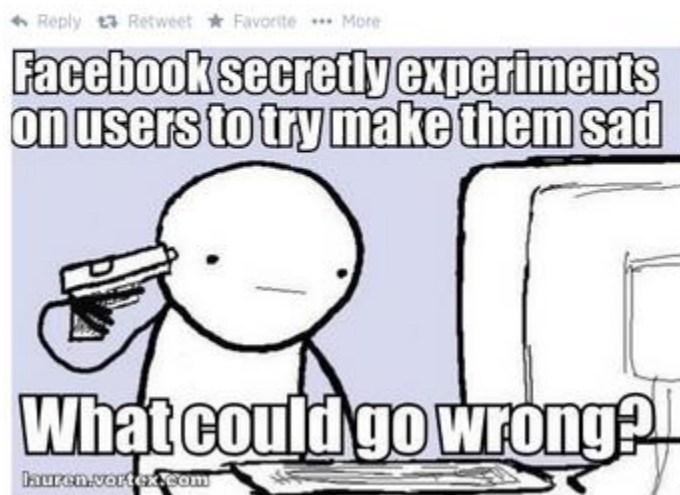


Or how about this one, straight from this morning's headlines: **What if the U.S. military had a hand in Facebook's creepy mass psychology experiment?**

If you're not up to speed yet, here's the skinny: "For one week in 2012, Facebook skewed nearly 700,000 users' news feeds to either be happier or sadder than normal," reports the London *Independent*. That is, Facebook changed users' news feeds to manipulate their emotional state.

All in the interest of scholarship, we're told: Researchers at Cornell University and the University of California at San Francisco sought to gauge whether "exposure to emotions led people to change their own posting behaviors."

Or as privacy activist Lauren Weinstein tweeted...



"The experiment is almost certainly legal," writes Robinson Meyer at *The Atlantic*, citing Facebook's terms of service -- you know, the legal boilerplate everyone signs but no one reads when signing up for a service online. "Is it ethical, though?"

We'll leave that for other people to debate. We're more intrigued by Cornell's original press release... and a subsequent version that included the following emendation:

*Correction:* An earlier version of this story reported that the study was funded in part by the James S. McDonnell Foundation and the Army Research Office. In fact, the study received no external funding.

Ummm... How do you screw up a basic fact like that in the first place?

**01:05** "The term 'conspiracy theory' was invented by elite media and politicians to denigrate questions or critical presumptions about events about which important facts remain unrevealed," writes the veteran D.C. journalist Sam Smith.

"The intelligent response to such events is to remain agnostic, skeptical and curious.

Theories may be suggested -- just as they are every day about less complex and more

open matters on news broadcasts and Op-Ed pages -- but such theories should not stray too far from available evidence."

Smith's Progressive Review has been one of the best Internet news aggregators since its launch 20 years ago. Mr. Smith is a man of the left. But he also sniffed out Bill Clinton as a grifter from the get-go. That stance got him disinvited from polite company in Washington -- when he wasn't being labeled a "conspiracy theorist."

"The unresolved major event," Smith writes, "is largely a modern phenomenon that coincides with the collapse of America's constitutional government and the decline of its culture."

**01:20** **"Beginning with the Kennedy assassination, the number of inadequately explained major events has been mounting steadily,"** Mr. Smith adds, "and with them a steady decline in the trust between the people and their government."

We bring up all this "conspiracy" stuff this morning as prologue to a recent presentation here at Agora Financial that's gotten a lot of attention. It has to do with the original "inadequately explained major event" to which Smith refers -- who killed JFK.

Nor are we dealing with ancient history: Our findings have everything to do with your portfolio, your standard of living and your retirement plans *right now*.

So... in the spirit of being "agnostic, skeptical and curious" -- to say nothing of being concerned for your financial future -- we direct your attention to the research at this link.