

Trends Like These 240: 1 in 6 Millennials has \$100K in Savings???, Hillary Clinton vs Tulsi Gabbard, Impeachment Update, Lizzo Credit Controversy, Brexit Update, New Hocus Pocus Film

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[theme music plays]

Travis: This week: Brexit keeps unfolding, Clinton and Gabbard scolding, and quid pro quo withholding.

Brent: I'm Brent Black.

Travis: I'm Travis McElroy.

Brent: And I'm one in six millennials.

Travis: With Trends Like These.

[theme music plays]

Travis: Hello, Brent!

Brent: Hello, Travis, and hello... Co...

Travis: No, Courtney's not here. Courtney is sick.

Brent: Ohh, right. Right.

Travis: Yeah. And unfortunately, folks, it was a last minute illness, and so, listen. We're still gonna cram jam this episode with lots of Brent... and Travis stuff.

Brent: [laughs] I'm glad you said 'and Travis stuff.' You took a pause after Brent.

Travis: Lots of Brent. No, but uh, it might be a little bit shorter, 'cause like we said, Courtney is not able to make it. We apologize for that. And also, I don't know if you can tell by the sound of my voice – I've been sick for the last couple of days, and whining like a big old baby on Twitter, mostly because I figured Twitter was a better outlet than making my wife listen to me complain a lot.

Brent: That's a good call, I think.

Travis: Well, 'cause here's the thing. Here's what I have learned, and it's a thing that every parent listening is gonna be like, "Uh, doy." But the thing is, is that when you have a kid, uh, especially like a toddler... that toddler... she cares that daddy feels bad. She's giving me lots of hugs, asking me how I feel. She is a sweetheart. But she doesn't understand that daddy doesn't feel good, so I can't like, take the day off.

And my wife was an absolute, like, just treasure. Just amazing superhero on Wednesday. I got to take like a five hour nap, 'cause I had not slept at all the night before, uh, while she took care of Bebe. But like, we are lucky to be able to do that. But like, that was kind of the thing. I just really appreciate my wife is what I'm saying. My wife's great. Teresa's great.

Brent: Teresa's great. I think she may be one of the—I've told her this, that she's one of the best things that ever happened to you. I mean, like...

Travis: Oh, absolutely. If not the best. It's like, her and Bebe are like, tied for first. Hey Brent, what are you drinking?

Brent: Well, I, uh, happened to just find myself in a Whole Foods recently. Needed to stock up on my sparkly liquids. Waters, to be specific. Uh, and I got a Waterloo grape-flavored sparkling water. It's like a very, very lightly essenced grape soda, and I am super into it.

Travis: Ah, well, I too am having water. But I'm having – get this – regular, plain ice water. Uh, because when I am ill, it is what my body craves.

Brent: So that's not just like the cool new trend?

Travis: Man, wouldn't that be weird if it was like, the coolest thing is iced water.

Brent: But I mean, I thought that everyone starting—I mean, you can go back into the archives of this podcast and find me making fun of you for drinking so much naturally essenced seltzer, and then, I caught the bug. Not just 'cause it's cool, but because like... well, for reasons. But what I'm getting at is, the way that times change, it seems like there's always something that the generation just before is like, "What? That makes no fucking sense." And y'know what it's gonna be? The kids are just gonna be like, "Yeah, dad, we liked canned, still water. That's what we like."

Travis: I love—I—listen. My favorite beverage is water. It always has been. I love the stuff. Can't get enough of it. Now, Brent, you've added in here, before we get to Beyond the Headlines, a headline of the week that I really enjoy.

Brent: Yes I have, and here's how it goes. Headline of the week: "Rats trained to drive tiny cars find it relaxing, scientists report." [holding back laughter]

Travis: My favorite thing is I saw somebody tweet that, and then next to it, a picture of Stewart Little standing in front of a car, and they just tweeted, "Old news."

Brent: [laughs] To me, the picture on the actual story is so satisfying. And let me—okay, I'm Googling, like... yeah, it's just this... what you'd expect. It's a little rat in a tiny car. But it looks... it looks like, I don't know, a police wagon. He looks like he's in the car very much against his will, like, looking out like, "Please save me." And that—

Travis: That's the part I enjoy most out of the headline, by the way. It's not that rats have been trained to drive tiny cars. It's that scientists believe that the rats find it relaxing. Like, the rat's like, "Ooh!" [laughs] "This is great!"

Brent: The lead on this one, or rather, the caption on the picture says, “Scientists have reported successfully training rodents to drive tiny cars in exchange for tasty bits of Froot Loops...” Dot dot dot. That’s the caption. [laughing] It doesn’t finish, and it also mentions like, they get—they get cereal. If I were rat sized, and you were gonna give me a whole Froot Loop to just be in a tiny car, I’d find that pretty relaxing.

[theme music plays]

Travis: Hey, folks. Welcome to Beyond the Headline. Because Brent took—okay, listen. Brent took the big bulk of politics, and so, Courtney and I were gonna do headlines, and she wasn’t able to make it, so... let’s talk about millennials.

In a Bank of America study, 16% of millennials have \$100,000 or more in the bank. The study says that with the median earnings for Americans between 25 and 34 years old being \$40,352, the 16% with \$100,000 in savings is well ahead of scheduled retirement. These findings flew directly in the face of the most prevalent millennial stereotypes – that they’re drowning in student debt and credit card debt, and there’s less money to go around, and therefore, less to save for the future.

So, when this study came out, people were understandably confused, prompting such poetic retweets as, “Five out of every six millennials has ten dollars left after every paycheck,” or, “One out of every six millennials has very rich parents.”

Brent: [laughs] Yeah.

Travis: So, no one was happy about this, and they shouldn’t be, because these numbers are laughably skewed. So let’s break down how.

First off, Bank of America worked with GFK, and online survey platform, to ask people in the US about their relationship with money. So the people polled were from the USA, and they were already Bank of America customers, with savings accounts, and were willing and able to talk about

their finances. Not to mention that time and time again, it's been shown that since data from web surveys is based on people's recollections and assumptions, it's often inaccurate and biased.

The study polled 1,500 people, which, even then, is not great. Like, 1,500 to represent all of the US? That is not good. So, it polled 1,500 from their user base of 55,000. Even that's not representative. And only half of those that were surveyed were millennials. Then, that number was split in half between older millennials, 28 to 37, and young millennials, 23 to 27. So, this is an issue for many reasons.

First of all, by the time the survey was narrowed down to just millennials, it only really was surveying the self-reported saving habits of about 750 people who were already Bank of America savers, and also willing to talk about their finances. Also, Bank of America did a similar report to this in 2015, where they counted the millennials generation as a 16 year age gap from 18 to 34.

The 2018 study only counted the generation as 14 years, 23 to 37, cutting off younger millennials, which could have led to a different outcome. It factored in wage earners that were approaching 40, who likely have had more established careers and eliminating younger earners, who are likely having a harder time.

Also, the survey didn't make clear that this \$100,000? It wasn't hanging in a savings account. The study failed to mention that this was the total of like, the person's checking, savings, IRA, 401ks, and any other retirement accounts they might have.

Brent: So like, net worth you might say.

Travis: Right. Not just like, "They've got savings!" Like, y'know, they just have it in the bank. They might be saving for a down payment on something, y'know what I mean? Not long term savings.

Brent: Do you have any idea whether they counted credit card debt against that?

Travis: I would like—I don't, but I would be absolutely flabbergasted if they did.

Brent: Yeah, 'cause that would change—I mean like, I, personally, have a negative—well, it's like, if you put my credit card debt up against my IRA, I think the IRA definitely wins, but like, the credit card debt takes a bite out of—y'know what I'm saying? Like, it's an interesting... I wish I knew. Anyway. Not helpful at this moment. Go on.

Travis: So here's the thing. Some stuff is getting better statistically. Millennials with \$15,000 or more in savings jumped up from 2015, which is something. However, even that isn't for a good reason. Most millennials came of age during the great recession. In 2007, the youngest were in middle school, and the oldest were just entering the work force. Coming of age during a financial crisis influences this generation deeply, and built within them, an inherent distrust of the system.

Andrew Plepler, global head of environment, social, and governance at Bank of America, and I'm pretty sure a boomer, says that the increase in savings is showing that millennials are learning to be financially responsible much faster than other generations. However, this is because they feel like they have to be. A lot of wealthy millennials are saving their money, rather than investing it.

Two thirds of affluent millennials say they plan to rely on their personal savings accounts when they retire, unlike seven and ten Gen X'ers who say they'll retire with their 401k, and the vast majority of boomers who are relying on social security and pensions. And for those of you who don't know, if you have a personal savings account, that is good for you. It might not earn you as much as investing, but it is a lot more stable and a lot more trustworthy, and it's bad for the overall, like, financial climate of the country, 'cause that means that money isn't—well, I mean, it's bad if you are a stock market person. I'm not saying I personally feel it's bad not to invest. I'm saying it's—

Brent: It doesn't like, grow the economy staying in your savings account.

Travis: Right.

Brent: Though, like, if you got it, fuckin' hang onto it. Jesus.

Travis: Right. And for the majority of millennials who are not affluent, the message being targeting towards them is horrifying. There's so much media saying that they can't afford child care, own a home, or retire at a reasonable age, so many either save for the future based in desperation, or throw up their hands to the universe and don't save at all.

Also, if anyone is reading this and going, "Well, millennials are just as bad at saving money," here's some news. US Americans are just as bad at saving money. Another reason that the study isn't consistent is, it doesn't factor in that 57% of Americans have less than a thousand dollars in savings, millennial or not.

Bank of America only surveyed a tiny portion of people who fit into a specific category, but the federal reserve survey of consumer finances collected information about the average American family's income, net worth, debt, credit, and other economic outcomes every three years, and found that 55% of families were able to put some savings in 2016, which is an improvement, but still much lower than pre-recession levels.

Many of the statistics that millennials are bad with money, TM Gaby Dunn, isn't because they actually are – it's because they're told that they are so much that that's how they begin to self-identify. The truth is that all of us in the US are just bad at finances. So, hopefully, this study doesn't hurt anyone, but Bank of America, who has 16 million customers that fall into the millennial category.

Shortly after these studies, the bank announced new policies that would eliminate no-fee checking accounts, which would penalize low income customers who were already struggling to save. So, maybe we should all stop giving money to Bank of America.

Brent: Well... I think Bank of America sucks, and I have quite a bit of experience with that as a Bank of America checking, business checking, business savings, business credit card, and credit card customer. Um, here's the thing I'll say about them, though – when you've been a customer long enough, uh, they'll like, waive things. They'll be like, "Well, you've been a customer with us for a long time, so we'll waive your overdraft fee." Or whatever. But they can go fuck themselves in general.

So, I have a lot of thoughts about this. First off, the headlines that I read were using one in six. One in six millennials have \$100,000 saved. And... so like, let's imagine that was actually the whole truth. Even then...

Travis: Yeah.

Brent: It's so easy to skew numbers with the median or the average, when we have such wealth inequality.

Travis: Yeah. To put that a different way, if you said, like, "We don't have a healthcare crisis! One in six people survive disease!" You'd be like, "That's fucking terrible!"

Brent: Yeah. One in six people have perfect health! It's like, what? And I mean like, our—unlike health outcomes, which you can only be so healthy, but you can be, um, just astronomically more rich than you need to be. And so, the average income isn't so bad. It's just that, when you look at the inequality and the graph left to right, and y'know, you talked about, Americans are all bad at finances. Well, I will agree that millennials need not be shat on in that department, or singled out. Sorry. I'm burpy 'cause of this sparkling water!

No, but like, um, what I'm saying is, the system, the American economy, the way it's set up, the corporate ecosystem wants us to feel like we're bad at finances, because things are too expensive. They squeeze the little guy. They make everything better for the rich guy. Uh, sorry to gender it. You know what I'm talking about.

Then, what do you do? Well, you gotta get a credit card, and a credit card is basically a casino. I mean, I just paid interest. I've been so good about my credit card this year, but I just paid interest for the first time on one of my cards this year, and it's the one that I get Amazon reward points for. So what I'm saying is, I lost at the casino finally. 'Cause I got like, oh, \$50 to spend on Amazon! But I paid \$35 in interest. That's what they're betting on. They're betting against you.

And in a way, I feel like the whole economy is that way, so... yeah, we're bad at finances. But if you look at somewhere like Finland, where there's like, just an incredible social safety net, well, are they bad at finances? Or is the system there just... does it just kind of do bumper bowling, where it's a lot easier to not be bad at finances?

[theme music plays]

Brent: Alright, folks. You've heard me do ads about Quip before, and I'm gonna do one again. But the reason I'm excited about Quip, as always, is that I've used a Quip toothbrush for, now, over two years. I got one, yes, because they sponsor our show. But I've held onto it because I love this toothbrush. And if you ask your dentist, they'll tell you that better brushing is less about the brush and more about how you use it.

Quip was created by dentists and product designers that focus on helping you build healthier brushing habits. And so, what is Quip? Well, the way I would put it is, I like an electric toothbrush. I like a vibrating toothbrush. It makes your teeth feel really nice in clean. But in the past, I've used electric toothbrushes that had this big, huge, clunky charger, and I travel a lot. I don't want to take the whole charger with me. That's the size of my whole toiletry bag.

Quip is a really good electric toothbrush that is the size of a regular toothbrush. The packaging it comes in doubles as a toothbrush carrier, and it's got a built-in timer that tells you when to switch sides of your mouth. And Quip automatically delivers brush heads to you every three months for clean, new bristles right on schedule.

And these are features that make brushing something you actually want to do twice every day. I'm not gonna lie, I don't do it twice every day, but I want to. I try to. Anyway, Quip starts at just \$25, and you'll get your first refill for free at GetQuip.com/Trends. This is a really simple way to support our show, and start brushing better with those teeth that you want to have forever!

So, what do you do? You gotta go to GetQuip.com/Trends and get your first refill for free. Go right now! GetQuip.com/Trends.

Travis: Uh, we're also supported in part this week by Hello Fresh. Listen, anyone who's listened to my voice on any podcast knows at this point how much I love meal delivery services, because they deliver step-by-step recipes with pre-measured ingredients, and you'll have everything you need to get a wow-worthy dinner on the table in just about 30 minutes.

And that's amazing to me, 'cause I've never been able to do like, meal planning, of like, going to the store and saying, "And these are the ingredients I'll need to make..." Like, I buy random stuff and hope that I might be able to turn them into something when I get home.

But with Hello Fresh, man, you're gonna make an amazing meal every time. And there's something for everyone, from family recipes, to calorie-smart and vegetarian, and fun menu series like hall of fame and craft burgers. And add extra meals to weekly order, as well as yummy sides like garlic bread and cookie dough.

So, for a total of \$80 in your first month – that's \$20 off your first four boxes – visit HelloFresh.com/Trends80, and enter the promo code 'Trends80.' That's HelloFresh.com/Trends80, promo code 'Trends80,' for a total of \$80 off in your first month.

[theme music plays]

Brent: Alright, here we go. It's the Politics Roundup. Let's jump in. Folks, I'll be honest with you. I can't wait for a day when we can casually not mention Donald Trump. A day when he's been in jail for so long, or out of

office for so longer, or no longer with us for so long, that we don't bring him up anymore. But today is not that day. And I have a pretty robust Trumpdate for you from the past week of news.

So first, we reported last week that Trump chose his own Doral golf resort as the venue for next year's G7 summit. He has since reversed that decision. It's hard to tell how much of it was to distract from all the other stuff going on, and how much of it was to get free advertising for the resort. I mean, imagine how much it would have cost to buy the amount of times the name of that resort has been spoken aloud in the past week. How much footage and photos of it accompanied the coverage. Even the original plan to do it constituted possibly the most egregious violation of the Emoluments Clause in modern American history.

And by the way, for anyone who still thinks the Republican party is the party of the Constitution, here's what your standard bearer had to say about the Emoluments Clause, which is enshrined in the OG, pre-amended version of the Constitution. In this clip, he's naturally comparing himself to George Washington, but listen to how he describes the Emoluments Clause.

Trump: But they ran this—this is—George Washington, they say, had two desks. He had a presidential desk and a business desk. I don't think you people with this phony Emoluments Clause... and by the way, uh, I would say that it's cost me anywhere from 2 to 5 billion dollars to be president.

Brent: Phony Emoluments Clause. First off, I've said it before, and I'll say it again – I defy you to find me one instance from the past four years where Trump or his sons have used the word 'phony' to describe anything that is actually phony. If they were poker players, that would be their tell when it comes to the truth.

But like, 'phony Emoluments Clause'?

Travis: Now, to be fair. Okay, here's the only time I will ever say this sentence. To be fair to Trump, it's easy for him to think it's phony, because no one has ever held him accountable for the numerous crimes he has broken. Maybe that'll change with this impeachment, but so far, he's done

lots of shit, and there's been lots of stuff in various legal documents which have said, "Hey, that's wrong." And he said, "Is it?" And they said, "Never mind!" So I can see why he might think a legal document is phony.

Brent: I mean, yeah. It's strange that he's never—

Travis: I am being facetious there, because he's an idiot and it's terrible.

Brent: For sure. No, I mean, like, he's sort of the grown-up, orange, fleshier Catch Me If You Can. Just a scamp, traveling around the world, getting away with stuff. Tom Hanks plays Robert Mueller. Anyway, um...

Travis: I would watch that.

Brent: Only if he gets caught at the end.

Travis: Well.

Brent: Or the beginning. Whatever. Um, so, here's the thing. I'm from Texas. I have friends and relatives back home who praise Trump and tell me that we can't change the electoral college, 'cause that's just not how the Constitution works! I don't want to hear a fuckin' word out of you until... I'm just saying, like, get a president who has read the Constitution, and then you can call me.

Okay, so, while we're talking about impeachable offenses, let's rewind to the White House chief of staff, Mick Mulvaney's press conference from last week. The big news that broke initially was about Trump's resort and the G7, but right after we wrapped, we started seeing reports that Mulvaney brazenly admits quid pro quo. Meanwhile, the Fox News headline was, "Media outlets convinced that Mulvaney admitted quid pro quo!"

Okay, well, during the press conference, a reporter was asking about why congressionally appropriated funds, totaling hundreds of millions of dollars' worth of aid to the Ukraine, were withheld from the Ukraine by Trump's White House staff. Mulvaney gave a sprawling answer, where he admitted that they did hold up the money at one point.

Now, folks, got a hot take for you on this one. The thing being reported as an admission of quid pro quo by most outlets, many of which I typically agree with? I don't think that was an admission of quid pro quo. Yes, I am saying the same thing right wing outlets are saying about this, because as a matter of principle, this is just one of those things that it's only cut and dry if you listen to like, 11 words out of context. Here are those words out of context.

Mulvaney: So, um, that was—those were the driving factors. Did he also mention to me in the past that the corruption related to the DNC server? Absolutely. No question about that. Um, but that's it, and that's why we held up the money.

Brent: Now, if you only listen to that clip, it sounds like he's saying Trump held up money to Ukraine because he wanted Ukraine to look into DNC corruption. But what they leave out is that Mulvaney had just spent a good, long stretch saying all these other reasons they held up the funds that had nothing to do with DNC corruption, or Hunter Biden, or anything like that.

Now, look. Let's zoom out. Mick Mulvaney is full of shit. Holding up those funds in the first place may have constituted illegal activity, and word on the street is, the funds were held up using the White House equivalent of emailing a paper to your college professor without attaching it to buy yourself the extra 15 minutes you need to finish it. Just like, shady loophole shit.

I just get annoyed sometimes when liberal outlets, or quote, "mainstream" outlets, accuse conservative outlets of taking things out of context, and that's exactly what this is. Mulvaney, when he said, "That's why we held up the money," was talking about the looong answer he had given leading up to those words.

Well, look. Let's look at the bigger picture here. The whole argument about quid pro quo is a talking point the Republicans came up with. It doesn't matter whether there was quid pro quo, because it was already super illegal

for Trump to ask a foreign country to launch an investigation into his political opponent and benefit his electoral campaign. Forget about quid pro quo!

Remember when the Republican party higher-ups sent out an email with all the talking points about this, but they accidentally sent it to the Democrats, too? That email said, "Focus on quid pro quo." Why? It's hard to prove, just like proving intent with obstruction of justice is hard. It's subjective. You gotta get into somebody's brain.

The only way to have an iron-clad quid pro quo proof is if the perpetrator says, "I will do this specific thing for you if you do this specific thing for me, but I will not do it unless you do—" Y'know what I mean? Like, it's kind of like wearing a wire and trying to get the drug dealer to say, "I will give you this gram of cocaine!" Y'know. It basically never happens, especially not on a recorded phone call.

So let's drop quid pro quo. Trump committed an impeachable offense, even if there was no quid pro quo. And aside from this whole Ukraine phone call, his obstruction of justice attempts as outlined in the Mueller report, were almost definitely an impeachable offense as well.

Okay. What else? Well, Trump and Co. are basically ignoring congressional subpoenas, and nobody knows what to do about it. The framers just assume that if Congress subpoenaed you, you would comply. If average Joe, if me or Travis gets subpoenaed by Congress and we don't comply, we get fined or jailed. Period, end of story.

Trump's lawyers are saying they're not gonna comply, because the impeachment isn't being run the way it's supposed to. They're saying Trump should be able to face his accuser, and that his lawyers should be allowed to cross-examine witnesses. Hell, even Lindsay Graham, which I do not know what Trump has on that guy. But he's parroting the line, to carry water for Trump, uh, about how Trump should get to cross-examine or face his accuser.

And Lindsay Graham definitely knows he's lying. How do I know that? Because he was a part of the last impeachment to happen in this country,

and he knows exactly how it went. Meanwhile, Trump crony Matt Gaetz made this big, dramatic show of busting into private hearings that are part of the House impeachment inquiry, as a way to make it seem like they're actually shady or unethical.

He called them "secret impeachment hearings," which like, that is how this part of the process works. The impeachment inquiry is following established rules about how this is supposed to work. But don't take it from me – take it from Judge Andrew Napolitano on Fox News. Here, I'm gonna play a clip where he's talking to the hosts of Fox and Friends. This guy is a Fox News staple, and even he knows what's up with the law. Let's listen to what he said about it.

Napolitano: I read the House rules. And as frustrating as it may be to have these hearings going on behind closed doors, the hearings over which Congressman Schiff is presiding, they are consistent with the rules.

Speaker 1: They can make up any rules they want.

Napolitano: Well, they can't change the rules. They follow the rules. And when were the rules written? Last in January of 2015. And who signed them? John Boehner. And who enacted them? A Republican majority. So, as frustrating—

Speaker 2: So what do the rules say?

Napolitano: The rules say that this level of inquiry, this initial level of inquiry, can be done in secret. I want to watch it. I am dying to see if John Radcliffe's cross-examination of Ambassador Taylor was as aggressive and successful as Republicans claim it is. John Radcliffe is a serious—a former serious trial lawyer who knows how to cross-examine. We didn't get to see it.

So what happened in the Nixon impeachment? My former boss, I was his page in the House of Representatives, Peter Rodino. Instead of holding the hearings in secret, interviewed the witnesses in secret. Not by the committee, but by the staff. Congressman Henry Hyde, same thing in the

Clinton impeachment. Witnesses were interviewed in secret, and then presented in public.

Congressman Schiff, with a different set of rules, chooses to do the initial set of interviews in secret. Secret evidence doesn't work in this world. So eventually, there will be a public presentation of this, at which lawyers for the president can cross-examine these people and challenge them. This is like presenting a case to a grand jury, which is never done in public.

So, I get it. The Republicans are frustrated, and they wanted to make a point, and they made their point. But this is just the—not the most effective way to show, uh, respect for what your colleagues are doing.

Brent: So again, the claims that the impeachment inquiry is being carried out improperly are just false. When Trump talks about how he should be allowed to face his accuser, his accuser's a fucking whistleblower! There's a reason that there are protections in place for the identity of whistleblowers! Moreover, an impeachment does have an element that acts like a trial – but the trial part happens in the Senate, after the impeachment works its way through the house. Which, anyone who's in Congress should fucking know, much less the president!

So if the impeachment got to the Senate, Trump's people would be able to cross-examine. But what Trump and his cronies are currently suggesting is the equivalent of, if you're a murder suspect, you should get to listen in on every conversation being had by law enforcement and witnesses who may be talking about you to build the prosecution's case. And that's just not how it works.

Um, what kind of thing has been going on in these hearings, anyway? Well, this past Tuesday, William Taylor testified to House representatives. You remember William Taylor – he was the guy who was texting Gordon Sondland a month or two ago and saying, "I don't think we should be doing this," and Sondland was like, "Ehh, let's take this conversation off of text and just get on the phone."

Well, William Taylor, who is some kind of... I wish I—I don't have it on hand, but some kind of ambassadorial figure between the US and Ukraine. William Taylor took very detailed notes of his experiences with the Ukraine situation. We don't know everything he said in the closed questioning, but here are some quotes from his opening statement.

"I became increasingly concerned that our relationship with Ukraine was being fundamentally undermined by an irregular, informal channel of US policymaking, and by the withholding of vital security assistance for domestic, political reasons."

Uh, what else? His statement talks about how he heard worrying things about the role of Rudy Giuliani with regard to US foreign policy in Ukraine, and how it seemed like there was a proper line of communication between us and them, and then a shady backchannel, and the two seemed to be at odds with one another. It's hard to tell exactly what happened in Bill Taylor's testimony, because it was a closed hearing, so a lot of it's hearsay. A lot of it's like, "A source familiar says..."

But, the hubbub is basically that Taylor said things that led to audible gasps in the room. He connected a lot of the dots that we basically already see in this story, but for which we have not yet had concrete, corroborating evidence from someone else on the inside. We will surely learn more about what was said, and there will likely be testimony from plenty of others in the coming weeks, and we'll be keeping you posted as all that unfolds.

Travis: Last week, former presidential nominee, Hillary Clinton, claimed that Tulsi Gabbard, a Democratic presidential candidate and Hawaiian congresswoman, was a "favorite of the Russians." Gabbard responded by calling Clinton "the queen of warmongers, embodiment of corruption, and personification of the rot that has sickened the Democratic party."

According to Gabbard, Hillary was behind a "concerted campaign to destroy my reputation through your proxies and powerful allies in the corporate media and war machine. It's clear that this primary is between you and me. Don't cowardly hide behind your proxies. Join the race directly."

I would argue, uh, Tulsi Gabbard... in no way, literally, in no way, is this primary between you and Hillary Clinton. Just...

Brent: Mmm... I—I mean, we got a long way to go, but I—you don't see what she meant there?

Travis: I mean, I guess? But like... okay, I'll talk about this in a second.

Brent: Embodiment—okay, I'm just saying, it's about the establishment versus Tulsi.

Travis: Oh, yes, absolutely. Absolutely.

Brent: But you're right, she could've worded that more clearly.

Travis: Absolutely. No, I understand what it meant. But... [sighs] Okay.

Brent: I mean, it was a hell of a way to put it. She did not have to—she did not have to go that hard. [laughs]

Travis: Here's the thing that I'm going to do a hot take here right at the end. Tulsi Gabbard is not a front runner, and I don't foresee her becoming a front runner. Um, it is interesting to me how big a discussion this became. Um, and how much attention it brought on Tulsi Gabbard for someone who... I think the point that—well, we'll get to it in a second. Okay.

So, apparently Gabbard and Clinton have a long-standing feud that's been hanging out since 2016, when Gabbard endorsed Bernie Sanders. So, that's where this distaste for each other started, and as we can see, it only got worse. "I was told she would never forget," Gabbard said, referring to her endorsement of Sanders. "Her rich and powerful friends in the media and Democratic party would try to destroy me."

So, um, it's a little bit bigger than just her endorsing Bernie Sanders. So um, there was a few tweets that illuminate two things that scare Democrats the most, heading into the election, and that's worries about Russian

interference and the idea of a third-party candidate who would take juuust enough votes to allow Trump to win a second term.

So, considering the debacle of the last presidential election, Clinton's supporters say that she's interested in truth telling, not petty rivalries. "I think that Gabbard supporters citing these concocted, spilled milk motivations is nonsense," Clinton spokesman, Nick Merrill, told reporters. "This is about a former secretary of state having grave concerns about the policy positions and the dangerous rhetoric, or silence, that indicates a world view voters should take time to understand and be concerned by."

Since Trump's election, Gabbard has grown increasingly estranged from her party, which, again, started in 2016. So, let's get a little bit deeper. She was actually the vice chair of the Democratic National Convention when she added her voice to the critics who were worried that the DNC wasn't holding enough debates, a policy that was helping Clinton.

Then DNC chair, Debbie Wasserman Schultz, responded to the public criticism by disinviting Gabbard from one of the debates she planned to attend. Gabbard, who could not be reached for comment, later resigned from her party post and endorsed Sanders dramatically by announcing her decision on Meet the Press.

Months later, just before Clinton was officially nominated, Gabbard played up internal party divisions by tweeting a New York Daily News story that some of Wasserman Schultz's DNC staffers were being accused of attacking senators' lack of devotion to his Jewish faith.

So, uh, I would also point out then, anybody from the Gabbard camp who's like, "Oh, she just doesn't like us 'cause Gabbard endorsed Sanders," things are a little more layered than that.

So, Hillary Clinton is pretty understandably not a fan. However, Gabbard is a bit of a weirdo when it comes to the trajectory of her career. After 2016, the Iraq war veteran became a political oddity in the Democratic party, and weirdly emerged as a favorite commentator on Fox News. In the aftermath of the original Clinton feud, she appeared on Tucker Carlson's show, and

tweeted a link to her interview, accusing Clinton of creating “the new McCarthyism.”

After Trump’s election, Gabbard met with him and his transition team in Trump Tower to discuss a possible administration job. She described that conversation as “frank and positive.” But apparently, what really threw a log on the fire was Gabbard’s decision to visit Syrian dictator, Bashar Assad, in 2017, and her hesitance to criticize him. After speaking out about US middle eastern policies and occasionally seeming cool with Putin, the Democrats were like, “Okay, get out. The hell are you doing?”

So, Gabbard has also been kindly covered by Russian propaganda outlets, and it seems the right’s favorite Democratic candidate. She also hired an advisor with ties to the Kremlin. But Bernie Sanders does not have any idea of her being some kind of Russian conspirator.

He tweeted Monday, “Tulsi Gabbard has put her life on the line to defend this country. People can disagree on issues, but it’s outrageous for anyone to suggest that Tulsi is a foreign asset.” Others say that Gabbard’s break from the Democratic party has more to do with party politics. Tulsi was the first woman in Congress to endorse Sanders, which caused more contention with her fellow Congress people.

Brent: Let me just real quick address—let me just real quick address the idea that she’s the right’s favorite Democratic candidate. If she is, it’s because she does go on Fox News, and the thing is that she is anti-Hillary, which is a thing the right loves. But also, uh, the left is—especially as you get farther and farther left, they’re inclined to maybe not want to call Hillary the queen of warmongers, but yeah, y’know, there’s a lot of voices on the left.

And by the way, keep in mind that I’m still feeling all the things I would feel if Courtney were here, and if you want to get her takes, ask her. But I guess the reason I’m saying that is, one time when Courtney wasn’t on the show, I spouted about Donna Brazile and Bernie Sanders and this and that, and I was accused of like, cowardly saying these things when Courtney wasn’t here?

Anyway, whatever. The point I'm getting at is that... Tulsi Gabbard has so many ideas in her platform that are so antithetical to the right. Uh, she's so anti-war, and she's a veteran. They like that she's a veteran, but unless they're like, libertarian, y'know, not typically the ones in the media... like yeah, Rand Paul. Sure. She and Rand Paul have a little bit more of an isolationist streak, which, they have a lot in common there. But not much else.

It's like, she's maybe the right's favorite Democratic candidate, but not for the reasons that she gets smeared as. It's because she will be a little bit more loudly anti-Hillary than any of the rest of them, because they would rather be more deferent to the party establishment, and she doesn't really give a shit about that.

Travis: So here's the thing. I don't disagree with you. I think that there are plenty, plenty of good reasons to be skeptical of Gabbard's stances on all kinds of policies. But Clinton spoke out recently, saying that what she meant was, the Republicans, not the Russians, were grooming Gabbard. She basically—she, in like two different sentences, said she was a favorite of the Russians, and in a different sentence, was talking about, without saying the word 'Republicans,' they were grooming her to be a third party candidate.

Um, her like—basically, she was saying that the ideas weren't connected. Um, and here's the thing – I don't disagree. The thing is, yes, right now, the Democratic party is terrified of the idea of a third party candidate. That would basically—that would hand the victory to Trump. It just would. Because like, when you look at the margins of what it takes to win an election, let alone an incumbent election... y'know what I mean?

Brent: And all the gerrymandering in Republicans' favor, and all the voter role purging, and all of the stuff that—yeah. You're right.

Travis: Even like, one percent can really ruin that, y'know? Especially considering, like, how it gets into the electoral college, and well, this one, y'know, area went red instead of blue because this third party candidate did well here... that can really, really fuck up a Democratic campaign.

So, I think that, to your point, yes, I think that there are very reasonable reasons that the Republicans like Tulsi Gabbard. I think the idea of her being the most likely to like, spin off into a third party candidate run? Yeah, I can see that, too, because of the very like, ideas that you're talking about, and the fact that she's young, and has a little bit more fire when it comes to the idea of like, I'm not gonna stop talking about these ideas.

But... all of this comes back to—let me come back to, I should say, this feud between the two of them. Because everyone listening, hopefully by now, knows that I am a Hillary supporter, and I want to root for her. But, many, many people are quick to point out, it took a long, long time before Hillary Clinton was like, "I was misunderstood. That was not what I was saying. I meant this, and it got confused."

Um, and like... [sighs] And in the statement, she didn't mention Tulsi Gabbard by name; though, it's clear. But like, she could've come out and said, "That's not what I meant," way, way, sooner. And when asked about like, whether it was Gabbard or not, her spokesman, Merrill, who we heard from earlier, simply said, "If the nesting doll fits." So there definitely seems to be some like, fanning flames here.

This is one of those things where, what I really want to do... man, I wish I could just talk to Hillary Clinton and say like, "Hey, singling her out like this—this is not a good move. In any way. It gives her attention. It like, makes us talk about this in a way that we, I don't think, really needed to before now."

Brent: Well, y'know, I think that if there's anything scarier than a 103-year-old, y'know, Jewish Doc Brown man raving about Medicare for all, it's a young, attractive veteran who's anti-Hillary and anti-war. We definitely can't have that. Like, to me, that's part of why I think Tulsi gets so marginalized, and there are listeners that hate her, and Courtney has basically straight up said 'fuck Tulsi Gabbard,' and that's an opinion you can have.

And I don't think she's done everything right. I don't think she's gonna have the nomination. But I feel like I do get a sense that there is a little bit of a

grudge from Hillary, and I also think Hillary kind of felt entitled to the nomination. I do. I think that that sense pervaded all the coverage, y'know? Like, that people said, "Oh, she's the inevitable candidate." Well, what does that mean?

Y'know, they talked about the coronation, which like... I guess what I'm saying is, there's a lot of stuff going on here. I am not the kind of person that will 100% up and down say, "Hillary Clinton, just go away." Like, you're around. You're an important voice in American politics. You've earned the right to be a major player in any discussion when it comes to politics.

I just feel like, this is one of those situations where I can't figure out how Tulsi is so falling through the cracks and being completely ostracized when I think that there are so much worse candidates on the issues in this campaign. People want to get mad about how she was uh, anti-gay at one point, and it's like, she was, and that super sucks. And she's said, "Yeah, I was raised really conservatively. I had the wrong idea, and now I understand how that was wrong." To me, that's the story of, y'know, many, many Americans over the last 20 years.

So I guess I just feel like, the amount that—regardless of whether I want her to be president, and I don't particularly. But I just feel like the amount of shit she catches, um, to my mind, doesn't match the facts. And I wonder if that's the case, where does it come? I don't know. But that's how I feel.

Travis: Well, are you ready to do tid bits?

Brent: Oh my god, please rescue me from... from these takes! [sighs] Yes. Ready?

Travis: Yes.

Brent: I wish I could do a Dave Bulmer impression. I can't and I won't, but the Brexit adventure just keeps unfolding, and you remember how our UK correspondent, Dave Bulmer, told us a few weeks ago that UK prime minister, Boris Johnson, really didn't want to go ask the EU for an extension on a Brexit deal? Well... Dave filled me in on new developments today.

I didn't tell him I was gonna do this, but I'm just gonna read what he wrote, verbatim. "Boris did write a letter requesting an extension. He had to. That recent law forced him to, but he doesn't want to. And it's important to his brand not to be seen to, but he has to. So, the story goes, he did something extremely childish, and sent three letters.

One, the request for an extension – but it's just a bad photocopy of the bit in the law that says what an extension request would look like, and he didn't sign it. Two, a cover letter from one of his aides, saying he didn't mean the first one, and that it was just Parliament making him do it. Yuck, ugh, pitooey, Parliament! Three, another letter saying that he actually urges that they don't grant an extension.

If anything other than the extension request was sent, the EU threw it all straight in the bin, and have responded just as if he sent the request normally and properly. So, long story short, we sent the extension, "we" being the UK government and Parliament. We're not leaving on Halloween after all, despite Boris still saying in public that we are. We're utterly not. And now, we just wait to see whether the EU will grant us the extension, which they will. Probably."

So there you have it. For all the talk about how Johnson and Trump aren't the same person and that stuff, that's a false equivalency... this is just so the kind of thing I could imagine Trump doing.

Travis: I agree. Um, so, uh, the singer who tweeted the iconic line that is the backbone of Lizzo's hit, Truth Hurts, will be given a songwriting credit on the Badass Anthem. According to BuzzFeed, British performer Mina Lioness, who had been in a months-long battle with Lizzo and her management, tweeted on Wednesday, "I just took a DNA test. Turns out, I'm a credited writer for the number one song on Billboard."

Brent: Oooh.

Travis: Yes. Lioness tweeted the iconic line in 2017, and a meme of it inspired Lizzo to write the song. In an Instagram post on Wednesday, Lizzo

addressed the drama and celebrated Mina. But she also brought up that the two men who made the meme are now trying to bully Lizzo into giving them credit for the song as well, even though they hadn't credited Lioness at all.

Lizzo put on Instagram, "The men who now claim a piece of Truth Hurts did not help me write any part of the song. They had nothing to do with the line, or how I chose to sing it. There was no one in the room when I wrote Truth Hurts except me, Ricky Reed, and my tears. That song is my life, and its words are my truth. The creator of the tweet is the person I am sharing my success with, not these men, period."

Brent: Alright. Right on. Um, and we'll end tidbits on a lighter note, and also a seasonal note, since Halloween is coming up and everything. The 1993 cult kids' film, Hocus Pocus, will be getting some kind of new addition to the film franchise. Deadline reported this week that a new film was in the works, with a script from TV writer and producer, Jen D'Angelo, and that it will be released on the upcoming Disney+ service we talked about last week.

No word yet on whether it'll include the original cast, and knowing Disney, it could be announced as a film, end up being a series, who knows. But still, so many people love Hocus Pocus, and to those of you listening in that camp, I hope this comes as welcome news.

[music plays]

Tusk: Hello, my name is Tusk Henderson, and I am an outdoorsman.

Benjamin: Are you looking for a new comedy podcast? This month's episode of Beef and Dairy Network podcast has, as its guest, the wonderful Nick Offerman, playing the part of Tusk Henderson, adventurer and outdoorsman.

Tusk: Think about fittin' yourself a month's worth of provisions and a half ton cow into a kayak.

Benjamin: So if you've never listened to the show before, this might be a good place to start.

Tusk: I string a bowstring between her horn tips, and I can fire a spear off the top of her head, and uh, took in some very delicious cod.

Benjamin: So, if you're after a new comedy podcast, why not try Beef and Dairy Network from Maximum Fun? Download it now!

Tusk: You flip a cow upside down, they make an excellent toboggan.

[music plays]

Speaker 1: Come back to WKEP at night. Up next, looks like we've got a PSA from local forest ranger, Duck Newton.

Duck: Do I start now, or—

Speaker 1: Yeah. You're on, Duck.

Duck: Yeah, sorry. Um, okay, I wanted to address the unfortunate situation that... okay. [sighs] Listen. Two people, good people that I and a lot of y'all have known our whole lives, are dead. Torn to shreds by—

Ned: A savage, bloodthirsty beast that defies human comprehension! If you'd like to know more, stop by the Cryptonomica, Kepler's premier museum of the macabre, just off highway—

Duck: Come on. We just wanted to warn y'all, to beg you... if you see one of those things out in the forest, don't fight. Don't scream. Run. Run as far as you can.

Aubrey: Duck, it's almost midnight. Listen, folks – if you see anything, please go to TheLamplighter.org and let us know. And get behind a locked door tonight.

Speaker 1: Anything else we need to—oh. They're leavin'. Okay, well, that's TheLamplighter.org, and... stay safe out there, Kepler.

[music plays]

Brent: Now it's time for our Wi-Five of the week. Each week, we scour the internet for examples of folks doing good things and being good people, and we choose one or more to whom we'd like to give an internet high five, or Wi-Five.

[Wi-Five slap]

Brent: Today's Wi-Five goes out to a man named Jean-Paul LaPierre of Boston, Massachusetts, and it's a twofer. Or maybe a threefer. So I guess that's like a... 15 five? Anyway. Okay, so, Jean-Paul LaPierre was recently in Chicago for the Chicago marathon, and he was on an elevated subway train – the blue line – when he noticed a man who was quietly robbing people on the train.

So he walks up to the guy, starts fighting him for the gun, and then hands the gun to someone else who puts on the safety, and then exits the train with it. And LaPierre controlled the man long enough to hand him over to the police. Now, that's really cool. It takes guts to stand up to someone who has a gun in close quarters. But what really got me about this guy?

A few years ago, he rescued a boy from a vehicle crash. And a few months ago, when his neighbors lost their pet Burmese python, he tracked it down and returned it to them. This guy says he's just been in the right place at the right time, but I have to say... he's something special. So, to Jean-Paul LaPierre of Boston, a man who I hope is nearby the next time I'm in trouble, Wi-Five.

[theme music plays]

Travis: Hey folks, that's gonna do it for us this week. Uh, sorry again for a bit of a short episode, but uh, with Courtney's absence and me feeling sick as well, uh, y'know, it happens sometimes. But hey, you're great, and we appreciate you listening, and we hope you enjoyed the episode.

There's lots of new stuff coming up. The thing I'm most excited about is, on October 31st, American Halloween, the first episode of The Adventure Zone:

Graduation, The Adventure Zone arc that I am DMing, is going up. I'm very excited about that. If you would like to watch the trailer for it, we put it up on the McElroy Family YouTube site. I am very proud overall, and I really think you're gonna like it.

Brent: Awesome! And I have two things. Number one, I am doing a live Brental Floss show in Montreal, Quebec. I haven't done a Brental Floss show in quite a while, and I, y'know, this—you're basically seeing a dying species if you come to this show. It's gonna be Saturday, November 30th at seven PM. Perhaps not dying, but perhaps increasingly rare. Information about that is at BrentalFloss.com/Live-Appearances.

But, uh, I just wanted to also remind you that I have launched a new podcast called Question Box. We've now got 14 episodes, with guests ranging from Courtney Enlow, all the way over to Travis McElroy. But also, SungWon Cho, Heidi O'Ferrall, who you may know as Elf Wife from the ProJared scandal, but also a good friend of mine.

So many cool, cool people. Um, and also, Dave Bulmer, our UK correspondent. And it's the comedy... no! No. That's my—that's what I say about my party game. It's the game show podcast of shockingly personal questions, and uh, you can get it. Again, it's called Question Box. Get it on whatever podcast platform you prefer, or you can go directly to our website at QuestionBoxShow.com.

Travis: Uh, and special thank you of course, to Mustin, who edits the show for us. You can check out Mustin's work at Mustin.net. You should go check out all the other amazing shows on MaximumFun.org. Follow us on Twitter @TrendsLikeThese. Uh, and I think that's gonna do it for us. Brent, am I forgetting anything?

Brent: Oh, well—what—wait—did—did Courtney make it onto the Home Alone plane?

Travis: Courtney!

Brent: See you next time.

[theme music plays]

Travis: [blows his nose loudly] Sorry.

Brent: I'm, uh... I'm gonna just go be by myself for a few years in a dark room.

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