joined the faculty of Washington University in St. Louis.

Role in Nuclear Test Ban

Parallel to his life as a public figure, Dr. Commoner had a reputation as a brilliant teacher and a painstaking researcher into viruses, cell metabolism and the effects of radiation on living tissue. A research team he led was the first to show that abnormal free radicals — groups of molecules with unpaired electrons — might be the earliest indicator of cancer in laboratory rats.

He found his political voice when he encountered the indifference of government authorities to the high levels of strontium 90 in the atmosphere from atomic tests. Quite simply, he said in an interview with The Chicago Tribune in 1993, “The Atomic Energy Commission turned me into an environmentalist.”

He helped organize the St. Louis Committee for Nuclear Information in 1958, and was eventually its president. Dr. Commoner told Scientific American years later that the committee’s task “was to explain to the public — first in St. Louis and then nationally — how splitting a few pounds of atoms could turn something as mild as milk into a devastating global poison.”

“At about that time,” he continued, “several of us met with Linus Pauling in St. Louis and together drafted the petition, eventually signed by thousands of scientists worldwide.” The petition was part of the scientific underpinning for President John F. Kennedy’s proposal of the Nuclear Test Ban Treaty of 1963 — “the first of continuing international actions to fully cage the nuclear beast,” Dr. Commoner said.

As the founding director of the Center for the Biology of Natural Systems in St. Louis, he led a staff drawn from many disciplines in investigating, among other things, lead poisoning in slums, the ecology of ghetto rats, the economics of conventional versus organic farming, and the pollution of rivers by fertilizer leaching.

Dr. Commoner moved the center from St. Louis to Queens College in 1981. He remained in the thick of things, helping to set up New York City’s trash recycling program and defending it against critics like Mayor Rudolph W. Giuliani, who had declared the recycling law irresponsible.

In 2000, at 82, Dr. Commoner gave up the center’s directorship to concentrate on new research projects, including work on the effects of genetically altering organisms.

Waning Influence

By then he was no longer getting anything like the attention he had enjoyed in earlier times. Some experts had begun to think that his view of the planet, as a place harmoniously balanced by the trial and error of long evolution, left out too much complexity and too much potential for the unexpected.

Stephen Jay Gould, the Harvard paleontologist and evolutionary biologist, [reviewing Dr. Commoner's book](#) "Making Peace With the Planet" for The Times in 1990, said that it "suffers the commonest of unkind fates: to be so self-evidently true and just that we pass it by as a twice-told tale."

"Although he has been branded by many as a maverick," Dr. Gould added, "I regard him as right and compassionate on nearly every major issue."

Dr. Commoner married Ms. Feiner in 1980. He is also survived by two children, Lucy Commoner and Frederic, by his first wife, the former Gloria Gordon; and one granddaughter.

Dr. Commoner practiced what he preached. In his personal habits he was as frugal as a Yankee farmer, and as common-sensical. He drove or took taxis if the route by public transit took him far out of his way. On the other hand, he saw no need to waste electricity by ironing his shirts.

And when a Times writer once asked his Queens College office to mail some material, it arrived in an old brown envelope with the crossed-out return address of the botany department at Washington University — where he had last worked 19 years earlier.

[Bucky Harjo](#) If I were pREZident, I would: 1. Free Leonard Peltier 2. Abolish Columbus Day 3. Honor ALL Treaties 4. Protect All Sacred Sites 5. Mandatory BAN of ALL Native Mascots 6. Lower wages of PUSA on down Senate, House etc, and they don't like they can resign ADD ON IF YOU WERE THE pREZ!

[Dave Asher](#) Get me your application and \$25 and I'll take it to the city office on Friday...and you are IN! A table at the Auto Museum to sell your made local gifts to holiday shoppers. This is a great effort by the City of Reno and we All should support it. Buy your Christmas gifts from LOCALS!>>>>>Jobs!

[City of Reno : Buy Local Marketplace](#) reno.gov

[Buy Local at Reno's first Buy Local Marketplace on November 3, 2012](#)

[Toni Burton](#)

As the new Victim Services Community Liaison for Fallon Paiute Shoshone tribe, I'm asking for my family & friends to show their support for Domestic Violence Awareness month. Every Friday in October post a pic of you (and your babies!) wearing purple and tag me! It's that easy, thank you my loves ♥

[Photos of the day - National Geographic Channel - Asia](#) natgeotv.com

[Inuit infant in traditional parka, North Slope.](#)