COOL BREW

DEPART FROM THE CARAMEL MACCHIATO CROWD

As we celebrate International Coffee Day on Oct. 1, I'm reminded of how I adopted a coffee habit that sets me apart from most other Minnesotans — my year-round devotion to iced coffee.

When I'm in the mood for coffee, I only like it iced, and iced coffee can be hard to find in coffee shops in the middle of winter in Minnesota. When it's 30 below zero, and you say, "I'd like an iced coffee, please," you get weird looks.

My iced coffee habit took root years ago while still practicing law in Manhattan. As an attorney, you often come out of court drained, with your blood sugar down and adrenaline used up arguing and representing clients. I often drank Pepsi when I needed an energy lift. The upside of soda was that it gave me that little extra sugar rush, but the crash afterward could be pronounced.

"Listen," my doctor told me, "if you want caffeine in the morning, that's fine, but drop the Pepsi. It has too much sugar. Try iced coffee without sugar in it."

That's how I got used to drinking my iced coffee without any cream or sugar — another departure from the consumer craze for cold coffee drinks brimming with flavored syrups and sweet cream. When I order iced coffee straight, people have another reason to give me a weird look. "You don't want sugar? You don't want cream?" Nope, just coffee and ice.

I have a big cold-brew coffee maker at home so I can prepare my own to take to work. I fill it with water and insert the filter filled with the ground coffee of my choice, then let it sit overnight in the refrigerator. The next morning, I remove the filter with the grounds and have a whole pitcher of delicious cold-brew coffee.

I have a wide variety of coffees at home. One is mushroom coffee, which contains beneficial compounds extracted from mushrooms and added to regular coffee. I have some Bulletproof coffee, which contains butter and syncs with a keto diet. I'm not a big flavor guy. When I prepare my iced coffee, I just grab whatever is handy.



These days, my iced coffee still gives me a little pick-me-up in the morning, but my devotion to cold brew is more ceremonial than caffeine-driven. I have a lot of coffee meetings with folks at my office. We have the basic Keurig coffee maker at our office, so my clients can select the blend they like from a variety of flavors.

Summertime is my jam because my favorite coffee is much more available then. I am always up for trying a new version of coffee when it pops up somewhere. If we're vacationing, I am always happy to grab a bag of local coffee and try it out. My wife and I were in Santa Fe last fall for our 16th wedding anniversary, and we found a nice little coffee shop downtown. We sat out on their back deck with our coffee and enjoyed the mornings. Hot or cold, a cup of coffee doesn't get much better than that.

- Andrew M. Ayers



The clock is ticking for TikTok, the world's most popular social media app, as it faces a federal ultimatum: Either the Chinese parent company, ByteDance, sells its stake in the company, or TikTok will be removed from U.S. app stores by Jan. 19, 2025. It is difficult to fathom that an app downloaded tens of millions of times and receiving over \$100 million in revenue every month may leave the American market at the start of next year. But this is just the U.S. government's latest step since TikTok first arrived on the scene.

The TikTok Saga

Douyin, the predecessor to TikTok, started in China in 2016. In 2017, it merged with Musical.ly, an app for posting lip-syncing videos; at one point, it topped the charts on the Apple App Store and soon rose to global stardom. Then, the app got a new name, TikTok, and a revolutionary algorithm. The algorithm influenced users to binge-watch content and presented videos from various genres and topics to keep them hooked. While gaining popularity stateside, it drew no small amount of scrutiny from government watchdogs and federal agencies.

In September 2019, the Washington Post reported that images of democratic protests in Hong Kong were being suppressed, while posts with the #trump2020 tag received millions of views. TikTok denied political favoritism and alleged their app was a neutral platform. Despite TikTok's reassurance, the Pentagon recommended all U.S. military personnel delete the app from their phones, regardless of whether it was for personal or government work. In January 2020, the Pentagon banned the app entirely on all military phones.



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In May 2020, privacy groups began to raise concerns that TikTok posed a threat to children. Just two months later, India banned TikTok following a military clash at their disputed border with China. Despite these hiccups, TikTok claimed to have over a billion monthly users by September 2021. Further problems with the app materialized in 2022 when viral hoaxes and harmful content promoting eating disorders caused outrage nationwide. In December 2022, the FBI warned that the Chinese government could use the app to influence American citizens. In 2024, Congress drafted legislation to ban the app and force ByteDance to sell TikTok officially.

The Future of TikTok

President Biden signed H.R. 815 into law on April 24, 2024, which contains a provision that "prohibits distributing, maintaining, updating, or providing internet hosting services for a foreign adversary controlled application (e.g., TikTok)."

That is strong language and indicates the government is not likely to back down from its demands. Despite this, TikTok has challenged the law, arguing the ban is unconstitutional. More than a dozen social and racial justice groups recently supported TikTok's cause. On its website, TikTok describes the moves it has made to improve data security and privacy. Still, none of these measures have persuaded the federal government of their benign intentions. In June 2024, in response to the ban being signed into law, TikTok released a letter alleging that the Biden administration had negotiated with the company using "political demagoguery," or, in other words, in favor of appealing to voters rather than finding an equitable solution. Their case is headed to the U.S. Court of Appeals later this year.

TAKE A BREAK





Ingredients

- 1 1/2 tsp vegetable oil, or as needed
- 1/2 cup half-and-half
- 1/4 cup canned pumpkin purée
- 3 large eggs
- 1 tsp ground cinnamon
- 1 tsp vanilla extract
- 1/4 tsp pumpkin pie spice
- 1/4 cup finely chopped walnuts
- 8 slices day-old bread
- Maple syrup, to taste

Directions

- Lightly oil a skillet and heat over medium heat.
- 2. Whisk half-and-half, pumpkin purée, eggs, cinnamon, vanilla, and pumpkin pie spice together in a bowl. Stir in walnuts until evenly distributed.
- 3. Place 1 slice of bread in the bowl and let it soak briefly to coat both sides. Lift bread to let excess liquid drip back into the bowl, then transfer to the hot skillet.
- 4. Cook for 2–3 minutes or until golden brown, then flip and cook the other side until done.
- Stir batter to redistribute walnuts and repeat with other slices of bread, cooking in several batches if necessary.
- 6. Serve warm with maple syrup.

The Strange Gas Law Why the 9/10 of a Cent?

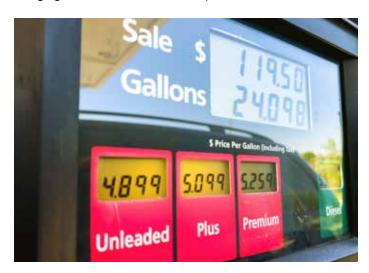
Gas prices are often a topic of conversation, but usually for less-than-pleasant reasons. Whenever the subject appears in the news, it is most often because prices have become outrageously high. However, this article will take a different approach. Have you ever wondered why gas price tickers include a 9/10 of a cent at the end? It started nearly a century ago but remains to this day for surprising reasons.

Great Depression Decisions

The 1930s were a time of great economic uncertainty. The stock market crashed in 1929, and the federal government took extensive measures to balance the budget. Among these was the Revenue Act of 1932. This law introduced several tax hikes, including a more than 20% increase in estate and personal income taxes. However, it also introduced a one-cent tariff on gasoline and fuel oil. While this may not seem like a lot in today's currency — the average cost of a gallon of gas now is around \$3.53 — back then, it was a significant burden on motorists. After all, the average price of a gallon of gas in 1932 was just \$0.18, so a one-cent tariff represented a more than 5% increase in price. In today's money, it would be equivalent to a \$0.22 tax per gallon of gas. In 1933, the gas tariff accounted for 8% of the federal government's tax revenue.

Fractional Prices

Gas station owners paid the new tariff when purchasing their fuel from suppliers, but they had the option of paying the tax themselves, in full or in part, to take the hit in place of their customers. This is where fractional prices first came into play: Gas station owners would advertise that they were paying, say, half of the one-cent tariff on gasoline, which means their prices would only increase by 5/10 of a cent. Over time, the tariff became less relevant, but fractional prices remained. This has largely contributed to the psychological aspect of paying 9/10 of a cent rather than a full cent — the same thinking behind charging \$1.99 rather than \$2 for a product.





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NFL'S RECENT ANTITRUST RULING

What Led to the Historic Fine Over Sunday Ticket

NFL Sunday Ticket, also known as Sunday Ticket, is a sports package allowing purchasers to view regular season NFL games not carried by local broadcasts in their area. Sunday Ticket has been around since 1994, with DirecTV offering it exclusively until 2022 when the NFL signed a seven-year, \$14 billion deal



with Google's YouTube TV. However, the NFL's exclusive deals for Sunday Ticket have come at a cost. After a trial in June that lasted just three weeks, a jury in Los Angeles awarded over \$4.7 billion in damages to the plaintiffs in an antitrust class-action lawsuit against the NFL.

The Trial

The Mucky Duck sports bar in San Francisco initially filed the suit in 2015; an appeals court dismissed then reinstated the case in 2017 before it became a class-action lawsuit. The lawsuit now covers about 2.4 million residential subscribers and 48,000 business subscribers. The plaintiffs alleged that the NFL's agreement with DirecTV, and now YouTube TV, violated antitrust laws. Not only did the NFL allegedly overcharge both residential and commercial subscribers, but it also removed competition. It forced fans to purchase access to all games rather than

offering the ability to purchase only the games they were interested in. For instance, if you are a Philadelphia Eagles fan but live in Florida, your local on-air broadcasts are unlikely to show Eagles games. In that case, if you wanted to watch all the Eagles' games, you'd have to shell out a good chunk of change to access those games. As of 2024, a subscription to NFL Sunday Ticket costs \$449 per year.

After five hours of deliberation, the jury agreed with the plaintiffs and awarded \$4.7 billion in damages to the residential subscribers and \$96 million to the business subscribers. Due to federal antitrust laws, those damages can be tripled. That means the NFL may be liable for up to \$14.39 billion in damages. The NFL has appealed the decision, but if upheld, each NFL team could be forced to pay nearly \$450 million in damages.