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On the covers



Photograph by Saul Loeb—Pool/AP



Illustration by Tim O'Brien for TIME



TIME at Davos

TIME marked the kickoff of the World Economic Forum's 55th annual meeting in Davos, Switzerland, with a Jan. 20 dinner on the future of artificial intelligence. At right, TIME CEO Jessica Sibley; above, TIME editor-in-chief Sam Jacobs interviews keynote speaker Dario Amodei, CEO and co-founder of AI company Anthropic. Amodei discussed AI's potential and the rise of virtual collaborators, noting that the question, on top of job impacts, is whether they will be safe or "wreaking havoc." Read more from Davos at time.com/davos-2025



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SETTING THE RECORD STRAIGHT

In "Those Who Help Themselves" (Jan. 27) we misstated when a Sudanese communal-kitchen leader was killed. It was last year.

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ON INNOVATING FOR IMPACT

TIME's Dan Macsai, with mic, moderated a Jan. 21 TIME100 Talks event on AI's benefits and the tension between sustainability and growth with, from right, PepsiCo's Athina Kanioura, IBM's Rob Thomas, and Global Innovation Fund's Joseph Ssentongo.



ON AI'S TRANSFORMATIVE POWER

TIME convened business and technology leaders for a Jan. 22 roundtable to discuss AI's potential to enhance areas like health and climate—as well as the risks to consider as the technology advances rapidly.

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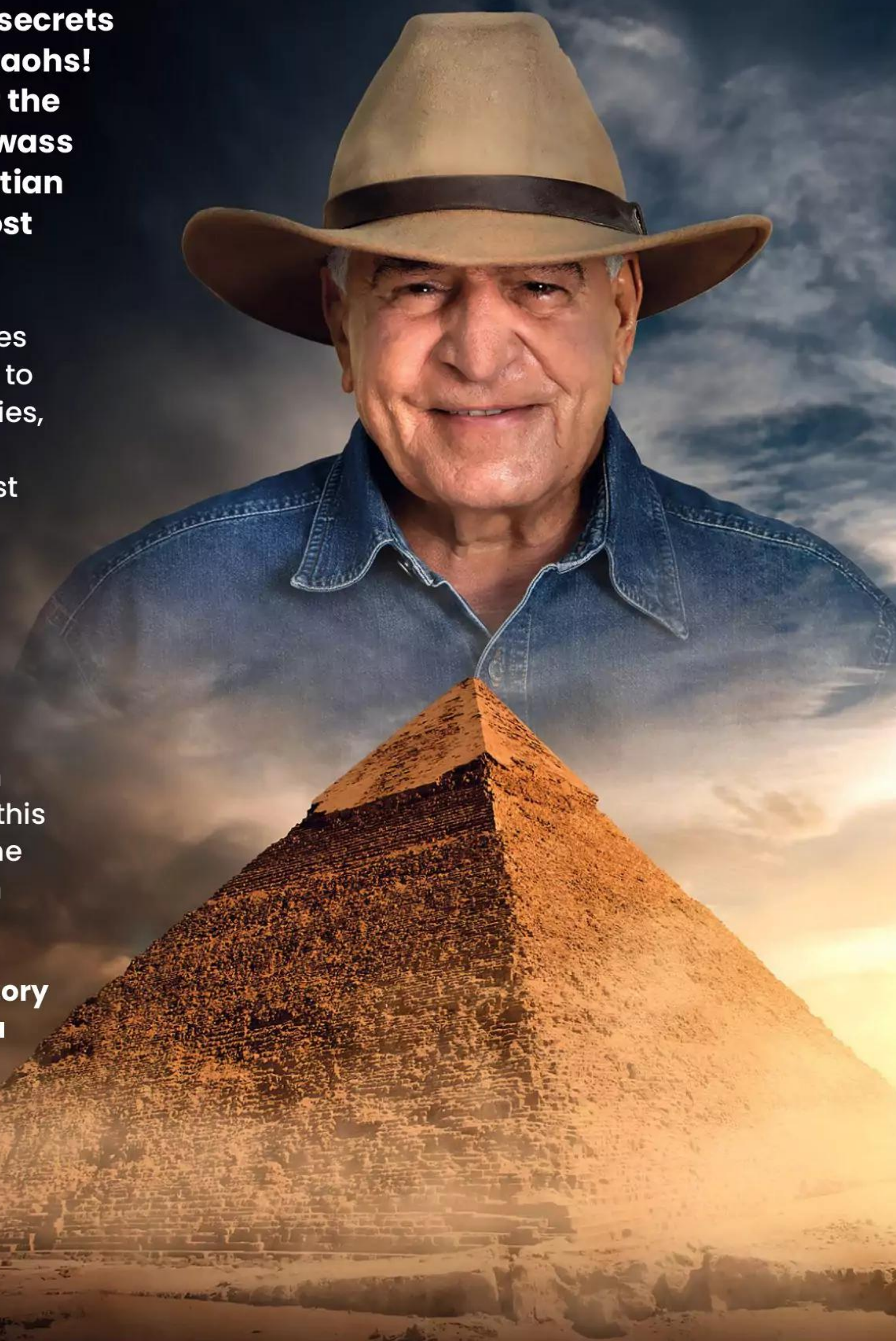
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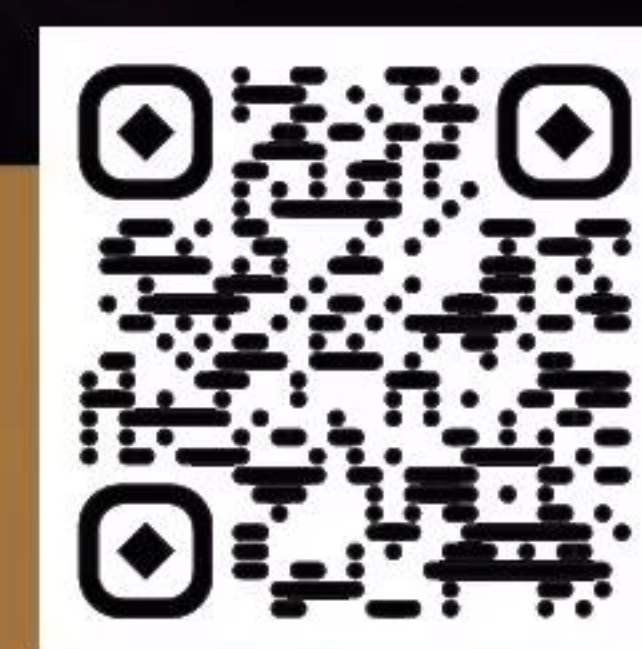
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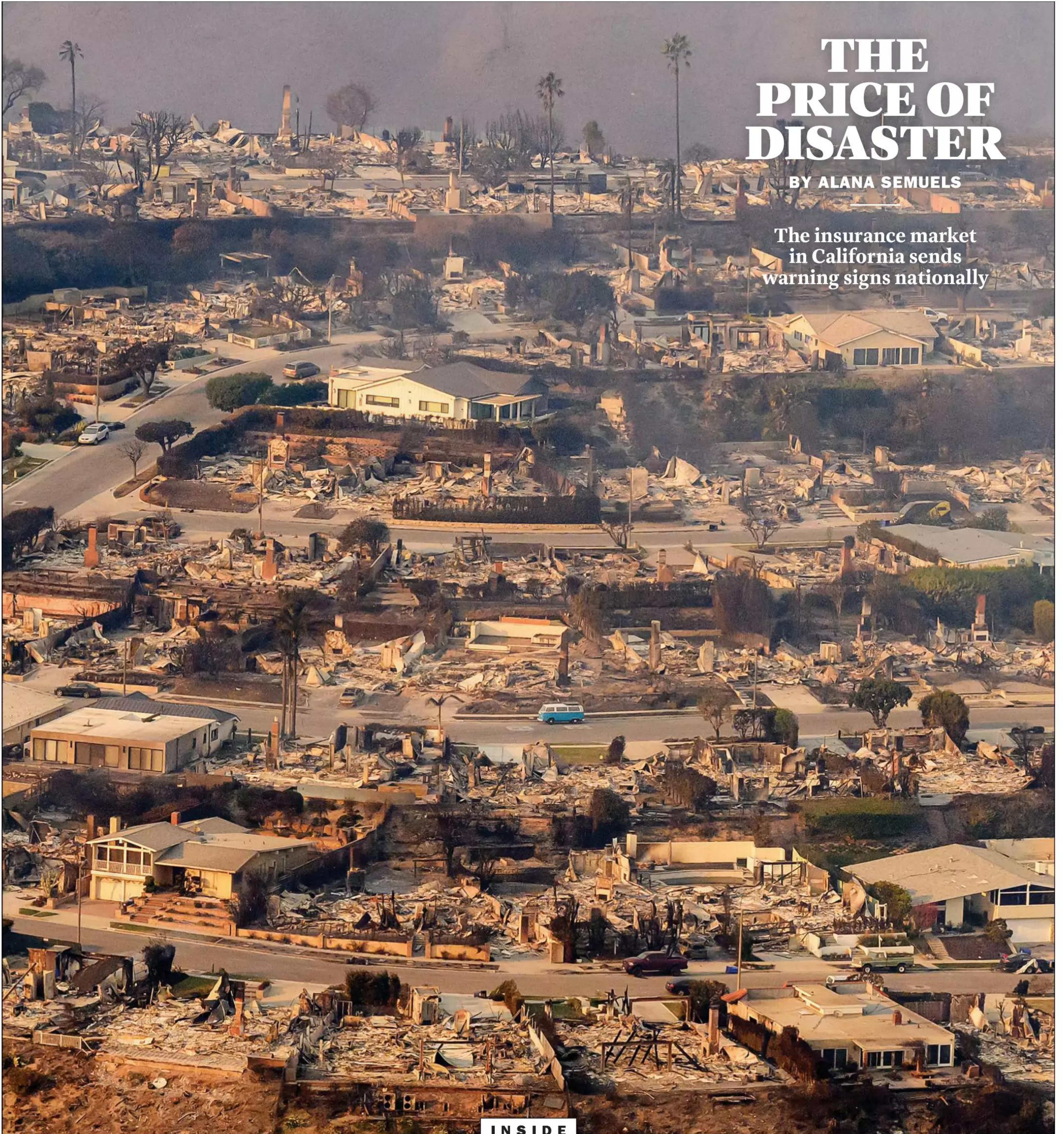
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The Brief



THE PRICE OF DISASTER

BY ALANA SEMUELS

The insurance market in California sends warning signs nationally

INSIDE

A CHINESE APP WELCOMES 'TIKTOK REFUGEES'

WHAT IT ACTUALLY MEANS WHEN CANCER IS IN REMISSION

THE SINGULAR VISIONS OF DAVID LYNCH

INSURANCE COMPANIES WERE WORRIED ABOUT the Pacific Palisades neighborhood of Los Angeles long before devastating wildfires burned through the area, ravaging homes and forcing evacuations. The Palisades, because of its location next to the brush-heavy Santa Monica Mountains, was too vulnerable to fires to insure at permissible rates without losing money. Insurers including State Farm, which dropped nearly 70% of policyholders in Pacific Palisades in July 2024, refused to offer new insurance plans or renew old ones.

As a result, many homeowners were forced to obtain coverage from the state’s insurer of last resort, the California Fair Access to Insurance Requirements (CA FAIR) Plan, which covered 1,430 homeowners in the Pacific Palisades ZIP code of 90272 in September 2024, an 85% increase from 2023. The FAIR plan insures homes against fire, but has higher premiums than traditional insurance and only covers up to \$3 million in damages for residential properties.

Like many other insurers of last resort in the 33 other states with this type of system, the California FAIR Plan is buckling under the weight of natural disasters worsened by climate change. “I’m concerned that we’re one bad fire season away from complete insolvency,” said Jim Wood, then a California assemblyman, at a March 2024 hearing in which CA FAIR Plan President Victoria Roach explained that it had just \$200 million of cash on hand, with \$450 billion of exposure in the state.

That bad fire season is now here. As infernos burned across Los Angeles County, torching at least 40,000 acres, analysts at CoreLogic, a risk-modeling company, estimated losses could reach \$45 billion. It is a blow to the hundreds of insurers operating in California, but a particular challenge for the state’s insurer of last resort. Its predicament highlights the precarity of the home-insurance market in California and nationally. Because of an increased risk of fires, floods, hurricanes, and other national disasters, it doesn’t make financial sense for insurers to offer plans to some people.

“In the long term, we’re not doing enough to deal with the underlying driver, which is fossil fuels and greenhouse-gas emissions, so we’re going to continue to see insurance unavailability,” says Dave Jones, the former insurance commissioner of California and now director of the Climate Risk Initiative at the University of California, Berkeley, School of Law. “We are marching steadily toward an uninsurable future in this country.”

As insurers drop policyholders, homeowners turn to insurers of last resort—sometimes called Beach and

Windstorm Plans—that can’t really afford to insure them either. Yet more states are creating these plans to bolster private-property insurance markets. Nationwide, the number of FAIR Plan insurance policies nearly doubled from 2018 to 2023, rising to 2.7 million, according to data from AM Best, a company that rates the financial strength of insurers. The California FAIR Plan alone saw its exposure grow ninefold over the past six years.

The fate of the California FAIR Plan affects everyone in the nation’s most populous state. Insurers are responsible for covering the first \$1 billion of claims in California, but then the responsibility goes to all insurance policyholders in the state—who are responsible for additional assessed charges. Essentially, everyone has to pay to reimburse people whose homes lie in high-risk areas.

Florida is a case in point: when Citizens, the state-run insurer of last resort, couldn’t pay out claims, policyholders paid the bill, which added up to a “hurricane tax” of hundreds of dollars per household after Hurricane Ian hit near Cape Canaveral in 2022.

The way FAIR Plans work “is really a symptom of the broader insurance market failing,” says David Marlett, managing director of the Brantley Risk and Insurance Center at Appalachian State University.

IN SOME WAYS, it’s useful for people to be priced out. The insurance market is one way of signaling where people shouldn’t live; more-expensive plans may divert people from high-risk areas. But as the insurance math becomes unworkable in wider swathes of the country, FAIR Plans won’t be a tenable solution. “We need to be dramatically rethinking how homeowners’ insurance works and what it covers,” he says.

One potential fix would be for the federal government to offer to provide insurance (called reinsurance) for FAIR Plans, essentially backstopping them if they don’t have enough money to pay out claims, says Jones, the former insurance commissioner. That would also help FAIR Plans save money on buying insurance from the private markets. Jones also suggests creating an Obamacare-style marketplace for home insurance, where the government could subsidize low- or moderate-income households buying insurance.

What won’t work, experts say, is continuing with the same system and hoping that climate risk just goes away. “Insurers are not magicians,” Jones says. “The risks of loss are rising through climate change, and insurers can’t just wave a magic wand and make them go away.” □

‘We are marching steadily toward an uninsurable future in this country.’

—DAVE JONES
FORMER CALIFORNIA
INSURANCE COMMISSIONER



Set free

Marlon Brando Diaz, who was imprisoned for taking part in Cuban antigovernment protests in 2021, hugs his family upon his release in Havana on Jan. 16. Cuba started releasing some prisoners after the Biden Administration said it was removing the U.S. designation of Cuba as a state sponsor of terrorism—a decision quickly reversed by the Trump Administration.

THE BULLETIN

Amid TikTok uncertainty, U.S. users flock to China's Red Note

IT'S A BEEN A DIZZYING FEW WEEKS for TikTok. On Jan. 15, the Supreme Court upheld Congress's ban of the app, which passed last year because of security concerns about the app's Chinese ownership. A couple days later, the app went dark—but access was restored before President Trump signed an Executive Order attempting to stall the ban. While TikTok's fate hangs in the balance, many creators are migrating to another Chinese-owned app: Xiaohongshu, a social media app often referred to as Red Note in English.

CHINA'S INSTAGRAM Red Note was founded in 2013 and now has more than 300 million users, most of whom are Mandarin speakers in mainland China. The app is filled with travel-ogues, beauty tutorials, animal videos,

and live shopping feeds. When TikTok's demise seemed imminent in mid-January, many of its users announced they would be moving to Red Note, sparking a migration. Red Note topped the App Store for days, gaining millions of new users in search of a new community.

CULTURAL EXCHANGE In the first few days of Red Note's ascendance, Chinese users and American newcomers, who dubbed themselves "TikTok refugees," greeted each other excitedly, carrying out bilingual conversations using subtitles about medical bills and cultural stereotypes. For some users, the very act of being on another Chinese app was a political statement, and a protest of a ban they saw as paternalistic. "It was a bit of

a spite thing," says Christina Shuler, a South Carolina-based woodworking entrepreneur who joined Red Note and quickly gained 15,000 followers. "Hopefully I can be part of the crowd that maybe can change how our government views this whole situation."

UNCERTAIN FUTURE TikTok's sudden return on Jan. 19, after less than a day offline, complicates the future of both apps in the U.S., which in 2020 forced the sale of the Chinese-owned gay dating app Grindr to an American owner. Red Note also faces competition from Instagram Reels and YouTube Shorts. But the app's rise demonstrates the feeling of many Americans that online community and culture override any privacy, data, or geopolitical concerns.

—ANDREW R. CHOW

GOOD QUESTION

Kate Middleton's cancer is in remission. What does that mean?

BY ALICE PARK

AFTER ANNOUNCING IN MARCH 2024 THAT SHE HAD been diagnosed with cancer, Kate Middleton, Princess of Wales, has provided a positive update on her illness. “It is a relief now to be in remission and I remain focused on recovery,” Middleton announced on X on Jan. 14. The statement comes a few months after she revealed in September that she had completed chemotherapy treatment.

There's still a lot we don't know about the Princess's case, including what type of cancer she had and the exact type of chemotherapy she used. And being in remission, while a positive development, comes with plenty of uncertainty.

Remission means that doctors have successfully reduced the signs and symptoms of cancer—in some cases, to undetectable levels. “Remission quite simply means that at that point, there is no detectable sign that cancer is in the body on all of the tests we have done,” says Dr. Sikander Ailawadhi, an oncologist and professor of medicine at Mayo Clinic. That doesn't necessarily mean the cancer is completely gone, but it does mean that doctors can't find it after thoroughly testing for it.

“The word *remission* is a very, very tricky word,” says Dr. Marleen Meyers, professor of medicine and director of the survivorship program at the Perlmutter Cancer Center of NYU Langone Health. “The common use of the word—even among oncologists, if they say someone is in remission—is that it means we have knowledge that it could come back, but at the moment, there is no evidence of cancer.”

The way the term *remission* is used can vary “from person to person and, really, physician to physician,” says Dr. Christopher Flowers, head of the division of cancer medicine at the University of Texas MD Anderson Cancer Center.

The National Cancer Institute, for example, defines two types of remission: partial and complete. In complete remission, all signs and symptoms of cancer have disappeared, while in partial remission, the cancer may be reduced but remain in the body. (It's not clear from Middleton's announcement which kind of remission her cancer is in.) Doctors stress that being in remission does not mean that a patient is cured, but if people remain in complete remission for at least five years, they are more likely to be cured of their cancer.

▼
Middleton visits the Royal Marsden Hospital on Jan. 14



“You have to have complete remission to be cured,” says Dr. Larry Norton, an oncologist and medical director of the Evelyn H. Lauder Breast Center at Memorial Sloan Kettering Cancer Center, “but complete remission doesn't guarantee that you're cured.”

CANCER IS NOTORIOUS for recurring—even after remission—and some types are more likely to do so than others. “Certain kinds of cancers, such as [the brain cancer] glioblastoma multiforme—even if it's gone, it's going to come back very soon,” says Ailawadhi. “Similarly, pancreatic cancer, bladder cancer, and ovarian cancers have a very high risk of coming back—despite treatment, despite complete responses, despite remission.” Small numbers of cancerous cells that

doctors can't detect may start growing at any time. Most patients in remission from any type of cancer generally continue to work with their doctors to monitor for any signs of these recurrences, including more frequent screening and testing for signs of cancer.

“As anyone who has experienced a cancer diagnosis will know,” the Princess wrote in her social media post, “it takes time to adjust to a new normal.” She noted that she is “looking forward to a fulfilling year ahead,” and thanked the staff at the Royal Marsden Hospital, where she was treated, for “looking after me so well during the past year.” The Princess has limited her royal duties since her diagnosis, but recently appeared at the family's annual Christmas Day service in Sandringham and hosted the “Together at Christmas” carol service at Westminster Abbey in early December.

“I tell my patients that remission is an important milestone on the cancer journey to know you are on the pathway to cure,” says Flowers. “It's the most positive first step: to be in remission.”

‘It's the most positive first step: to be in remission.’

—DR. CHRISTOPHER FLOWERS, MD ANDERSON CANCER CENTER

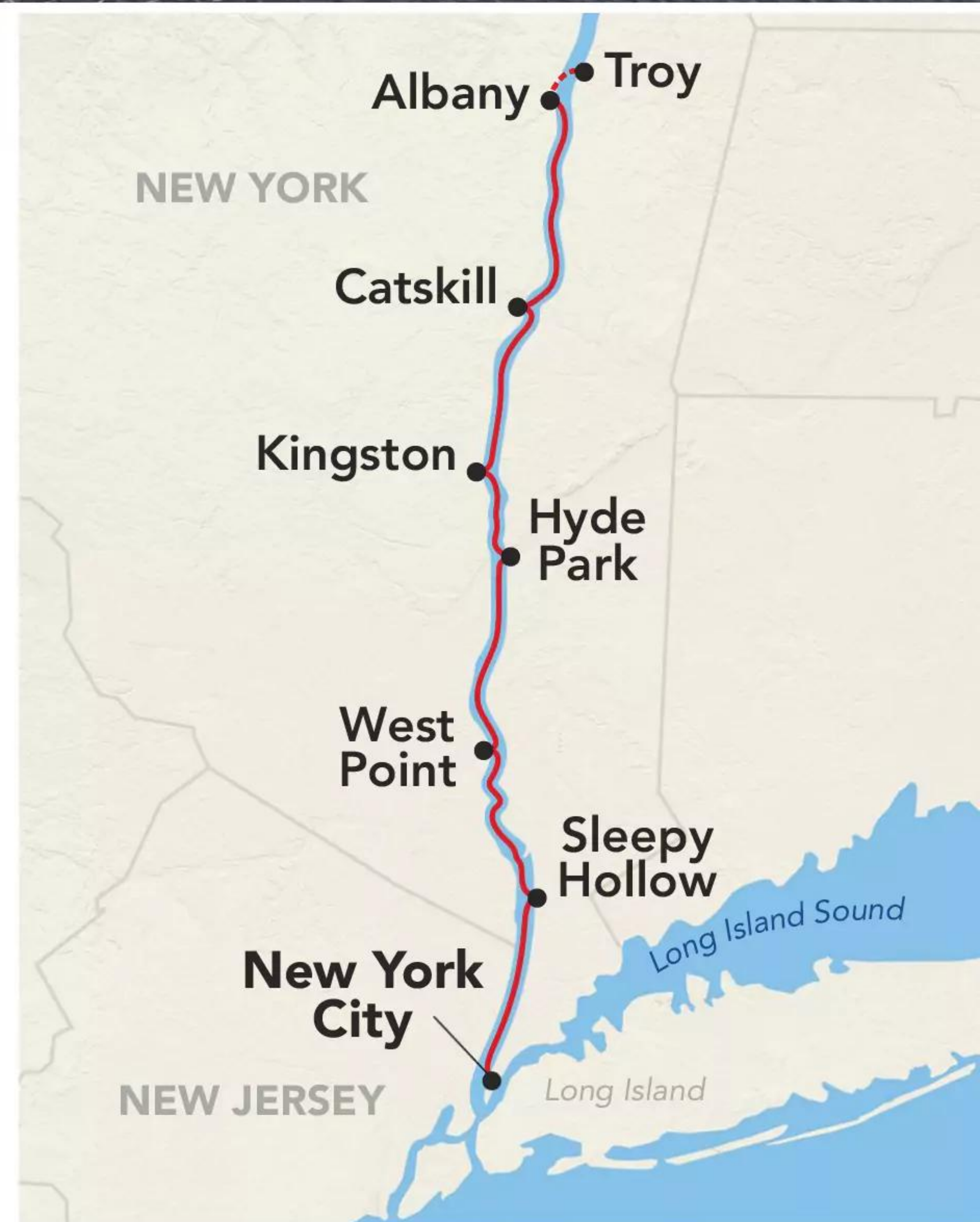


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RESIGNED

Israeli military chief **Lieut. General Herzi Halevi**, on Jan. 21, citing security failures related to Hamas' Oct. 7, 2023, attack.

REQUESTED

Warrants for **two top Taliban officials, for alleged gender-based crimes**, by the International Criminal Court. The court's chief prosecutor announced the move Jan. 23, saying his office had concluded that the officials "are criminally responsible for persecuting Afghan girls and women."

KILLED

At least 76 people, after **a fire tore through a hotel at a ski resort in Turkey** on Jan. 21.

CONFIRMED

Marco Rubio, by the U.S. Senate, as Secretary of State, on Jan. 20.

PLEADED

A British teenager, **Axel Rudakubana**, guilty, on Jan. 20, to murdering three young girls and attempting to kill 10 people at a dance class in England in July.

DIED

Jules Feiffer, Pulitzer Prize-winning cartoonist and *Phantom Tollbooth* illustrator, at 95 on Jan. 17.

SLAMMED

The Gulf Coast and Southeastern U.S., by a **powerful winter storm**, the week of Jan. 21. At least 10 people died amid the brutal weather, according to the *New York Times*, as cities that rarely see snow, such as Houston and New Orleans, were blanketed.



DIED

David Lynch

The most Lynchian of them all

CIGARETTES, COFFEE, CANDY. ACCORDING TO LEGEND, AND TO people who spent time with him, these were the things David Lynch would fuel up on, substances that kept him going and contributed to the mad, cosmic swirl of ideas that found their way—to our lasting pleasure—from his brain to the screen. Lynch, who died on Jan. 15, just a few days shy of his 79th birthday, was so extraordinary that his last name became the foundation of a descriptive adjective. But if he inspired countless filmmakers and TV creators, no one was more Lynchian than David Lynch.

From his unnerving, hypnotic, black-and-white feature debut *Eraserhead*, to his heartland reverie *The Straight Story*, to his rapturously out-there, game-changing TV series *Twin Peaks*: Lynch's inventions could feel a little intimidating at first, but once you gave yourself over to being beguiled, charmed, weirded out, you only wanted more. He made strange things seem normal and normal things feel strange. For those who weren't around at the time, it's hard to convey how *Blue Velvet* (1986), Lynch's seductive, depraved, and exhilarating parable about the dark, mossy underside of otherwise sunny small-town life, seemed to blow a hole in the world. And his 2001 *Mulholland Dr.* begins in a sun-drenched Hollywood, the kind of place where dreams come true every day, only to swerve into a seedy nightmare version of itself. Hollywood means so many things—it exists in multiple dimensions at once. *Mulholland Dr.* brought that home.

The quintessentially American filmmaker, Lynch was alive to all the things we do and think and hope for, even as he probed secrets we'd rather keep under wraps. Always, though, he found beauty and joy in trees and birdsong, in the bluest of skies, the reddest of roses, the whitest of white picket fences. We may sometimes believe we live in awful times, but really, we're lucky to be alive right now. We're lucky to have been alive in the age of Lynch. —STEPHANIE ZACHAREK

DIED

Cecile Richards

Lifelong activist

BY ILYSE HOGUE

In 2014 I found myself sitting across from Cecile Richards at a D.C. eatery. She was president of Planned Parenthood, and I'd recently become president of NARAL Pro-Choice America (now Reproductive Freedom for All). She'd taken me out to congratulate me and, as I later learned, induct me into a sisterhood of women who left perfectly respectable careers to fight for abortion rights.

A former union organizer, Richards, who died Jan. 20 at 67, turned attacks into opportunities. When the Susan G. Komen foundation said it would defund Planned Parenthood because it provided abortions, she unleashed a juggernaut of fundraising, bolstering resources for wars to come. After *Dobbs*, she developed Charley the chatbot, which dispensed medically accurate information. Richards leaves a legacy of fearless service and a shining example for young women.

Hogue is the co-founder and CEO of Democratic Futures Institute



LYNCH: PARI DUKOVIC—TRUNK ARCHIVE; RICHARDS: JOSHUA BRIGHT—THE NEW YORK TIMES/REDUX



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5 ways to master doing things alone

BY ANGELA HAUPT

AS A RECENT COLLEGE GRADUATE in a new city, Samantha Elliott thought she'd be lonely. Instead, she found companionship in the most unexpected place: with herself. And that, ironically, helped expand her community.

"Being alone has this negative connotation, like it's a punishment, but you're learning to be friends with yourself," says Elliott, who's 24. Over the past few years, she's gone on solo hikes and to concerts, museums, movies, and dinners—almost always making friends in the process.

Spending time going places and doing things alone can be transformative, says Jessica Gaddy, a therapist in Los Angeles and avid solo traveler. She encourages many of her clients to become more comfortable with solitude as a means of self-care and self-exploration, and she helps them overcome their fears around venturing out alone. Whether you're taking yourself across the world or to a coffee shop on the other side of town, "you're breaking outside of your comfort zone," she says. "That grows your capacity to take on other challenges in your day-to-day life."

Amid an epidemic of loneliness, it might seem counterintuitive to carve out alone time. But as long as you also have a strong social network, research shows that quality solo time boosts happiness, curbs stress, and improves life satisfaction. It can even make you more productive and creative. "You have this isolated time to drown out the noise and influences from other people," Gaddy says.

With that in mind, we asked experts how to perfect the art of spending time alone.



1. Start with a low-stakes outing

Write down what you'd like to do solo, ranked from the most intimidating activity to the least, Gaddy suggests. Traveling internationally or attending a concert might be a 10, for example, while going to the park may be a three. Then, brainstorm ways to make the easiest one less nerve-racking—and go for it. When she coaches clients through this exercise, "they usually come back and say, 'Oh, that wasn't so bad at all,'" Gaddy says.

2. Bring along a distraction—at first

When you start going places alone, it can be helpful to have something to focus on, like a book or journal. "You're giving yourself something that grounds you and reminds you of who you are, even when you're not around other people," says Sanna Khoja, a somatic therapist in Houston who focuses on teaching clients mind-body techniques, like breath work. Eventually, as you get more comfortable, you'll likely feel empowered to ditch whatever you were busying yourself with and engage more directly with your surroundings—but in the early days, distractions provide a welcome sense of solace.

3. Lean into moments of connection

On solo adventures, Elliott tells herself that even though she may have arrived alone, she's not actually there by herself. She's surrounded by potential friends. That mindset shift has helped her meet lots of interesting people. Her go-to icebreaker when she goes somewhere is to admit she's nervous to be there by herself, but that she couldn't resist the beautiful decor; or, she might ask what the person sitting next to her recommends on the menu. "It becomes less of being alone and more just, 'I'm doing this thing to seek connections outside of who I already have in my circle,'" she says.

4. If you feel awkward, remind yourself of your "why"

Gaddy's clients are often skeptical about going places alone because they don't want others to assume they're friendless. Won't everyone gawk at that weirdo claiming a table for one? Probably not. "We tend to believe people are paying more attention to us than they actually are," Gaddy says. In reality, no one is likely to notice or care who you're with or what you're doing; they're too focused on themselves. Keep sight of your "why"—the reason you're trying to get more comfortable with being your own company. "If your goal is to travel outside of the state or the country by yourself, then remind yourself, 'This is a step toward that goal,'" she says.

5. Celebrate your accomplishment

The next time you venture out alone, reframe it as taking yourself on a date. When you get home, spend a few minutes celebrating the experience, Khoja suggests. Maybe that means journaling or posting a selfie on Instagram. Give yourself kudos for stepping outside of your comfort zone, even if it felt hard or if things didn't go exactly as planned. "That way, you associate doing something alone with celebration," she adds, which will buoy your efforts going forward.



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Catastrophe averted

Smoke rises from a fire at a camp set up near the confluence of the Ganges, Yamuna, and Saraswati rivers during the Maha Kumbh festival in Prayagraj, India, on Jan. 19. Considered to be the world's largest religious gathering, the Hindu festival includes a series of ritual baths and runs for 45 days; millions of people were expected to travel to the region to attend this year's gathering. Officials said the fire, caused by a gas cylinder exploding, was quickly contained with no reported injuries.

Photograph by Rajesh Kumar Singh—AP

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MONEY

The problem with medical credit cards

BY ALANA SEMUELS

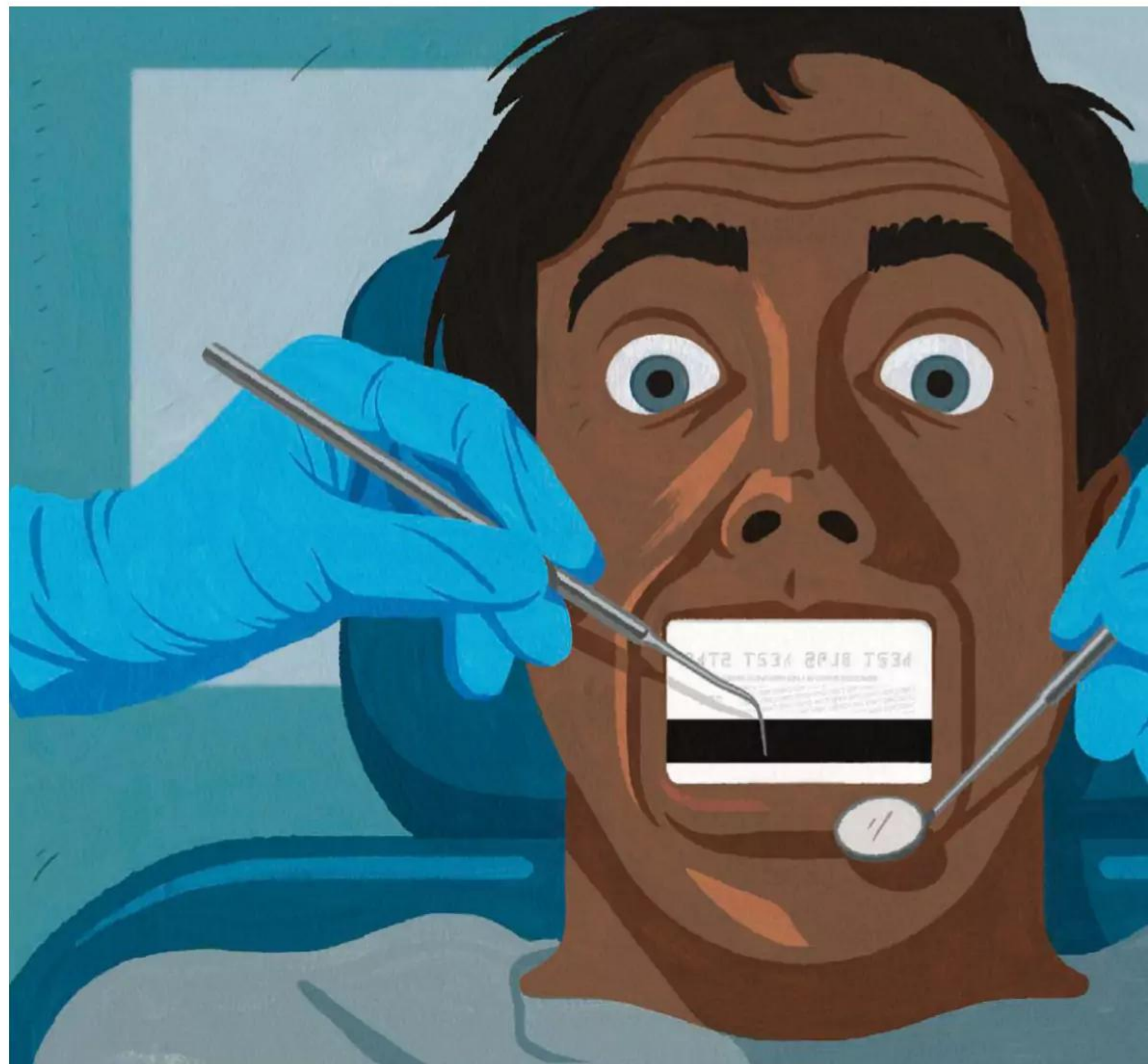
DAVID ZHAO SIGNED UP FOR A MEDICAL CREDIT CARD while supine in a dentist's chair. In December 2018, the consumer lawyer from Los Angeles went for a routine appointment at Western Dental in San Mateo, in the suburbs of San Francisco. Zhao was told by the dentist that his gums were receding. He needed a special mouth guard or he'd have to have surgery, he recalls being told.

Zhao says that he asked if the mouth guard was covered by insurance, and that office staff said most of the cost was not. Instead, Zhao says, he was told he could sign up for a payment plan used by many of Western Dental's patients. As he lay in the chair, Zhao recalls, an assistant came over with a clipboard and a document for him to initial. Zhao normally would have read each page of the document closely, scrutinizing the terms. But he had fluoride trays in his mouth and was stressed about his gum condition. "In hindsight, it was duress," he says. After the appointment was over, he recalls, a Western Dental employee gave him a gift bag and escorted him out of the office.

Three weeks later, Zhao got a bill from Synchrony Bank, which owns CareCredit, the largest medical-credit-card company in the U.S. It was for \$1,200. Among the charges on the statement, which was reviewed by TIME, were \$425 for a mold made of his mouth and \$290 for the contents of the gift bag, which included an expensive mechanical toothbrush Zhao says he hadn't requested. But that was just the first surprise. Though the dentist's office had told Zhao he was signing up for a payment plan with no interest, he says, in fact he had signed up for what's known as a deferred-interest credit card, which charges no interest on payments during a promotional period, but imposes hefty fees on top of the original payments if the user doesn't pay off the entire balance within that time. Zhao says he had to take out a chunk of his savings to pay off the card so he wouldn't be charged 26.99% in deferred interest. "I never want to have anything to do with the dentist ever again," Zhao says.

Western Dental said that it had no history of any complaints with Zhao's account and that it could not comment further. Synchrony Bank said it could not comment specifically on Zhao's case, but said in a statement that its financing solutions are "transparent and clear" and that it has saved cardholders billions of dollars in interest over the years.

Zhao's experience is not just the story of a bad encounter with a medical provider. It highlights the way medical credit cards are increasingly pushed on patients across America as the costs of health, dental, and veterinary procedures rise. CareCredit had 12 million



cardholders and 270,000 participating providers in 2024, up from 4.4 million cardholders and 177,000 participating providers a decade prior, according to a May 2023 report by the Consumer Financial Protection Bureau (CFPB). "The growing promotion and use of medical cards and installment loans," the CFPB wrote, "can increase the financial burden on patients who may pay more than they otherwise would pay and may compromise medical outcomes." Revenue for the medical patient-financing industry was \$15.3 billion in 2023, according to a report by the research firm IBISWorld, which found that as health care becomes less affordable because of rising premiums and insurance gaps, more patients are turning to medical loans or installment plans.

Medical credit cards may seem like a boon to both patients and providers. Doctors' offices can get paid up front without needing to chase down clients for billing or insurance reimbursement, while customers can get approved on the spot to finance procedures they might not otherwise be able to afford. The "deferred interest" component, which touts zero-interest loans during the promotional window, may also



appeal to customers at a moment when interest rates are high.

But some cards can come with startling terms and hidden costs, consumer advocates say. Consumers who don't make a minimum payment each month, and pay off the entire balance of their card during the promotional period are charged all the interest that would have accrued since the original purchase date, at rates that can top 30%. CareCredit is the subject of a lawsuit seeking class-action status that was filed in New York in August 2024. It argues the card's interest rates—32.99% in May 2024—violate state usury laws, which cap interest rates on loan payments. (Synchrony told TIME it could not comment about that lawsuit.)

"I don't think people understand what they are signing up for," says Elisabeth Benjamin, managing director of the Community Service Society of New York, a nonprofit research and advocacy group for people facing economic insecurity. "There are people who sign up for these CareCredit programs who don't even have \$500 in savings."

economic insecurity. "There are people who sign up for these CareCredit programs who don't even have \$500 in savings."

THERE IS A LARGER QUESTION of whether problems with deferred-interest credit cards should be blamed on the card companies themselves, or on providers who allegedly mislead customers about what they're actually signing up for. Benjamin and other consumer advocates say that unscrupulous doctors, dentists, and veterinarians sometimes push consumers into signing up for medical credit cards even when their insurance or Medicaid will cover the procedure, or when they could potentially get financial assistance from nonprofit hospitals.

Some providers sign patients up without properly explaining how deferred interest works—or making it clear that people are signing up for a credit card at all, says Joy Dockter, senior attorney at Western Center on Law & Poverty, which provides advocacy services in California. In such cases, Dockter says, it's the providers, not the product they're pushing, that is the primary culprit. Still, Dockter says, "the medical credit-card providers make it so easy for them to be bad actors."

CareCredit said in a statement to TIME that all of its 270,000 participating providers must pass a training program that teaches providers how to explain that the product is a credit card, and to refer patients to disclosures about how the product works. CareCredit says that 80% of its cardholders pay off their balance before the promotional period ends, meaning they pay zero interest. "For more than 35 years, CareCredit has offered convenient and transparent financing options that make health and wellness products and services more accessible for consumers,"

the company said in its statement.

Yet even if most CareCredit customers understand the deferred-interest promotion and pay off balances before the promotional period ends, the company is making significant money on those who don't. The most recent public earnings report issued by Synchrony Bank states that the company's health and wellness products, of which CareCredit is the largest, earned \$956 million from interest and fees on loans in the third quarter of 2024, a 13% jump from the same period the previous year.

Medical credit cards with deferred interest often end up hurting people with lower credit scores, according to the CFPB. People with credit scores below 619 accrued interest on about one-third of deferred-interest health care purchases, according to the bureau, meaning that those customers were not able to pay off their cards before the promotional period ended. As a result, many wound up deeper in debt. Eventually, if consumers miss too many payments, their credit score will be affected. If their debt grows big enough, credit-card companies often sue them over the debt. And debt-collection lawsuits often end up with a judgment in favor of the card issuers, allowing the credit-card company to garnish the customer's wages.

There have been some attempts to more closely regulate medical credit cards. The CFPB said last year that it was planning to monitor how financial institutions market their products to health care providers, looking especially at whether financial institutions are putting borrowers at risk. A California law that went into effect in 2020 requires the patient, not the provider, to fill out the application and prohibits them from doing so while under anesthesia. A bill passed in Illinois in August 2024 prohibits dentists and their staff from completing customers' applications for third-party lines of credit and bans dentists' offices from signing patients up for third-party credit cards with deferred-interest provisions. "I wanted to make sure that if you're going forward with a deferred-interest credit card," says Margaret Croke, the Illinois state representative who sponsored the bill, "you know what you're signing up for." □

'I don't think people understand what they are signing up for.'

—ELISABETH BENJAMIN, COMMUNITY SERVICE SOCIETY OF NEW YORK

TIME 100

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The View

WORLD

THE CEASE-FIRE

History is clear on the date the war between Israel and Hamas began. But 15 months after Oct. 7, 2023, when a fragile agreement went into effect—Hamas resuming the release of hostages, and Israel the freeing of Palestinian prisoners—it was unclear what exactly Jan. 19, 2025, marked. Is this the beginning of the end of the war, or a pause just long enough to take stock?

No one wins this war By Max Rodenbeck ▶

What was lost in Gaza By Amal Murtaja ▶

Not until they're home By Rachel Goldberg-Polin ▶

INSIDE

THE RACE TO CLAIM CREDIT
FOR A DIPLOMATIC WIN

WHAT A WEAKER IRAN MEANS
FOR THE MIDDLE EAST

No one wins this war

BY MAX RODENBECK

AFTER 15 MONTHS OF AGONY, THE Gaza cease-fire comes as a colossal relief not just for Palestinians and Israelis, but also for the wider Middle East. True, the deal is narrow in size and scope. It covers a physical space scarcely bigger than Martha's Vineyard. The actual terms of the first phase of the cease-fire agreement extend no further than a pause in fighting, an exchange of some hostages, and a partial Israeli withdrawal. Given recent precedent, the fragility of Israel's ruling coalition and the yawning gap between the belligerents, this deal is just as likely to collapse, or simply to lapse, as to foster a longer-term peace. Still, even a temporary lowering of the regional heart rate allows for useful reflection.

Perhaps not since the Arab-Israeli war of 1967 has the Mideast puzzle been so swiftly and wholly transformed. In those six days, Israel upended a two-decade-long status quo, shattering Arab dreams, expanding America's role, and making the Jewish State an occupying power over millions of Palestinians.

By contrast, the Gaza crisis has lasted far longer than any previous Arab-Israeli clash. An epidemiological study in the *Lancet* suggests that 70,000 Palestinians may have been killed, more than three times the total of Israelis killed in every war and terrorist attack since 1948. Even so, Hamas' easy breach of Israeli defenses on Oct. 7, 2023, and Israel's loss of 1,200 lives in a single day were an unprecedented shock to the nation. And, as in 1967, the reverberations of the war have reached beyond the immediate parties in unexpected ways.

HOW SO? At a dinner in Cairo, a guest speaks with dark sarcasm of the singular achievements of Yahya Sinwar, the Hamas mastermind of Oct. 7. "Isn't it amazing how one man achieved in one year what millions of people couldn't do in decades?" she asks. "Because



Displaced Palestinians returning to the devastated city of Rafah on Jan. 19

of him Israel destroyed Hezbollah in Lebanon, and because of that the Assad regime fell in Syria, and because of that Iran's 'Axis of Resistance' collapsed." She adds that Sinwar's "genius" also prolonged Benjamin Netanyahu's political life as Israel's Prime Minister and rescued the Egyptian leader, Abdel Fattah el-Sisi.

The sarcasm is merited. Hamas was allied to and funded by the now strategically diminished Islamic Republic of Iran. The Assad family in Syria were no special friends to Hamas, but Israel took advantage of their fall to obliterate Syria's entire arsenal of heavy weapons, putting one more potential regional adversary out of military action for perhaps a generation. Netanyahu is far more popular in Israel than before the war, and the Egyptian leader, who viciously persecuted Hamas' parent organization,

the Muslim Brotherhood, has been reprieved by Western creditors in reward for maintaining a stony silence over Gaza.

To be fair, Sinwar, at immense cost to both Israelis and Palestinians, did achieve some of his real aims. He put the plight of Palestinians back in the global spotlight. He shamed Israel, provoking a response so violent that it has severely damaged the country's moral standing. But the Hamas leader's reckless play has left Israel, as it was briefly after the 1967 war, a mini-hegemon in the region. Its Arab neighbors are military dwarves by comparison, and in most cases too absorbed in internal affairs to care much for the fate of the Palestinians. Iran has burned its

As in 1967, the reverberations of the war have reached beyond the immediate parties



fingers, and Washington now has a new, even more gung-ho, Israel-first Administration than Joe Biden's—which bankrolled Israel's Gaza offensive to the tune of \$17.9 billion.

After 1967, Israel adopted an undeclared policy of creeping annexation and colonization. The result is that today it rules over populations of Palestinians and of Jewish Israelis almost equal in number but disturbingly skewed in terms of rights and wealth and outlook. This is hardly a recipe for peaceful coexistence.

Yet because of unquestioning support from America, perpetual Arab disarray, and its own rightward political drift, Israel has persisted in this direction. The temptation to dig the hole deeper is even stronger just now, with Gaza a smoldering ruin and all potential regional challengers cowed. Can Israel now rise to the wisdom of being magnanimous in victory? Alas, the signs are not good.

Rodenbeck was a foreign correspondent for The Economist

What was lost in Gaza

BY AMAL MURTAJA

As the potential cease-fire agreement neared, I honestly stopped following closely. I didn't want to get my hopes up. Then my WhatsApp notifications went crazy. I turned on the TV and saw the news. A wave of ambivalence washed over me, and the tears followed immediately.

Memories of Eman, my brother's wife, and my nephews, Omar and Zaid, whom we lost in October, overwhelmed me. Zaid would have turned 5 this year, and Omar 6. I pictured my burnt house, where I lived so many happy days, and my demolished school, where I built a second family with my colleagues, and the vibrant classrooms now reduced to rubble. I pictured my parents' house, the ultimate source of safety and love. These images of what once was flooded my mind. Any joy the cease-fire might bring felt minimized, even overshadowed by these emotions.

The past 15 months—though they've felt like years—have been incredibly challenging. I often find myself staring out the window, asking, "Where am I?" Egypt, to which the boys and I escaped in December 2023, is undoubtedly a beautiful place, and the people are warm and loving. But while I've grown more familiar with it, it still feels strange to me, a place I'm living in but not quite a part of yet.

I've been trying to settle in, establishing a new routine, learning the streets, and getting to know my neighbors. But nothing feels right. I keep comparing everything around me to Gaza—it was small, with limited resources, but it was enough.

The small equestrian club where I took my sons Mohammed and Ali every Friday, the smile on their faces every time they rode a horse, was enough. The three-story mall with its little shops and the familiar faces of the shopkeepers were enough. The food court with only five restaurants, where I taught Mohammed, at age 7, how to order a meal by himself, that first hesitant "Excuse me, sir ..." followed by his beaming smile—those

moments, those simple joys, were enough. The holy month of Ramadan and the feasts we shared with our family and friends, the table laden with fragrant dishes, the anticipation of breaking our fast together, the laughter and warmth that filled the room—those were enough. The bustling streets during Eid, a symphony of colors and sounds, visiting our relatives and friends, the excitement of my children as they insisted on laying out their new clothes on their beds the night before, eager to wear them at the crack of dawn—these simple pleasures were enough. The parties my best friends and I threw whenever the school stressed us out, to let off some steam and feel less stressed, when we laughed until our sides ached, those were the nights that built the bonds that truly mattered.

Egypt is fascinating, but not "enough." And voices keep whispering in my ears, "You don't fit in." Not having residency here has created enormous barriers. I haven't been able to find a teaching position. My husband Ramadan hasn't been able to start a business. He managed to join us in April, which honestly felt like a miracle. Our son Ali, 3 at that time, clung to his neck beaming and said, "Daddy, what took you so long?" and Mohammed stood in the corner in disbelief before he burst out hugging Ramadan, crying. The memory still brings a lump to my throat.

When I ask them in the WhatsApp group how they are, I feel I've betrayed my friends. Their suffering haunts me when I send them a message to inquire about their well-being from the comfort of my home, while they take refuge in a tent or a group shelter. None of them have their homes still intact, and all of them have suffered the loss of a relative or a loved one. They are all so fed up with everything that's happening, worn out, that they've even lost their passion for life. It's like they've forgotten what happiness feels like. Believe it or not, the cease-fire news didn't cheer them up the way you'd expect. Their reactions were dulled:

"Yeah, whatever, we just want this to be over."

"I hope it's true this time."

"The only thing we won is surviving;"

other than that, we were the true victims.”

“I just have no idea what’s the right thing to do. Fix my home or leave Gaza or just wait?”

“I’m too tired to think, I just want peace and quiet, and I want to return to my home.”

“Guys, I’m not ‘very’ happy. Is this normal?”

“Once the border opens, I’m getting out of this hellhole.”

“We’re all happy we made it out alive.”

The conversation was long and filled with sarcasm, grim laughter at our shared struggle. My friends are as clueless about the future as I am. They are divided between those who want to leave everything behind, those who wish to but are too broke, and those who will return to their homes no matter the conditions.

Some Palestinians in Egypt want to return tomorrow and others, like me, having lost everything, are finding it impossible. I mean, we share the same desire—if we wanted to start over, we’d like to do so in a safe and healthy environment for ourselves and our children, especially since there is no absolute guarantee that another war won’t erupt at any time. I’m 35, and my husband is 37. I can’t risk losing more years of my life in a city where everything can, and most probably will, be lost in the blink of an eye.

War has stripped us all of our lives—both figuratively and literally—of our aspirations for the future, and of our desire to live. Now, we are all in survival mode. We all feel trapped, unable to find a way out of this spiral of consuming thoughts about our future and our kids’ lives.

And yet the thought of not returning breaks my heart. Memories, vivid and painful, keep flashing through my eyes, and I just can’t help but cry. Even if I did return, it wouldn’t be the same. The echoes of war would linger, a constant reminder of the life we had lost. Everything we think is both right and wrong. We’re lost in a sea of doubt, despair, and uncertainty.

So I’ll end with this fragile promise: I may not return now, or for the next few years, but I’ll go back one day.

Murtaja taught English at the American International School in Gaza



Not until they’re home

BY RACHEL GOLDBERG-POLIN

MY ONLY SON, HERSH, WAS KIDNAPPED from a music festival on Oct. 7, 2023, after having his dominant forearm and hand blown off. He was held captive, tortured, starved, and then, after 328 days, shot in the hand (his only one), shoulder, neck, and twice in the head in a dark and airless tunnel in Gaza on Aug. 29, 2024.

Hersh’s name had been on the list, in July, of those who would be released in a deal between Hamas and Israel. But that deal did not happen, because decisionmakers did not want it to happen. And Hersh, along with five other beautiful young people, with whom he was being held hostage, are now all dead.

My husband Jon and I, having suffered more than 300 days of every parent’s nightmare of utter and indescribable torment, continued advocating and pushing for the release of the remaining hostages in Gaza. We did not want anyone else to go through what

we are and will continue grappling with for the rest of our lives. At the time a cease-fire deal was announced, there were 98 hostages still in Gaza. The live hostages needed to come home to be physically and psychologically rehabilitated, and the deceased needed to return to have proper and respectful burials.

WHEN THE NEWS CAME that a deal was reached and would begin to be implemented imminently, over 200 messages flooded my phone. People seemed confused that Jon and I were relieved and happy that so many of our hostage community, with whom we feel like family, would finally be reunited with their loved ones. This does not mean we are not in agonizing mourning and oozing with grief for our beloved Hersh. It means we can hold two truths; we can even hold more.

A deal is not a deal until it is successfully completed



Demonstrators at a Jan. 18 rally in Tel Aviv call for the hostages' release

Humans are fascinating creatures. We can experience a multitude of diverse feelings simultaneously. So we can experience suffering while still having the capacity to laugh, we can be longing for someone and capable of celebration, we can be weeping and resilient, we can be yearning and hopeful.

What is essential to us at this moment is that we make sure the first phase of the deal is the beginning of the end, and not the end. Getting out 33 cherished human beings is critical. But there would still be 65 hostages left in captivity, their situation a microcosm of failure of all of humanity.

The remaining hostages represented 23 different nations. They were Christians, Jews, Muslims, Hindus, and Buddhists. The youngest is Kfir Bibas, who turned 2 years old on Jan. 18. And the oldest is Shlomo Mansur, who is 86 years old. They were both slated to be released in this first phase of the deal. Yet back in November 2023, they were also supposed to be released (as was my son Hersh), but the deal broke down and now Hersh is dead. I pray Kfir and Shlomo come home as planned, alive and able to recover.

In addition, the innocent Gazans who have suffered terribly since the Hamas attack on Oct. 7 also severely and critically need relief and recovery immediately. So this deal must happen, to the very end, with everyone in the region finally able to quench our common desperate need for solace.

While I remain ever optimistic and cautiously sanguine, a deal is not a deal until it is successfully completed.

Godspeed to us all.

Goldberg-Polin is an American Israeli whose son Hersh was kidnapped by Hamas on Oct. 7, 2023. With her husband Jonathan, she has been prominent in the movement to free the hostages and end the war in Gaza



The D.C. Brief By Philip Elliott

WASHINGTON CORRESPONDENT

EVEN BEFORE THE MIDDLE EAST cease-fire agreement had been put to page and circulated among the many anxious stakeholders, the question of credit was already at the fore. It was, as with most things dealing with that region and Washington's tentacles into it, anything but an easy verdict.

As President Joe Biden on Jan. 15 finished announcing the deal that would potentially end a 15-month war in Gaza, a reporter asked the twilight leader, in the White House entry hall, "Who gets credit for this, you or Trump?" A puzzled Biden turned around and asked if the query was a joke. It clearly was not, nor did it carry a clear answer. **The unlikely and uncomfortable answer is each man carried some responsibility for the agreement.**

The deal, which pushes pause on the slog of a fight between the Israelis and Hamas, starting in phases that kick off with hostage-for-prisoner trades and a six-week cease-fire, was a by-product of complicated diplomacy back in the U.S., with Biden's team working closely with President-elect Donald Trump's incoming team and regional partners in Doha. The two-fold U.S. cooperation between otherwise rival camps came after a hard-fought election in which both sides offered competing visions of peace in the Middle East, and which key leaders in the region were closely monitoring. It's not a stretch to say the election-year calendar in the U.S. likely dragged out the negotiations far longer than might have been seen during an apolitical season.

Ultimately, both Biden and

Trump played their hands, and historians will mull for generations which pol had the bigger role. Each sought to claim credit right away.

Trump, pre-empting Biden's announcement, said the deal "only happened as a result of our Historic Victory in November." For his part, Biden sought to cast the breakthrough as something that dated back to his framework announced in May and was only realized in recent weeks because of his team's persistence. And he proved

to be in the job when the deal came together, calling it "one of the toughest negotiations I've ever experienced." Despite Trump's insistence that he was to credit for the deal, his envoy Steve Witkoff made clear to reporters that Biden hand Brett McGurk was the man with the brief. The co-

'For the last few days we have been speaking as one team.'

—PRESIDENT BIDEN

operation between the outgoing and incoming teams was hardly the stuff of buddy films, but both teams rightly noted that the crisis demanded it.

With Trump's campaigns and Biden's public service both over for all practical purposes, the credit question is mostly one that feeds egos, not scoreboards. In perhaps the oddest final-chapter twist, Trump probably helped Biden get one last win as President, and Biden likely set in motion the first victory of Trump's second term. It's tough to imagine either finds much pleasure in that piece of the history, but sometimes that make-it-work ethos is what the office requires and finds.



For more insights from Washington, sign up for our politics newsletter at time.com/theDCbrief

THE RISK REPORT BY IAN BREMMER

Iran's shaky regime



IT'S BEEN A DISASTROUS few months for Iran and its ability to threaten its regional rivals and enemies. Israel's security forces have crippled the leadership of Iran's two most potent allied militias: Hamas in Gaza and Hezbollah in Lebanon. The surprise collapse of Bashar Assad's government in Syria not only cost Iran its most important state ally but also cut off the route it has used to supply Hezbollah with weapons and support. Yemen's Houthi rebels continue to attack shipping traffic through the Red Sea, but an emboldened Israel has scored direct hits against its fighters, including inside Yemen itself. Iran has also recognized that Russia, its most important ally outside the Middle East, is so preoccupied with Ukraine that Moscow's needs outstrip its generosity. In short, Iran has seen the collapse of its regional empire by proxy—the so-called Axis of Resistance.

Israel's Prime Minister Benjamin Netanyahu ordered direct strikes on Iranian territory in 2024, knowing there was little Tehran could do to retaliate. Donald Trump, a man who has long argued that Iran responds only to “maximum pressure,” is now once again President of the United States. He doesn't want a costly all-out war with Iran, but will be watching closely for any sign that its leaders might attempt a push to build a nuclear bomb. There is also the temptation, both on the U.S. and Israeli side, to extend maximum pressure into military action.

IRAN'S DOMESTIC PROBLEMS might pose an even greater threat to leaders of the Islamic Republic. Its

sanction-plagued economy is running on fumes. The value of its currency is spiraling, inflation now tops 30%, and a broad range of Iran's people are understandably growing angrier.

The latest public frustrations have focused on an energy crisis that has forced sporadic blackouts and the closure of schools and businesses to conserve natural gas, which supplies most of the country's power and heat. The economy has been so incompetently and corruptly managed that Iran, which has the world's second largest



Iran's President Masoud Pezeshkian, right, at U.N. headquarters in New York City on Sept. 24, 2024

natural gas reserves, faces severe shortages. (It's left to burn oil to fill the gap, and has some of the world's most polluted cities.)

The regime's ongoing attempts to reimpose draconian social rules and censorship laws have re-energized the protesters who powered the 2022–2023 “Woman, Life, Freedom” demonstrations. For many Iranians, aggressive police enforcement of laws that require women to wear the hijab adds insult to the injuries inflicted by Iran's economic isolation. Just 50% of voters took part in last year's presidential

election, a low figure for Iran. Dissatisfaction is now percolating even among the regime's hard-line supporters, frustrated that Iran did so little to save Syria's Assad from a humiliating flight to Moscow. Iran spent billions in recent years to bolster Assad's ability to survive his country's civil war. That investment is now burned.

IT HAS FALLEN to Masoud Pezeshkian, Iran's “reformist” President, to manage these failures. The embattled President still has the all-important institutional support of Supreme Leader Ali Khamenei and the politically powerful Speaker of Parliament Mohammad-Bagher Ghalibaf. But a growing number of Iranians, once hopeful that Pezeshkian might bring positive change, now see him as a weak leader.

And in the background looms an increasingly large question: Who will take power when Khamenei, now 85 and suffering from prostate cancer, dies? Power brokers within the Iranian Revolutionary Guards Corps and the clerical establishment have had years to prepare for succession. But this will be the first transfer of supreme power in Iran since 1989 and just the second in the Islamic Republic's 45-year history.

Some inside the U.S. and Israeli governments argue that the regime in Tehran is close enough to the brink that a well-timed push might drive it into the abyss. But though Iran is a wounded lion, its massive missile and drone arsenal keep its claws sharp. If its leaders feel pushed into a corner, abroad or at home, they can still take actions that plunge the region—and draw the U.S.—into another war. That's how Iran's weakness could become the world's problem. □

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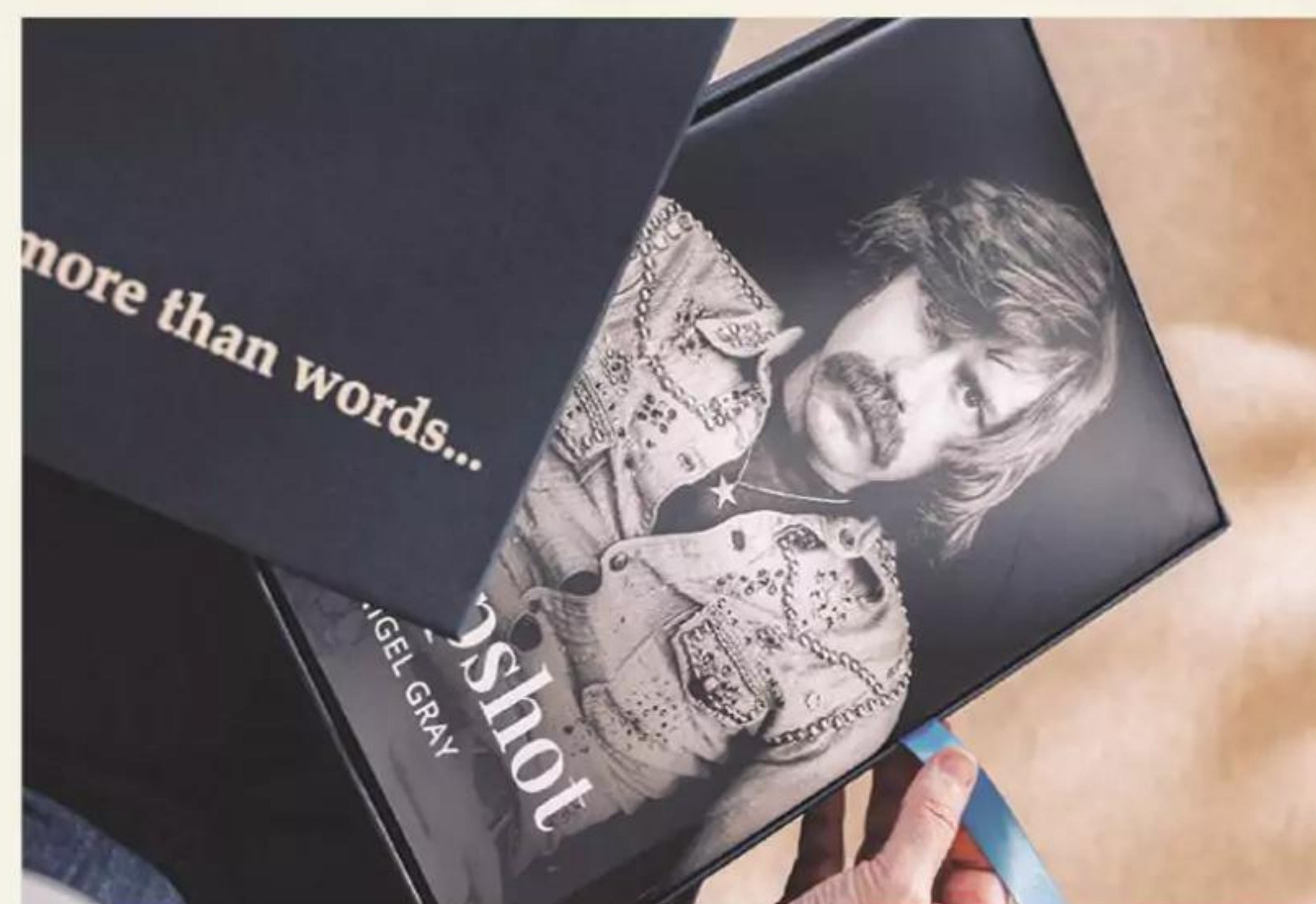
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BASKS IN APPLAUSE
AS HE ENTERS THE
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T U R N

THE DISRUPTER IN CHIEF IS BACK

Donald Trump and the Constitution meet again

BY MASSIMO CALABRESI

LOST AMID THE HULLABALOO SURROUNDING DONALD J. Trump's second Inauguration as President of the United States—the last-minute, cold-driven venue changes, the galas and balls, the \$170 million raised from donors both big-name and anonymous—is the point of the whole extravaganza. In the summer of 1787, the delegates to the federal convention in Philadelphia included in the document they were drafting a requirement that before taking office, the President should recite the following oath: “I do solemnly swear (or affirm) that I will faithfully execute the Office of President of the United States, and will to the best of my Ability, preserve, protect and defend the Constitution of the United States.”

Not everyone thought it was a good idea. Several delegates believed that oaths were pointless, almost superstitious. It's the only verbatim pledge in the U.S. Constitution, and in retrospect it speaks to the document's fragility, a sense that the men struggling in secret in Philadelphia were worried their hard-won agreement was so tenuous that it required a promise from future leaders to respect their work. Yet every President from George Washington on has recited the 35 words as a commitment to the rule of law in the face of unpredictable forces of change.

Trump, of course, is himself an unpredictable force for change. Whatever one thinks of him, he has altered America in ways unimaginable a decade ago. Back then, the so-called Washington consensus among Republicans and Democrats held that free trade was a near absolute good. Presidents respected prosecutorial independence as a way of protecting citizens from an elected leader's trying to use the power of law enforcement for personal interests. For 75 years, Commanders in Chief upheld the U.S. pledge of mutual defense with its NATO allies. Trump has cast these norms aside, and the consequences are rippling around the world. He is arguably the most influential change agent to occupy the White House since Franklin Delano Roosevelt.

Yet the 47th President is as much a product of global change as a driver of it. The challenges his agenda attempts to address accumulated over decades, and are now greater than can be mastered by any one leader, or even one country. Transnational forces, from migration to organized crime to pandemics, have resisted both collaborative and unilateral responses since before 9/11. Today's world is in many ways

unrecognizable from what it was when America won the Cold War. In China, the U.S. faces a potential economic and military competitor unlike any before.

Trump has pledged to solve these challenges through a suite of aggressive moves. He promises everything from mass deportations to suppression of the free media through prosecution to the annexation of Greenland, the Panama Canal, and Canada—though he may be joking about that last bit. Supporters say his norm breaking will be worth it if he succeeds where others have failed, and they credit him for promising to tackle big, difficult problems: cutting government waste and reversing massive deficits, ending wars in the Middle East and Ukraine, fixing the long-broken immigration system. Trump took office in as strong a political position as ever before, buoyed by a decisive election victory and near record-high public support, a Republican Congress unified behind him, and broader backing in the business community, most notably among tech elites, who have committed this time to working with him. To many, Trump's ascension carries the possibility of positive change for institutions that have grown stagnant or worse.

His opponents, meanwhile, are in the process of figuring out which parts of his agenda to accept. Over time, Democrats have adopted some of the Trump prescriptions they once denounced. President Biden kept many of Trump's China tariffs. Vice President Kamala Harris embraced his “no tax on tips” pledge during her campaign. Forty-eight House Democrats voted for the Laken Riley Act, which requires federal detention for anyone in the country illegally who is arrested for shoplifting or theft; 12 of their Democratic colleagues in the Senate backed the bill. At the same time, Democrats are preparing to battle over many of Trump's policies, as they have for the past 10 years.



▲
TRUMP IS
INAUGURATED—
INSIDE THE CAPITOL
ROTUNDA, BECAUSE
OF COLD WEATHER



The key moments of Trump's second term will come when the forces of political resistance, his own advisers, the legal system, or his fellow world leaders oppose the President's moves. Trump has threatened to deploy the military against American protesters. Will he abide by judicial rulings if an aide tells him the courts can't force him to? It is unclear what use Trump intends to make of the partial immunity from criminal prosecution the Supreme Court granted Presidents last year.

Trump told TIME last fall, "I'll only do what the law allows, but I will go up to the maximum level of what the law allows." His most anxious critics point out that he is not exactly a man of his word. He changes positions and discards allies at the drop of a hat—he's already named and replaced his White House counsel before even taking office. The 47th President is the first to enter office as a felon, convicted less than a year ago by a jury of his peers of 34 counts of falsifying business records. Reciting

WHATEVER ONE THINKS OF TRUMP, HE HAS ALTERED AMERICA

a simple oath doesn't seem like much assurance that he will abide by the Constitution.

But the hard-won agreement for governing the U.S. has shown itself a survivor. It has endured the Civil War, the rise of fascism, pandemics, and extralegal affronts. It emerged from the disruptions and disgraces of Trump's first presidency, too, including the events culminating in the Capitol riot on Jan. 6, 2021. As he takes office for the second time, the pledge at the center of his Inauguration spectacle now seems less an expression of insecurity by the framers than one of wisdom. And those anxious about what is coming can be glad that on

Aug. 27, 1787, the convention delegates decided to broaden their original version of the President's oath from a simple promise to "faithfully execute the duties" of the office to a further commitment to "preserve, protect and defend the Constitution of the United States." It is on Trump, and America, to ensure that oath is kept. □

TURNING THE PAGE

THE INCOMING AND OUTGOING VICE PRESIDENTS, WITH THEIR SPOUSES, ARRIVE AT THE WHITE HOUSE



THE MOST TALKED-ABOUT FASHION CHOICE OF THE DAY WAS FIRST LADY MELANIA TRUMP'S WIDE-BRIMMED HAT



WATCHING THE INAUGURATION CEREMONY FROM THE CAPITAL ONE ARENA IN WASHINGTON, D.C.

MARK ZUCKERBERG, JEFF BEZOS, SUNDAR PICHAI, AND ELON MUSK WERE AMONG THE TECH MOGULS AT THE MAIN EVENT

FIRST LADY DR. JILL BIDEN, PRESIDENT JOE BIDEN, PRESIDENT DONALD TRUMP, AND FIRST LADY MELANIA TRUMP



◀ **THE PRESIDENT AND FIRST LADY, NEAR J.D. AND USHA VANCE AND IVANKA TRUMP AND JARED KUSHNER, DANCE AT AN INAUGURAL BALL**

▼ **FORMER WHITE HOUSE OCCUPANTS HILLARY CLINTON, GEORGE W. BUSH, LAURA BUSH, AND BARACK OBAMA AT THE INAUGURATION**



CLOCKWISE FROM TOP LEFT: ANDREW HARNIK—GETTY IMAGES; JIM WATSON—AFP/GETTY IMAGES; SHAWN THEW—POOL/AFP/GETTY IMAGES; JIM WATSON—AFP/GETTY IMAGES; JULIA DEMAREE NIKHINSON—POOL/AFP/GETTY IMAGES; VICTOR J. BLUE—BLOOMBERG/GETTY IMAGES; ANGELA WEISS—AFP/GETTY IMAGES



ACTING FAST

A survey of some of Trump's first actions in office

BY MIRANDA JEYARETNAM AND CHAD DE GUZMAN

CONSTITUTIONALLY, THE PRESIDENT can't create laws, but he does have broad authority to direct how the federal agencies enforce them. And within hours of his Inauguration, President Trump set out to fulfill a number of his campaign promises by using that authority, issuing a spate of presidential actions on everything from the border to federal building architecture. The White House's website lists 46 presidential actions on Jan. 20. The first four were Administration staffing announcements; of the rest, 26 were Executive Orders, 12 were memorandums, and four were proclamations.

What these different types of presidential actions mean and how much authority they each carry isn't always clear. Many are also likely to face swift challenges in court. Here are some of the day-one executive actions to watch.

PROCLAMATION ON FLYING FLAGS AT HALF-STAFF After former President Jimmy Carter died Dec. 29, President Biden issued a proclamation for flags to be flown at half-staff for 30 days at all public buildings. Trump,

however, expressed his displeasure at the idea of flags being flown at half-staff on the day of his Inauguration, prompting Republican Speaker of the House Mike Johnson and a number of Republican governors to order flags to be flown at full-staff on Jan. 20 at the Capitol and state buildings. As his first move back in office, Trump issued a proclamation that ordered flags to be flown at full-staff on all Inauguration Days, including the current one.

EXECUTIVE ORDER RESCINDING PREVIOUS EXECUTIVE ORDERS In one action, Trump revoked 78 Executive Orders and memorandums issued by the Biden Administration, many to do with diversity, equity, and inclusion initiatives and the climate crisis.

THE PRESIDENT DOESN'T CREATE LAWS, BUT HE CAN DIRECT HOW THEY'RE ENFORCED

◀
INAUGURATION DAY WAS ALSO MARKED BY A FLURRY OF SIGNING

MEMORANDUM ON "EMERGENCY PRICE RELIEF" Without outlining any specific measures, Trump directed Executive departments and agencies to implement so-called emergency price relief to lower the cost of housing, health care, food, and fuel.

EXECUTIVE ORDERS WITHDRAWING FROM INTERNATIONAL AGREEMENTS Trump effectively withdrew the U.S. from the landmark Paris Agreement, which focuses on reducing countries' carbon emissions. In separate orders, Trump also withdrew from the World Health Organization and an agreement for a universal corporate minimum tax.

PROCLAMATION PARDONING JAN. 6 RIOTERS Trump pardoned or commuted the sentences of all who faced criminal charges related to the Jan. 6, 2021, attack on the Capitol by his supporters, and he ordered the dismissal of all pending Jan. 6 indictments—a sweeping directive thought to cover over 1,500 people.

EXECUTIVE ORDER DELAYING TIKTOK BAN The U.S. ban of Chinese-owned video app TikTok, which was passed with broad bipartisan support by Congress and unanimously upheld by the Supreme Court, was delayed for 75 days.

EXECUTIVE ORDER REVOKING SECURITY CLEARANCES Trump revoked security clearances of more than four dozen former intelligence officials who signed a 2020 letter saying that info purportedly from one of Hunter Biden's laptops smacked of "a Russian information operation."

PROCLAMATION DECLARING A "NATIONAL EMERGENCY" AT THE SOUTHERN BORDER Trump called for military personnel and resources to help secure the southern border, including through additional physical barriers. In other actions aimed at migrants, he claimed the U.S. is facing an "invasion" at the

U.S.-Mexico border, suspended the U.S. refugee-resettlement program, and restricted federal funds for so-called sanctuary jurisdictions.

EXECUTIVE ORDER EXPANDING THE USE OF THE DEATH PENALTY Calling for a more aggressive use of the death penalty, Trump instructed the Attorney General to pursue it for all federal capital crimes and to encourage state prosecutors to do the same. (Biden issued commutations for 37 of 40 federal death-row inmates in December—an action that Trump cannot reverse.)

EXECUTIVE ORDER TO RESTRICT VISA SEEKERS FROM CERTAIN COUNTRIES This order, reminiscent of the so-called Muslim travel ban from Trump's first presidential term, intensifies the vetting and screening of visa seekers, particularly “those aliens coming from regions or nations with identified security risks” as well as refugees or stateless persons.

EXECUTIVE ORDER ESTABLISHING DOGE Trump renamed the U.S. Digital Service as the “Department of Government Efficiency,” a new agency he controversially promised to create and install Elon Musk as head of. The nongovernmental advisory body is already facing multiple lawsuits, including one alleging that DOGE violates the Federal Advisory Committee Act.

EXECUTIVE ORDER DEFINING GENDER Outlining federal definitions of “women” and “girls” as females and “men” and “boys” as males, Trump defined *male* and *female* as biological, binary, and immutable. This order set in motion the rollback of Biden-era guidance about transgender people and gender identity, including certain Title IX protections.

EXECUTIVE ORDER TO RENAME DENALI AND THE GULF OF MEXICO Trump directed the Secretary of the Interior to rename the Gulf of Mexico as the Gulf of America and return the name of Denali—North America's highest mountain, the name of which honors its sacredness to Alaska Natives—to its former name, Mount McKinley.

CITIZENSHIP AT RISK

The fight over birthright citizenship has already begun **BY BRIAN BENNETT**

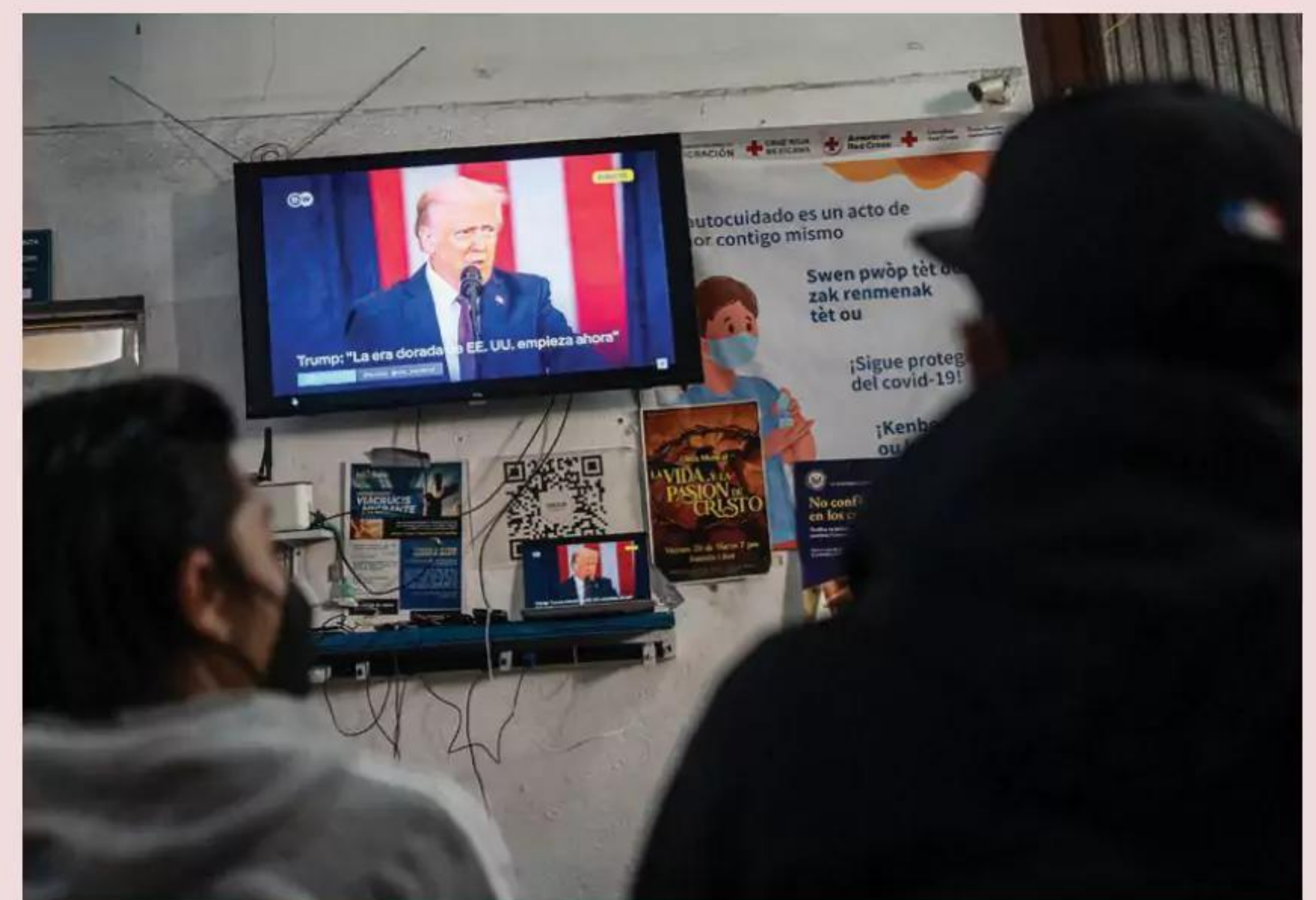
One of the most controversial executive actions Donald Trump signed on his first day as President took direct aim at the Constitution: challenging the idea that people born inside the U.S. are guaranteed citizenship.

Trump told federal departments to deny what's known as birthright citizenship to children born to mothers and fathers in the country unlawfully. His order would also deny citizenship to children born to parents in the U.S. on work or study visas, tourism visas, or when neither parent is a U.S. citizen or permanent resident. If it stands, the changes would go into effect on Feb. 19.

Within hours, Trump's action was challenged in court as unconstitutional. A coalition of immigrant-rights groups—having expected Trump's move—filed a lawsuit that night asking a federal court in New Hampshire to declare the order unlawful and stop the federal government from implementing it. “The framers of the Fourteenth Amendment specifically enshrined this principle in our Constitution's text to ensure that no one—not even the President—could deny children born in America their rightful place as citizens,” read the lawsuit. The next day,

the attorneys general for 22 Democratic-led states, Washington, D.C., and the city of San Francisco joined in, filing similar suits.

TRUMP'S ORDER hinges on persuading courts to upend a century and a half of judicial rulings by accepting his interpretation of a single clause in the 14th Amendment:



MIGRANTS HOPING TO MAKE IT TO THE U.S. WATCH THE INAUGURATION AT A SHELTER IN TIJUANA, MEXICO

“All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside.” The key phrase there is *subject to the jurisdiction thereof*. Trump's order instructs agencies to consider those it targets as being not subject to the jurisdiction of the United States.

That reading flies in the face of settled law, says Evan Bernick,

associate professor of law at Northern Illinois University and co-author of *The Original Meaning of the Fourteenth Amendment: Its Letter and Spirit*.

The amendment was first proposed in the wake of the Civil War by Black activists and abolitionists. The Republican Party decided it should be enshrined in the Constitution in order to protect the citizenship rights of formerly enslaved people and their descendants. Bernick says it was purposely written to be sweeping and broad in scope. The exception to automatic citizenship

intended through the phrase *subject to the jurisdiction thereof* primarily applies to children of foreign diplomats; the phrasing was debated when it was written and the intended exceptions were made intentionally narrow, Bernick says.

The new Administration's interpretation, he argues, ignores both the text and that history. Nonetheless, the legal fight over the order is widely expected to end up at the Supreme Court.

AT THE 'APEX OF POWER'

The campaign and transition offered a preview of a second term **BY ERIC CORTELLESA**

ONE BY ONE, THEY ALL TRICKLED INTO THE WALNUT-paneled Mansfield Room. Donald Trump had just made another improbable return: his first visit to the U.S. Capitol since a mob of his supporters stormed the building on Jan. 6, 2021. Now, just days away from reclaiming power, the President-elect was there to meet with the 52 Republican Senators of the 119th Congress about advancing his legislative agenda: a massive border-security package, extending his 2017 tax cuts, and dispensing with the debt ceiling.

After more than an hour of wrangling over strategy, Senator Shelley Moore Capito of West Virginia tried to wrap things up, according to one of the GOP Senators present. "Sir," she told Trump, "I want to respect your time and get you out of here so you can move on to your other commitments." Trump raised his eyebrows and interjected. "I have no other commitments," he said. "This is my legacy." The Jan. 8 meeting lasted nearly another hour.

Despite Trump's visions of enhanced executive authority, it was a recognition that his success will rest on the cooperation—or capitulation—of others. Even before his Inauguration, he was racking up wins. When Israel and Hamas announced a cease-fire after 15 months of war, Israeli officials credited Trump's demand that the terrorist group release the hostages or else "all hell will break loose." As President Joe Biden warned in his farewell address of an ultra-wealthy oligarchy taking shape, the corporate titans he was referencing were cozying up to Trump in unsubtle displays of anticipatory obedience. Congressional Republicans similarly continue to bend to his will—from the few House members who threatened to derail Mike Johnson's re-election for Speaker of the House, to the key Senator who expressed doubts about former Fox News host Pete Hegseth as Defense Secretary. Ultimately, they all backed down. "The way he went to bat for

Mike Johnson and cracked down on dissenters sent a message to me and a lot of others to back off," says a Republican Senator close to Trump. "Don't ruin this."

Even with all that political capital, Trump still faces limits to his power. Republican legislators balked at his request to use recess appointments to install his more controversial Cabinet picks. When it became clear there were enough hold-outs to tank his choice of Matt Gaetz for Attorney General, Trump told the former Florida Congressman to step aside. Today, he's navigating the competing demands of Republicans in purple and ruby red districts as they try to carve out a legislative framework for his signature domestic priorities. And despite Trump's GOP having full control of Washington, the threat of internecine divisions derailing his plans looms large. "When you have majorities in each chamber," a Trump adviser says, "the worry is that it would become a circular firing squad."



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FROM LEFT:
HOUSE SPEAKER
MIKE JOHNSON,
RIGHT, WITH TRUMP
AT A JAN. 20
SIGNING CEREMONY

▶
SUSIE WILES, NOW
WHITE HOUSE
CHIEF OF STAFF, IN
WEST PALM BEACH,
FLA., DURING AN
ELECTION-NIGHT
PARTY IN NOVEMBER

▶▶
TESLA CEO ELON
MUSK WELCOMES
TRUMP TO TEXAS
LAST NOVEMBER
TO VIEW A SPACEX
TEST-FLIGHT LAUNCH

That remains a possibility. For Trump, who won on a promise to reshape government, the greatest obstacle may be just how far his own party is willing to let him go. In private meetings, sources close to Trump say, the President keeps expressing a desire to move fast, fully aware that the window for maximal disruption won't stay open for long. "Your biggest opportunities for change are in the first couple of years, and even more so in the first 18 months, because that's ahead of elections," says a senior Trump official. "He's at the apex of power now. Every month that goes by, he has a little bit less."

IF YOU WANT TO KNOW how a candidate will govern, the clues are often in how they campaigned. Trump's 2016 bid was marked by chaos, leaking, and vicious infighting. He whipped through three separate campaign managers. His 2024 campaign was far more disciplined; there was hardly any turnover, and it succeeded in ways few saw coming: broadening the tent while pleasing his base, winning the popular vote,

FROM LEFT: MELINA MARA—POOL/GETTY IMAGES; JABIN BOTSFORD—THE WASHINGTON POST/GETTY IMAGES; BRANDON BELL—GETTY IMAGES

and clinching a decisive Electoral College victory. Much of that credit goes to Susie Wiles, his de facto underboss.

So there was little surprise when Trump asked Wiles to serve as White House chief of staff. Inside the West Wing, she will be tasked with maintaining order and cohesion among the Executive Branch and Trump's far-flung coalition. One of Trump's deputy chiefs of staff, James Blair, will be a liaison to Congress. Another longtime adviser, Stephen Miller, will have broad discretion to shape executive policy, while Dan Scavino will manage Trump's social media and be a constant presence by his side. Taylor Budowich, a seasoned MAGA stalwart, will oversee hiring in the Executive Branch and media strategy. All of them worked on the last campaign and will try to translate an operation that worked for them on the trail into a model for unconventional governance.

As Trump's Cabinet picks were sending shock waves through Washington in late December, Wiles laid out a

To critics, Trump's nominations reflect another impulse: to install obedient, often inexperienced, acolytes who will acquiesce to his demands to turn the government into an instrument for his own self-interest. In some instances, Trump's antagonists see an explicit quid pro quo. In exchange for Kennedy's endorsing Trump last summer, says Lisa Gilbert, co-president of the progressive government watchdog Public Citizen, Trump picked the vaccine critic to lead the Department of Health and Human Services. In exchange for billionaire Tesla CEO Elon Musk's donating \$250 million to his campaign, she alleges, Trump rewarded the billionaire whose businesses hold various U.S. government contracts with his own commission tasked with shrinking the size of government. "There is no clearer instance of a direct tit-for-tat interaction," says Gilbert.

Beyond Trump's Cabinet and inner circle, the Administration expects to harness an array of outside groups,



theory of her boss's unorthodox appointments in a call with senior transition staff: "RFK is going to be a disrupter, Elon Musk is going to be a disrupter. Kash Patel is going to be a disrupter." One of Trump's biggest regrets of his first term, he told TIME in April, was the people he hired who tried to block his most norm-shattering, and in some cases dangerous, ideas. But now he's been elected on an unambiguous promise to wage war on the institutions of government and deliver sweeping transformations. His Cabinet nominees, Wiles told her underlings, according to two sources familiar with the call, were chosen to deliver on that promise. "He wants people that can disrupt alongside him."

'THEY ALL GET IN LINE AT THE END OF THE DAY'

—A SOURCE CLOSE TO TRUMP, ON REPUBLICANS IN CONGRESS

social media influencers, and right-wing media personalities to shape narratives and apply pressure on Republicans who might obstruct the Trump agenda. They were already deployed in full force to squash any GOP squeamishness on Hegseth, whom Trump wants to lead the Pentagon despite questions about his experience, his views, and accusations leveled against him of alcohol abuse and sexual assault that he's denied. When Iowa Senator Joni Ernst, a veteran up for re-election in two years, expressed reservation about Hegseth, who has said women should not serve in combat, she drew an onslaught of social media harassment, revved up by the likes of Stephen Bannon and Gaetz, now an anchor for the pro-Trump One America News Network. "How do I make it stop?" Ernst asked one of her fellow Republican Senators, who spoke on the condition of anonymity to discuss private conversations. "She toe-dipped in her opposition," the GOP Senator tells TIME, "and felt the immediate backlash."

Another source familiar with the matter tells TIME that

a Trump ally informed Ernst that the President would support a primary challenge against her in Iowa—where Trump won the caucuses last year by roughly 30 points—if she blocked Hegseth. At the same time, Musk quietly back-channeled a message to Senators, according to two sources familiar with the matter: anyone who votes against Trump’s Cabinet secretaries will face a multimillion-dollar Musk-funded super PAC to oust them from office in their next primary. Ernst ultimately signaled she would back Hegseth. “That’s the reality that all these members live in the next couple years here,” says a source close to Trump. “They all get in line at the end of the day.”

There’s still always the potential for trouble in a MAGA paradise. There are competing factions within Trump’s orbit with their own agendas. Some of that has already spilled into public view, such as Bannon’s tussle with Musk over H-1B visas, through which U.S. companies, including Musk’s, import skilled workers from other countries. To Trump, the argument is part of the fun—and his decisionmaking process. “He doesn’t mind the squabble,” says a Trump aide. “He likes to see the conversation hash out and see where the conversation online lives and where the base is on things.”

In the end, Trump sided with the SpaceX founder over whether the H-1B program was worth continuing. Trump, after all, uses its visa holders at his clubs and hotels. Plus, Musk has more than \$300 billion. Bannon does not. But over the coming years, such quarrels may serve as a barometer for which voices in his ear will have the most influence, and the extent to which Trump remains sensitive to public pushback. Trump aides say he is more intent than he was in his first term on remaking the federal bureaucracy, and less concerned with appeasing those who might stand in his way. “His risk tolerance is higher,” says a senior Trump official.

For all Trump may be able to accomplish without the help of the legislature, every President aims to sign major, far-reaching pieces of legislation. Trump’s checklist in Congress will be passing a border-security bill and making his tax cuts permanent. There’s also the debt ceiling, which Congress must agree to either raise or eliminate entirely. In public and in private, Trump says he would prefer to pass his border-security measures and raise the debt ceiling in one package, whereas some leading members of Congress insist on doing them separately. On some level, it’s a simple process argument, but it’s also a test of how Trump will handle resistance from his own party after becoming accustomed to its subservience over the course of his march to power.

Perhaps most of all, it may reveal whether Trump, 10 years into his life as a politician, has learned that most Washington of lessons: sometimes you need to lose a few fights to win a bigger one. Toward the end of his Jan. 8 meeting with the Republican Senators, he pushed hard for one bill but, by the end, eventually relented that he could accept either method. All that really matters, he said, was that it gets done. “I’ll sign one bill, I’ll sign two bills. I’ll sign 10 bills,” he said. “Whatever it takes.” □



UKRAINE IN THE BALANCE

Biden’s foreign policy win was Zelensky’s loss **BY SIMON SHUSTER**

WHEN RUSSIA INVADED UKRAINE NEARLY THREE YEARS ago, President Joe Biden set three objectives for the U.S. response. Ukraine’s victory was never among them. The phrase the White House used to describe its mission at the time—supporting Ukraine “for as long as it takes”—was intentionally vague. It also raised the question: As long as it takes to do what?

“We were deliberately not talking about the territorial parameters,” says Eric Green, who served on Biden’s National Security Council at the time, overseeing Russia policy. The U.S., in other words, made no promise to help Ukraine recover all of the land Russia had occupied, and certainly not the vast territories in eastern Ukraine and the Crimean Peninsula taken in 2014. The reason was simple, Green says: in the White House’s view, doing so was beyond Ukraine’s ability, even with robust help from the West. “That was not going to be a success story ultimately. The more important objective was for Ukraine to survive as a sovereign, democratic country free to pursue integration with the West.”



◀
**BIDEN AND
 ZELENSKY
 IN WASHINGTON,
 D.C., AT A NATO
 SUMMIT LAST JULY**

assistance alone since the February 2022 Russian invasion, according to the U.S. State Department. Combine that with all the aid Congress has approved for Ukraine’s economic, humanitarian, and other needs, and the total comes to around \$183 billion as of last September, according to Ukraine Oversight, a U.S. government watchdog created to monitor and account for all of this assistance.

Yet Zelensky and some of his allies insist that the U.S. has been too cautious in standing up to Russia, especially when it comes to granting Ukraine a clear path to NATO membership. “It is very important that we share the same vision for Ukraine’s security future—in the E.U. and NATO,” the Ukrainian President said during his most recent visit to the White House in September.

During that visit, Zelensky gave Biden a detailed list of requests that he described as Ukraine’s “victory plan.” Apart from calling for an invitation to join NATO, the plan urged the U.S. to strengthen Ukraine’s position in the war with a massive new influx of weapons and the permission to use them deep inside Russian territory. Biden had by then announced that he would not run for re-election, and the Ukrainians hoped that his lame-duck status would free him to make bolder decisions, in part to secure his legacy in foreign affairs. “For us his legacy is an argument,” a senior member of Zelensky’s delegation to Washington told TIME. “How will history remember you?”

The appeals got a mixed reception. On the question of Ukraine’s NATO membership, Biden would not budge. But he did sign off on a number of moves that the White House had long rejected as too dangerous. In November, the U.S. allowed Ukraine to use American missiles to strike inside Russian territory. And in January, the Biden Administration imposed tough sanctions against the Russian energy sector, including the “shadow fleet” of tankers Russia has used to export its oil. While these decisions fell short of what Zelensky wanted, they helped Biden make the case during the last foreign policy speech of his tenure that the U.S. had met its goals in defending Ukraine. He remained careful, however, not to promise that Ukraine would regain any more of its territory, or even survive to the end of this war. Russian President Vladimir Putin “has failed thus far to subjugate Ukraine,” Biden said in his address at the State Department on Jan. 13. “Today, Ukraine is still a free, independent country, with the potential—the potential for a bright future.”

The future that Zelensky and many of his countrymen have in mind is one in which Russia is defeated. But in rallying the world to the fight, the implication Biden embedded in his own goals was that defending Ukraine against Russia is not the same as defeating Russia—so it is not surprising if that goal remains far from Zelensky’s reach. □

That was the first of Biden’s objectives. He also wanted the U.S. and its allies to remain united, and he insisted on avoiding direct conflict between Russia and NATO. Looking back on his leadership during the war in Ukraine—certain to shape his legacy as a statesman—Biden has achieved all that. But success on those limited terms provides little satisfaction even to some of his closest allies and advisers. “It’s unfortunately the kind of success where you don’t feel great about it,” Green says in an interview with TIME. “Because there is so much suffering for Ukraine and so much uncertainty about where it’s ultimately going to land.”

FOR THE UKRAINIANS, disappointment with Biden has been building throughout the invasion, and they have expressed it ever more openly since the U.S. presidential elections ended in Donald Trump’s victory. In a podcast that aired in early January, President Volodymyr Zelensky said the U.S. had not done enough under Biden to impose sanctions against Russia and to provide Ukraine with weapons and security guarantees. “With all due respect to the United States and the Administration,” Zelensky told Lex Fridman, “I don’t want the same situation like we had with Biden. I ask for sanctions now, please, and weapons now.”

The criticism was unusually pointed, and seems all the more remarkable given how much support the U.S. has given Ukraine during Biden’s tenure—\$66 billion in military

**‘I DON’T WANT
 THE SAME
 SITUATION LIKE WE
 HAD WITH BIDEN.’**

—VOLODYMYR ZELENSKY



◀ TRUMP SUPPORTERS, OUT IN THE COLD, IN WASHINGTON, D.C., ON JAN. 20

ESSAY

THE MYTH THAT BROKE AMERICA

How a national story about opportunity created a civic crisis **BY ADAM CHANDLER**

When President Trump delivered his second Inaugural Address, he preserved a tradition of mythmaking that has only served Americans poorly. Beyond the expected theatrics, Trump declared the U.S. to be “history’s greatest civilization,” despite its fixture as the most unequal nation with the lowest life expectancy, even just among Western democracies of today. And, despite his record-thin margin of victory in November’s election, the President claimed that “the entire nation is rapidly unifying behind our agenda.”

What’s actually noteworthy about this moment, however, is a rare current of agreement among Americans. The consensus comes in the form of a deep pessimism about our most cherished national story. One recent poll of American voters conducted by WSJ/NORC found that only 36% still

believe in an American Dream, broadly defined by the idea that hard work begets success and upward mobility. This finding represents a big tumble downward from 2012 when, even in the shadow of the Great Recession, 52% of Americans still held fast to that story.

Historically, to be American (for some at least) meant the chance to live free of class stasis and feudal baggage. Even before the term was coined, an American Dream of being socially mobile by means of hard work dusted industriousness with a special merit-driven magic that has seduced and frustrated millions. From the Pilgrims and Founding Fathers through the frontier and all the way to today’s hustle culture, gig economy, and ragged safety net, the essential American folktale has plaited hard work with destiny, self-reliance

with self-actualization, and success with moral worth.

But while the narrative around opportunity has largely remained fixed, the American experience has degraded from one of bootstrapping to one of white-knuckling. Over the past 45 years, the U.S. economy has doubled in size and American workers have grown 81% more productive while their wages have grown only 29%, according to the Economic Policy Institute. (Workers of color and workers without college degrees have seen their real wages decline.) Today, medical debt is the biggest cause of bankruptcy in America and baby formula is one of the most-shopped items. According to a Brookings Institution study, 44% of Americans work jobs that qualify as low-wage.

These are some of the faith-shredding headwinds that made arguments about preserving democracy fall flat for people already failed by a democracy where hard work doesn’t pay off. They are the same winds that have rustled Trump back into power. And we’re learning again, from the Capitol rotunda to Southern California, winds can very easily carry fires.

Adapted from Chandler’s 99% Perspiration: A New Working History of the American Way of Life

THE ROILED OPPOSITION

Democrats can’t agree on what to do next **BY PHILIP ELLIOTT**

WHEN SENATOR JOHN FETTERMAN got word that President-elect Donald Trump wanted to meet, the Pennsylvania Democrat didn’t have to think it over too long. Even though Trump had savaged Fetterman during the 2022 campaign—going so far as to allege he had an affinity for cocaine, heroin, crystal meth, and fentanyl—Fetterman reasoned that he represents all Pennsylvanians, including the 3.5 million who had just voted for Trump.

“If the President invites you to have a conversation and to engage, I’m not sure why anybody would decide not to,” Fetterman tells TIME. “I’m in the business of creating wins for Pennsylvania.” And so, the weekend before Trump returned to the White House, Fetterman jumped on a plane to Florida to spend about an hour with Trump at Mar-a-Lago. The two talked about immigration, the sale of Pittsburgh-based U.S. Steel, and the detention of Pennsylvania native Marc Fogel in Russia on drug charges. For Fetterman, it was about starting the next four years on productive footing. “There’s plenty of things that we can work together on, and there are parts where we aren’t agreeing,” Fetterman says. “And I am going to avoid just jumping online and just dropping a lot of cheap heat.”

Eight years earlier, such a meeting would have drawn outrage in Democratic circles. This time the response to Fetterman’s pilgrimage, which caught most senior Democrats by surprise, was more ambivalent. Some party officials believe working more closely with Trump this time will be necessary as the 47th President takes office with political capital to spend and a Republican Congress lined up behind him.

At the start of Trump’s second term, the Democrats are stuck somewhere between discombobulation and despair. Conversations with two dozen Democratic sources reveal a party still struggling to figure out how they found



◀
FETTERMAN, SEEN
AT THE CAPITOL LAST
MAY, MET WITH TRUMP
AT MAR-A-LAGO

themselves losing the White House and Senate and stuck in the minority in the House. Prescriptions for a comeback abound: A more inclusive message, not just what plays well among activists and on college campuses. More spending on state parties and less on D.C.-based consultants. Serious investments in a progressive media ecosystem to rival the conservative one. A foreign policy that is as easy to explain as Republicans' tried-and-true "Peace Through Strength." Better polling. Less fearmongering about the end of democracy. More podcasts. But those are all hunches at this point ahead of any comprehensive, sanctioned autopsy.

In fact, some Democrats fear the party is in danger of overreacting to Kamala Harris' loss. They point to how bad a year 2024 was for incumbents around the world, from the U.K. to Botswana. They stress that recent inflation made incumbents vulnerable regardless of political leaning, allowing opposition figures in nations such as Panama, India, South Africa, and Japan to make significant inroads. Others point to the promise of Democratic groups like suburban powerhouse Red Wine and Blue and recruitment machines like Swing Left, which are notching successes for candidates further down the ballot.

As the debate churns, some say any plan remains premature. "You can write a eulogy before someone dies. You cannot write an autopsy until the body is on the table," says Jesse

Ferguson, a strategist who formerly ran House Democrats' outside spending program. In other words, the version of the Democratic Party that got killed in 2024 is still twitching. And the fact that no one in the party can agree on how to deal with Trump 2.0—or decide if Fetterman's meeting was a shrewd move, a betrayal, or both—means Democrats are still at a loss for how to prevent more casualties.

A PARTY STRATEGIST who's been among those searching for a way out of the wilderness has a PowerPoint he's been delivering since Election Day. The slides are meant to cheer his fellow Democrats up, starting with a grim *New York Times* story with the headline **BAFFLED IN LOSS, DEMOCRATS SEEK ROAD FORWARD**. The piece begins: "The Democratic Party emerged from this week's election struggling over what it stood for, anxious about its political future, and bewildered about how to compete with a Republican Party that some Democrats say may be headed for a period of electoral dominance."

The next slide reveals the date of that verdict: Nov. 7, 2004. Two years later, Nancy Pelosi became Speaker of the House. Two years after that, Barack Obama was elected the nation's first Black President. From the ashes of John Kerry's defeat by George W. Bush, Democrats forged a successful comeback. The strategist who has been delivering this message to colleagues and clients says the point is Democrats can

recover quickly if they figure out the right lessons from the defeat.

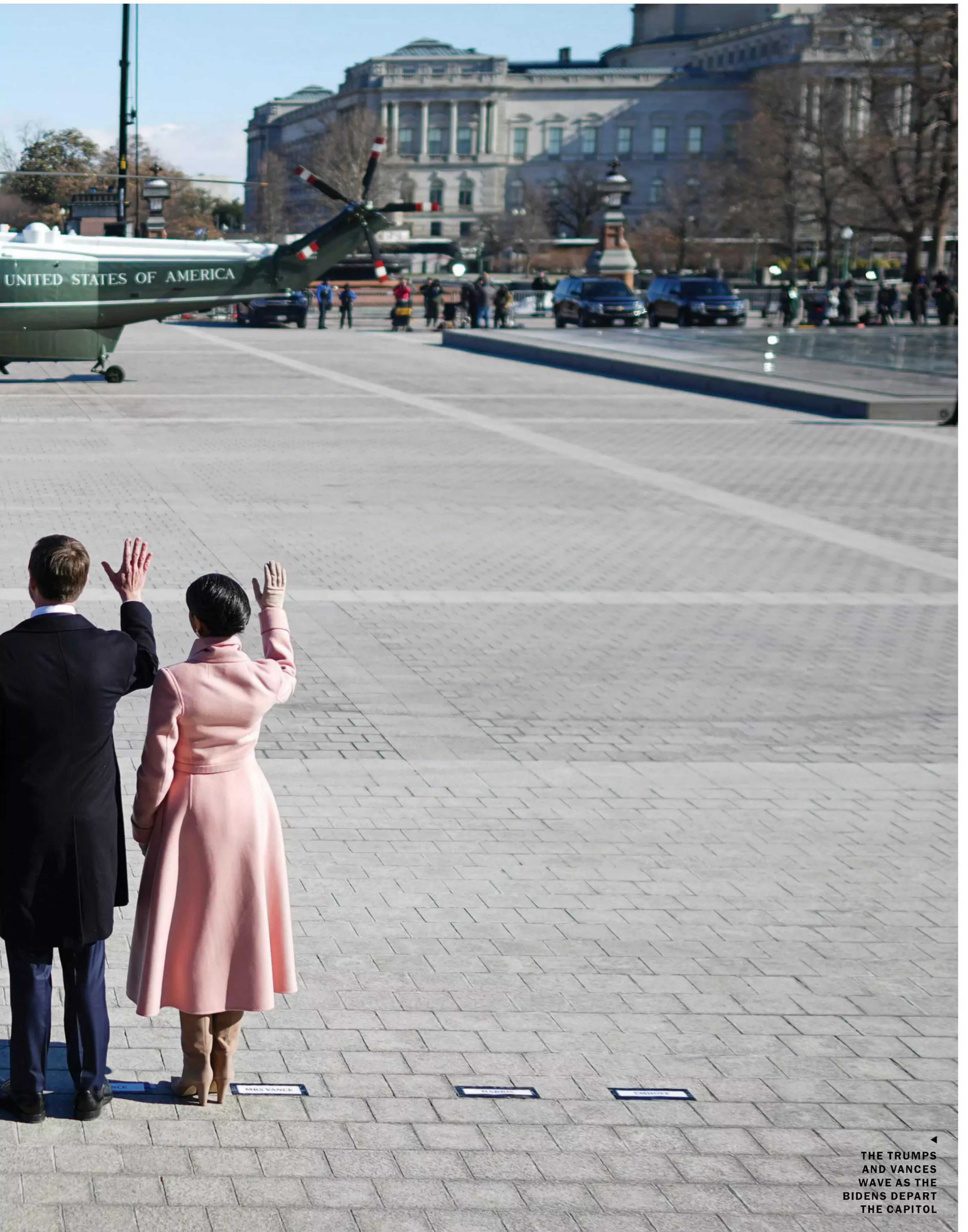
Yet those gains 20 years ago were driven by two primary factors: the presence of Bush, who grew increasingly unpopular amid the Iraq War, and the rise of a transcendent political talent. As another strategist, Chris Moyer, a former aide to Democratic Senate leader Harry Reid, puts it, "You cannot wait around for Obama to come around. We cannot act like it's just going to happen. We have to make it happen ourselves."

In the meantime, Democrats are at odds over how to respond to a second Trump presidency. The so-called Resistance that propelled Democrats during his first term seems weary, if not depleted. In Congress, party leaders are settling into a strategy that focuses more on Trump's expected shortcomings on the promises he made to voters, and less on his norm-breaking provocations. Others fear such strategies are an inadequate response to Trump's agenda, including the possibility of deportation camps and investigations into his political enemies. "People are going to die," says Yasmin Radjy, the executive director of Swing Left, pointing to cuts on health spending and shifts in immigration policy. "We are not the Resistance 2.0. That is not going to be enough."

The remedies wouldn't be fast, even if they were obvious. "It's foolhardy to think one reason is why we lost and one change will fix it," says Rodell Molineau, a veteran Democratic strategist.

Yet as Democrats brace for the return of Trump's chaos, there is little agreement on where the party's focus should be. Few see either House leader Hakeem Jeffries or Senate leader Chuck Schumer as the unifying national figure the party needs. The pair know donors but are hardly household names. The party will lack a single leader until Democrats anoint their next nominee, and that is probably more than three years away. □





THE TRUMPS
AND VANCES
WAVE AS THE
BIDENS DEPART
THE CAPITOL



6.0
-6.0
9.5
-9.5
-2.5
2.5
1.0
-1.0
7.0
-7.0
6.0
-6.0
6.5
-6.5
-2.5
2.5



HEAD	TOTAL	MONEY LINE
-110	O -110	+215
-109	U -110	-275
-110	O -110	+350
-110	U -110	-480
-115	O -110	-148
-106	U -110	+120
-110	O -110	-104
-110	U -110	-118
-106	O -103	+255
-115	U -120	-335
-110	O -110	+215
-110	U -110	-275
-106	O -110	+235
-115	U -110	-305
-110	O -110	-141
-110	U -110	+116



AGAINST THE ODDS

THE LAW PROFESSOR WHO TOOK ON BIG TOBACCO HAS SET HIS SIGHTS ON SPORTS BETTING

BY SEAN GREGORY/BOSTON

ON A BALMY DECEMBER MORNING IN BOSTON, RICHARD Daynard is sitting at his dining-room table watching a livestream on his laptop. “Pure. Horsesh-it,” he declares as a witness testifies before the Senate Judiciary Committee.

The hearing has been called to discuss what seems to be becoming America’s new favorite pastime: throwing down bets on sports, 24/7. And what has set the bearded, bookish law professor off is a former gambling regulator from New Jersey’s use of a talking point favored by both the industry and the professional sports leagues: that the reason it’s so easy to wager on sports these days is this is what the American people want. To Daynard, president of the Public Health Advocacy Institute (PHAI) at Northeastern University’s law school, such language deflects from gambling’s heavy social toll. “This is consumer *choice!*” says Daynard, the sarcasm driving home his point. “This is *freedom!*”

Daynard has been fighting big public-health battles for decades. He played a foundational role building landmark legal cases in the 1980s and ’90s against U.S. tobacco companies, which ultimately resulted in cigarette manufacturers’ agreeing to pay more than \$200 billion in settlement funds to the states. Now, at 81, he is no less indignant about the way companies seem to put profits over customer well-being. His latest objective is curtailing the excesses of sports gambling. “We’re talking,” says Daynard, “about *addiction.*”

Americans bet an estimated \$150 billion on sports in 2024, up 24% from the prior year, according to the American Gaming Association, and sports books kept some \$14 billion of that, up 27%. State governments collected about \$2.5 billion in sports-betting tax revenue in 2024, a 19% jump. Networks broadcast

PHOTOGRAPHS BY BRIAN FINKE

incessant advertising, featuring premium pitchers like Kevin Hart, LeBron James, Peyton Manning, and Jamie Foxx, from gambling companies like DraftKings, FanDuel, and BetMGM.

But America's burgeoning love affair with sports gambling has come with costs. Calls to problem-gambling hotlines have spiked. Emerging research suggests that sports betting depletes investment accounts of already financially vulnerable households, increases bankruptcy risk, and even contributes to upticks in intimate-partner violence. "I am presently, or have recently been, treating divorces, breakups, estrangement from children, criminal charges, incarceration, loss of all savings, foreclosure of homes, end of careers, suicidal ideation, hospitalization for a suicide attempt," says PHAI director of gambling policy Harry Levant, a former gambling addict who's now a clinical gambling-disorder therapist and also testified at that December congressional hearing. "The deepest forms of despair."

Daynard argues that sports-betting operators, much like tobacco companies, have engineered their product to foster addiction, through the constant stream of bonuses, promotions, and opportunities to microbet—on the speed of the next pitch, on the rebound totals of a particular player, on who will score the next touchdown—on your phone during a sporting event. "You're just pushing buttons," says Daynard. "You're just going after action."

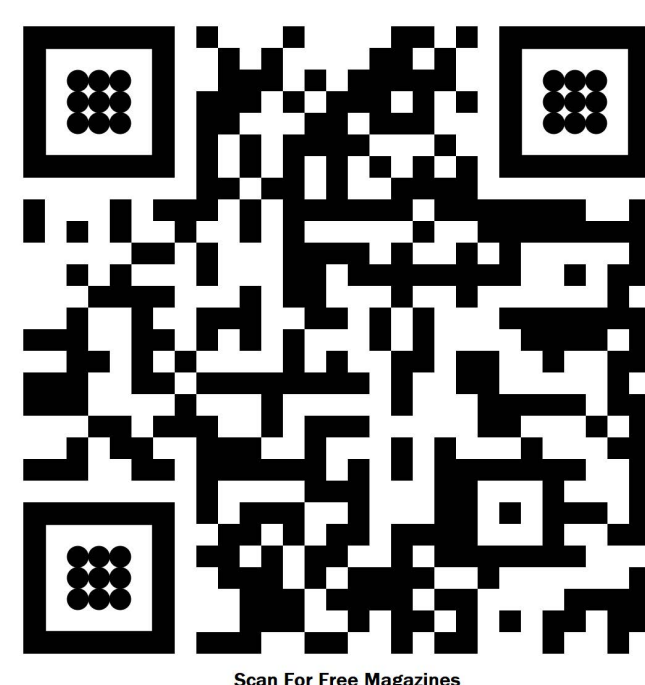
His approach to reining in the industry is twofold: litigation and legislation. In late 2023 PHAI filed a class-action lawsuit on behalf of customers in Massachusetts accusing DraftKings, one of the biggest gambling operators in the U.S., of utilizing deceptive marketing practices. Last summer, a judge denied DraftKings' motion to dismiss the case, allowing it to potentially advance to the discovery phase. Daynard's team also helped Representative Paul Tonko, a New York Democrat, draft the SAFE Bet Act, a federal law that would ban sports-gambling advertising during live events, prohibit gambling operators from accepting more than five deposits from an individual in a 24-hour period, and eliminate the use of AI to track a bettor's gambling habits for customized promotions.

"Nobody's had more experience with fighting addiction as a scholar and activist and thought leader," says Senator Richard Blumenthal, a Connecticut Democrat who as state attorney general in the 1990s worked with Daynard to file lawsuits against tobacco companies and introduced the SAFE Bet Act with Tonko. "He was a very powerfully articulate advocate at a time when there were not a lot of them, making our lawsuits credible."

As he sips soup in the three-bedroom Back Bay apartment he's lived in since 1974, Daynard seems energized by the challenge ahead. After all, he not only knows what it's like to take on a deep-pocketed adversary, he also understands the impact he can



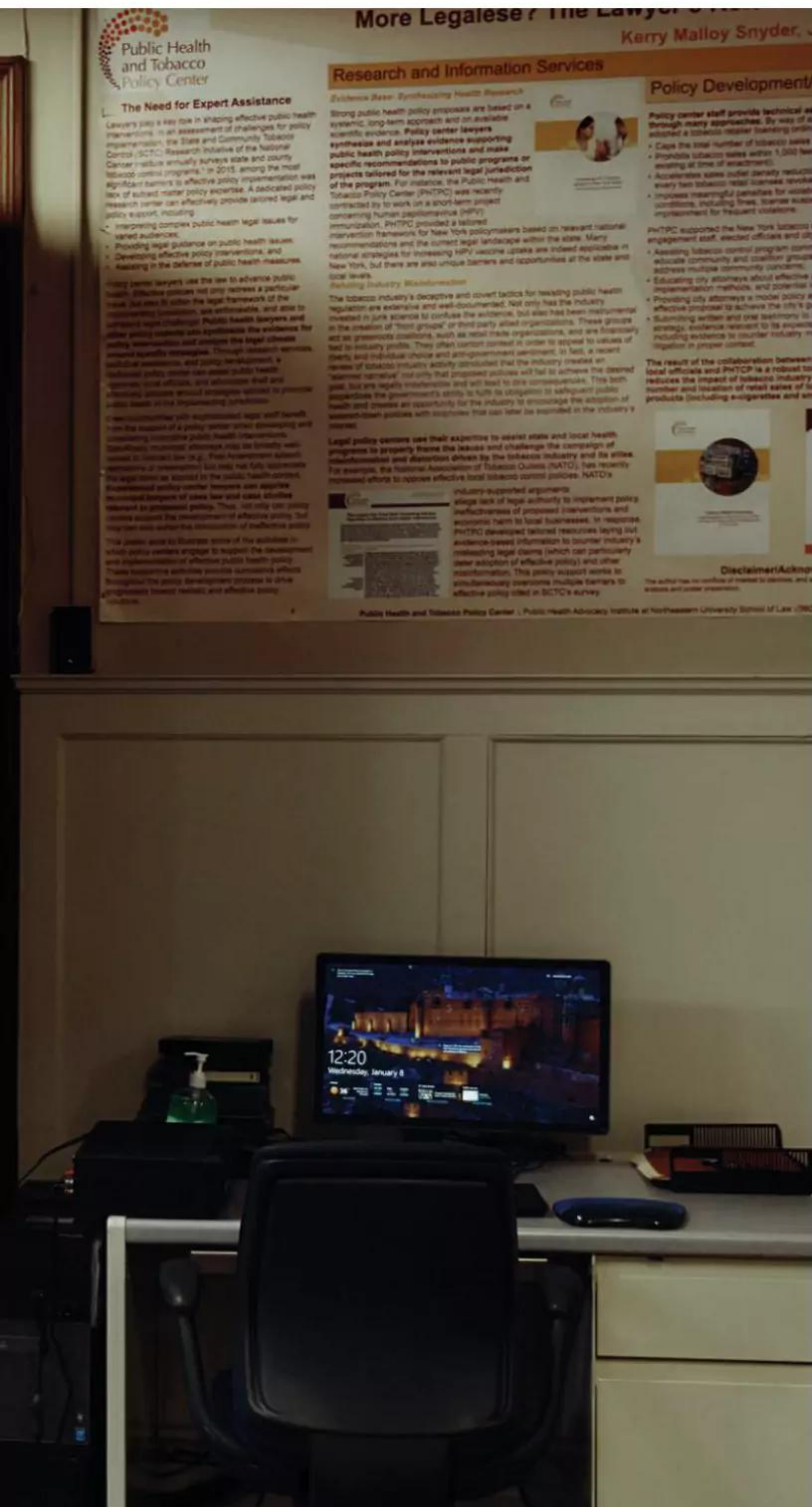
Daynard photographed in his office at Northeastern University on Jan. 8



have if he prevails: Over the past 30 years, the price of a pack of smokes has gone up more than 450%, thanks in large part to the 1998 settlement that requires tobacco manufacturers to compensate states as long as cigarettes are sold in the U.S. Big Tobacco has stopped advertising to kids. And cigarette sales have fallen 59% since the settlement.

"People laughed at Dick Daynard in the '70s and the '80s because they thought his ideas about going after the tobacco industry were harebrained," says Thomas Sobol, a Boston plaintiff attorney who worked on the litigation against Big Tobacco. "They were wrong. People should think twice before even questioning his foresight."

A NEW YORK CITY NATIVE whose father ran a clothing business and mother worked as a public-school administrator, Daynard developed a smoking aversion when he was 12. He was the youngest member of the ham-radio enthusiast group that would meet in the back room of a Manhattan tavern, and the space



would grow so thick with smoke, he'd have to retreat to the bar to get away.

After attending the Bronx High School of Science, which counts more alumni as Nobel Prize winners than any other secondary school in the world, Daynard went to Columbia, where he majored in philosophy. "I was a nice, bright Jewish kid from New York," he says. "There are two things I could do in life. I didn't like blood."

So he was off to law school, at Harvard. He spent one summer working for a fancy Manhattan firm, drafting a brief on behalf of a marquee client, Ford Motor Co. But oiling the wheels of commerce wasn't for him. "I'm sitting in my chair thinking about when I'm 50," says Daynard. "What will my life be like? I've only got one of these things. What will I have to say for myself?"

Daynard joined the Northeastern law faculty in 1969. (He also got a Ph.D. in urban studies and planning at MIT in 1980.) He started going to meetings for a quirky smoking-opposition group in the 1970s that, according to Daynard's wife of close to 50 years, Carol, included

a Boston landlord with a "huge" hat, a hermit who'd monitor TV transmission towers in Needham, Mass., and an MIT engineering professor who'd ride a recumbent bicycle throughout Boston. "It was sort of a weird combination," she says. The couple's son spread the anticigarette gospel: once, when he was about 6, he spotted a Boston motorcyclist lighting up and told the biker he shouldn't do that. "My wife is watching him, feeling lucky that he didn't get slugged," says Daynard.

In 1983, Daynard became president of the Massachusetts chapter of the Group Against Smoking Pollution (GASP). While teaching a course on consumer protection, he solicited recommendations on what to do in his new gig. "This was a class of law students," says Daynard. "So the answer was 'Sue the bastards.'"

Naturally. But since the 1950s, that had been a failing strategy. Big Tobacco hadn't lost a court case brought by an individual smoker or paid a penny in settlements or damages. Still, Daynard started the Tobacco Products Liability Project out of Northeastern; in 1985, the group published the inaugural *Tobacco Products Litigation Reporter*, devoting a portion of that first issue to documenting a case out of New Jersey in which Rose Cipollone, a smoker for 40 years, sued tobacco companies for causing her cancer. The case continued after her death in 1984, and Daynard began publicizing documents from the trial. He held a 1987 press conference to disclose a memo, written by a government doctor, saying that a tobacco-company lawyer admitted in a meeting with the U.S. surgeon general that cancer is linked to cigarettes. In 1988, Cipollone's husband won the first-ever jury award (\$400,000) involving the death of a smoker, though an appeals court later overturned it.

Taking on tobacco sometimes stressed out his family. "I told him he couldn't go south of D.C.," says Carol. "I was worried about backlash from some crazy tobacco farmer." She once accompanied him to a meeting in Chapel Hill, N.C., and they received a police escort. In 1990, Daynard flew to Orlando to meet with a mysterious character posing as a woman in written correspondence: Merrell Williams Jr. was a theater

Ph.D. who, while working as a paralegal at the firm repping tobacco giant Brown & Williamson, stuffed damning internal documents into a girdle, ripping open a bag of chips as he passed a security guard to cover the sound of rustling papers. The whistle-blower told Daynard about the documents, which included an admission from a Brown & Williamson lawyer that the company was in the business of selling "an addictive drug." They were eventually funneled to congressional lawmakers, who had just held hearings in which seven tobacco CEOs had said under oath that nicotine wasn't addictive; a medical professor who disseminated them online; and the Mississippi attorney general, who with the assistance of Daynard and private litigators filed the first state lawsuit against Big Tobacco.

Daynard introduced the theory of "unjust enrichment" into the proceedings. It posited that while tobacco companies were making money off smokers, the state had to pay medical costs for sick customers and was thus the injured party. Other states followed Mississippi's lead, and within just a few years, an agreement was in place that would transform cigarette consumption in this country. "As a physician and public-health professor, we often don't view lawyers as partners and leaders in promoting public health," says Dr. Howard Koh of Harvard's T.H. Chan School of Public Health. "But Dick has saved so many lives."

DAYNARD ISN'T A SPORTS FAN. He almost never gambles. He's placed a few wagers at the horse track over the years, bought a lottery ticket once when the jackpot was a gazillion dollars, and while on a Caribbean cruise with Carol bet some 50 bucks in the casino (he came out \$5 ahead). But Daynard can pinpoint exactly when sports gambling hit his radar: March 10, 2023, the day mobile betting commenced in Massachusetts. Just as smoke enveloped the back room of Forrester's Bar and Grill during Daynard's ham-radio confabs, sports-gambling advertisements blanketed even the trash cans of Boston.

As anyone who's watched an iota of sports programming over the past few years can attest, the betting business doesn't traffic in subtlety. Sports-gambling ads are everywhere. (Heck,

I saw a DraftKings infomercial on AMC one recent morning. AMC!?) It's somewhat hard to fathom that just about a dozen years ago, the major U.S. professional sports leagues sued to stop New Jersey's effort to legalize sports betting, citing a 1992 federal law, the Professional and Amateur Sports Protection Act (PASPA), that essentially prohibited sport betting outside of Nevada. The Supreme Court, however, in 2018 overturned PASPA, on states-rights' grounds. Since then, 38 states and Washington, D.C., have legalized sports betting; mobile betting is permitted in all but eight of those jurisdictions. (Missouri voters approved sports betting in November, and gambling should go live there sometime this year.)

Pro sports leagues that had nominally been trying to stop gambling went all-in. This embrace makes business sense. Gambling increases product engagement: if you bet on baseball, you're much more likely to consume baseball. Plus, gambling creates new direct revenue streams for the leagues, which can sell their real-time data to the companies, which in turn can create live in-game betting opportunities. Still, says sports-gambling researcher John Holden, a professor at Indiana University's Kelley School of Business, "the buy-in from the leagues exceeded many people's wildest imaginations."

Such robust championing of betting contributes to the downsides researchers have documented. More than a decade ago, gambling disorder was classified as the first nonsubstance behavioral addiction in the Diagnostic and Statistical Manual of Mental Disorders. A paper presented at a finance conference in October, titled "Gambling Away Stability: Sports Betting's Impact on Vulnerable Households," found that sports-betting legalization led to depletion of investment accounts while also increasing credit-card debt and the frequency in overdrafts for financially constrained households. Mark Johnson, a finance professor at BYU and one of the study's co-authors, anticipated that sports gambling would replace other forms of entertainment. "That's not happening," says Johnson. "Instead, people are taking money that they had allocated for investments to fund betting. It's concerning."

Another October 2024 working paper, this one from researchers at UCLA and USC, estimates that online sports-betting legalization has led to roughly 30,000 additional annual bankruptcies and \$8 billion in annual debt collections. A third paper from last year, from economics doctoral students at the University of Oregon, found that an NFL home-team upset loss in states with legalized sports gambling is more than twice as likely to lead to an incident of intimate partner violence, compared with states without legalized gambling.

Despite such alarming findings, Daynard isn't out to ban sports gambling. He also never aimed to stop smoking altogether. What he wants to change is the approach to policing the market. The industry touts the "responsible gaming" model, in which companies include problem-gambling hotline numbers in ads,



Super Bowl prop bets in Las Vegas in 1999; a Vegas sports book during the 2024 Super Bowl

How much Americans spent on legal sports betting

\$21.5B

2020

\$57.2B

2021

\$93.2B

2022

\$121B

2023

\$150B

2024 ESTIMATE

SOURCE: AMERICAN GAMING ASSOCIATION

much as labels are affixed to cigarette packages: you were warned, we're offering help, so don't blame us for your woes. A public-health strategy, on the other hand, recognizes that the product can be addictive and enacts reasonable measures to protect consumers. "People fall off the cliff," says Daynard. "The 'responsible gaming' approach is, we are here with the ambulance. The public-health approach is, you put a fence up on the top."

DAYNARD HAPPENS TO LIVE a few blocks from DraftKings headquarters. Since way before the legalization of Massachusetts sports betting, he's parked in the garage beneath the building that now houses the company's offices. He jokes he should carry a picture of DraftKings CEO Jason Robins with him, to recognize the executive in a pinch. "I have this fantasy that if I'm not watching," says Daynard, tongue firmly in cheek, "Jason Robins will be there with a bat."

PHAI's lawsuit against DraftKings alleges that the company's offer "to get a \$1,000 deposit bonus" on the sign-up page of its mobile app, and a similar offer on its website, tricked Massachusetts customers who were new to sports betting into funding new accounts and engaging with a known addictive product. Unbeknownst to them, the suit alleges, the customers would receive a \$1,000 bonus only if they deposited \$5,000 up front, bet \$25,000 within 90 days, and bet that money on games in which you had at least a 25% chance of losing your skin. And even if someone



fulfilled those requirements—which were, according to the suit, spelled out in “unreadable” small print—the \$1,000 wasn’t a cash bonus. It was a credit to be used for more gambling. “The old dope peddler actually hands over the stuff,” says Daynard. “These guys can’t hand over, to use a technical term, the f-cking \$1,000. They’ve just hooked somebody. But they can’t give you a goddamn \$1,000?”

In its argument for dismissal, DraftKings contended the promotion wasn’t misleading, and wrote that “no reasonable consumer would believe that a deposit of any amount would result in the immediate transfer to them of 1,000 U.S. dollars.” The company also claimed the plaintiffs failed to specify any financial harm caused by the promotion, as not receiving an expected bonus is not the same as losing money. Massachusetts Superior Court Judge Debra A. Squires-Lee, however, wrote that the extent of any DraftKings deception “must be developed in discovery,” and that the plaintiffs “plausibly suggest that they were harmed because they bought into a service worth less than they believed.”

As in most class actions, legal experts say, the odds seem stacked against the plaintiffs. “But the fact that this case has survived that motion to dismiss is fairly significant,” says Holden. “That doesn’t spell victory automatically. But it is a signal that hey, this isn’t a nothing.” If the case does proceed to trial, experts say, a jury could be turned off by the way DraftKings marketed its promotion offer to novice customers. “The lawsuit

does a good job of saying, ‘Of course, you put it in your terms and conditions, but you don’t emphasize that,’” says Keith Miller, a professor at Drake Law School. “You don’t emphasize how much people have to deposit. What the play-through is. Those sorts of things are the hardest for them to defend.”

Law is like the NFL: a copycat operation. Innovations spread fast. As the Massachusetts suit progresses, lawyers in other states will file similar claims, just as they did in the tobacco wars. It’s already happening. In September, a suit similar to PHIA’s action was filed in New York; so far in 2025, DraftKings has been hit with lawsuits in New Jersey, Illinois, and Kentucky concerning its “no-sweat” and “risk-free” bet promotions.

“DraftKings provides a legal and regulated platform that prioritizes integrity and responsible gaming,” a company spokesperson writes to TIME in a statement. “Our products are designed for fun and entertainment, giving players opportunities to follow their favorite teams and athletes while connecting with friends. We believe our promotional terms are clearly and fairly disclosed in plain language, and we fully adhere to the regulations set forth in each jurisdiction where we operate. We remain committed to resolving the matter in question through the legal process.”

Meanwhile, the SAFE Bet Act—which would also ban such “bonus” and “no sweat” advertising, require that operators conduct customer affordability checks for wagers in excess of \$1,000 in a 24-hour period or \$10,000

in a 30-day period, and prohibit operators from accepting deposits via credit card—is also an underdog. After all, two Democrats are pushing for regulations in a Republican-controlled Congress. “I’m very clear-eyed that it will be an uphill fight,” says Blumenthal. “It will depend a lot on whether my Republican colleagues want to stand up to the industry and produce some decent reforms.” His Democratic colleagues, moreover, don’t count as no-sweat bets. “The power of the industry affects legislators on a bipartisan basis,” says Blumenthal. “To be very blunt, it’s not like Democrats are immune to campaign contributions and other forms of influence.”

Through it all, Daynard, who’s well past retirement age, plans to keep fighting. He works out with a trainer and says he’s in the best physical shape in his life. He’s still teaching at Northeastern while pursuing a public-health agenda. “I love being productive and useful,” he says. “I don’t play tennis. I don’t play golf. I don’t sail. There’s a limit to how much solitaire I can play. I haven’t learned how to play pickleball.” He’s promised to go part time if he makes it to 100.

“One of the great upsides of being older is you’ve seen a lot of things,” says Daynard. “And you can recognize them. So you see something, you say, ‘Aha.’” Daynard snaps his finger. “What’s similar with the tobacco industry is that they’ve designed the trap. The customers are in there, and they extract whatever money they can from them. And what happens with a trapped customer? Nothing good.” □

CULTURE

Drinks sweat in the intense heat at the Four Seasons Koh Samui, one of the primary filming locations for The White Lotus' third season

PHOTOGRAPH BY KANRAPEE CHOKPAIBOON FOR TIME





In the
LAND
of the
LOTUS
EATERS

*On the scorching set of
HBO's red-hot satire*

**BY JUDY BERMAN/NEW YORK CITY AND
CHARLIE CAMPBELL/KOH SAMUI AND PHUKET**



I

IT'S HOT. OR, AS MIKE WHITE, THE CREATOR OF *The White Lotus* puts it bluntly, "really f-cking hot." Not that the 110°F scorch prevents Patrick Schwarzenegger, son of Arnold, from doing push-ups as the crew prepares for another take. As the scene's cast clambers onto sun loungers by the Four Seasons Koh Samui infinity pool, three burly Thai guys in wide-brimmed straw hats and sodden neck towels wade into the water clutching towering reflectors. The cameras start rolling as Aimee Lou Wood, the English rising star of *Sex Education*, banter with Schwarzenegger while munching nonchalantly on an apple. A yell of "cut" emerges from a blacked-out poolside cabana, where White is glued to a monitor wearing headphones and a huge grin.

"Can you do that threesome line again?" he shouts. "Really throw it out there."

Another meticulously carved apple is passed to Wood for continuity. Three takes later and White is satisfied, pumping arms skyward in a mini jig. "I like it," he mutters. White, one of TV's most sought-after producers, ambles over to Wood and Schwarzenegger to offer avuncular praise, though his untamed hair, threadbare shorts, and sweat-stained Kauai T-shirt smack more of a perennial drifter who's wandered up from the beach to sell pot. The crew breaks for lunch, save for Wood, who's got a stomachache 15 apples in.

Fans of *The White Lotus* are sure to feel in their guts the more pleasurable pain of interpersonal friction and rising suspense when Season 3 premieres on Feb. 16. HBO's hit black comedy following the snooty guests and careworn staff in a luxury hotel chain will once again morph into a twisted crucible of nerve-shredding subterfuge. Set in Thailand, after previous seasons in Hawaii and Italy, the latest installment promises to be grander, more epic—and much, much darker. "I do feel like the other seasons were a rehearsal for this one," says White, perched on a stool between takes at Phuket's Bangla Muay Thai Stadium during one of two exclusive set visits granted to TIME. "There's stuff that I've never directed before."

As is the show's custom, the details of *Lotus*' third season have been kept tightly under wraps. The secrecy is part of the fun; characters reveal themselves to us slowly, as dozens of small mysteries and major twists crescendo to the culminating crime. This goes double for Season 3, which stars scene stealers like Carrie Coon, Walton Goggins, and Parker Posey and represents both a vibe shift and an expansion of scope. Surprises abound,



*'The
OTHER
SEASONS
were a
rehearsal
FOR THIS
ONE.'*

—MIKE WHITE

as do scammers of various pedigree. Past seasons have opened by flashing forward to the aftermath of a murder that won't happen until the finale. This season's white-knuckle prologue suggests a more terrifying escalation looms, and is one of several elaborate action sequences that are enough of a departure that White feels compelled to aver, "I'm not Ridley Scott."

In 2020, HBO asked White—who writes and directs every episode solo, a rarity in the TV world—to come up with a single-location miniseries that could be produced in compliance with expensive COVID-19 protocols. White sequestered an ensemble at the Four Seasons in Maui for a satire of wealth that also happened to be a murder mystery. It premiered in July 2021 to virtually universal acclaim. Audiences savored White's scathing dialogue, actor Jennifer Coolidge's tragicomic performance as the emotionally indigent heiress Tanya McQuoid, and the show's sly insights into how money comes to shape our every relationship. Its viewership grew by a factor of 3.5 over the course of the season, with 7 million having streamed the premiere by the time the finale aired—a remarkable number for a series without dragons—and it dominated the 2022 Emmys.



White on set at the Four Seasons Koh Samui in Thailand on June 12, 2024

Of course, by then it was no longer actually a limited series. HBO had renewed it for a second season just before the first ended. Set in the romantic environs of Sicily and free from the confines of the pandemic, Season 2 allowed White to take his characters off the resort, on excursions that broadened the series' cinematic setting. *Lotus'* sleight of hand is to tantalize viewers with glimpses of luxury attainable only for the wealthiest people, even as it assures us that their guilty consciences and limited worldviews prevent them from enjoying such splendor. Season 2 was nominated for a host of Emmys, and won Coolidge a second trophy.

No one is more surprised than White that this painfully perceptive style, one he'd been honing for two decades, rocketed *Lotus* into the zeitgeist. "I'm happy that people like this and that I can keep doing it," he says during a video call in January. But "I don't feel like I'm ever going to be the kind of writer who is like, 'I know what people want.'" For him, the show, packed with the kind of uncomfortable conversations that fans can endlessly dissect on social media, reflects his self-described "minor edgelord" sensibility and offers an outlet to make oblique cultural commentary.

Yet it's also a personal product of a lifetime's

worth of travel. As much as he appreciates his many adventures, White has observed how a vacation can annihilate the familiar context of a quotidian existence surrounded by friends, family, and the distractions of work. What is meant to be a hard-earned break can devolve into an existential crisis. "If you're in some place where it's a different culture, different language, different vibe, and you're also dealing with heavy personal things," he says, there are moments when "you feel like, Should I just walk into the water?"

EACH MORNING during the filming process, beginning at 7 a.m., a slew of yachts anchored off the beach for their passengers to gawp at the stars. Some interlopers even made the treacherous journey around the rocky headland that flanks the resort's half-moon bay to steal onto set. "One lady from Israel walked around three times saying she wanted to be part of the show," says Four Seasons Koh Samui resort manager Jasjit "JJ" Assi. "One time she hurt herself and was bleeding."

The underlying comedy of *The White Lotus* stems from White's holding a fun-house mirror to rich, entitled Westerners vacationing amid an alien culture from which they're really detached. White knew he wanted to look to the East to tell the next chapter, though his initial instinct was to set it in Japan, where he's spent a bunch of time. HBO was hesitant, cognizant of the red tape that swathes the Land of the Rising Sun, and persuaded White to check out Thailand first.

The deal was sealed through delirium. The production team was scouting locations in Thailand's northern city of Chiang Mai when White was hospitalized with severe bronchitis. "They put me on a nebulizer," he says, as a troop of extras drift past to find their places for the next take. "I didn't sleep for like two nights, and by the next morning I was like, 'I think I have the plot.' The season is pretty much what happened that night." The fact that *The White Lotus* is an anthology means that each season has its own conclusion, "which is always the hardest part," says White. But after that fever dream, "I felt like I had the ending," he says. "And so I was like, 'I guess we're shooting in Thailand.'"

For White, returning to Thailand also had an element of redemption. In 2009, White and his father Mel were eliminated from the 14th season of reality competition *The Amazing Race* in Phuket, only to be sequestered in the show's elimination station on Koh Samui. The irony that both would become the principal filming locations for the latest installment of White's greatest success isn't lost on him. "I would've hated to have gone through the rest of my life having some bad association with Thailand," says White.

Goggins says traveling back to Southeast Asia

stirred similarly deep feelings. He came to Thailand 18 years ago after tragedy struck his own life. “I sat on these beaches, walked these streets, looking for answers after an existential crisis,” he says, reclining in a poolside cabana enjoying a postwrap Aperol spritz. “I wasn’t prepared for how emotional coming back would be, because I’m playing someone that is looking for the same thing—he is lost, he is angry, and he’s bitter about the hand that life has dealt him.”

Still, White had to find the actual hotel, spending months touring Thailand’s rolling northern highlands, bustling Bangkok, and southern beach resorts of Phuket and Krabi. “It’s fun, but it’s like speed dating,” says executive producer David Bernad, who has worked with White for over 20 years. Koh Samui was one of the final stops on the scouting tour. The resort occupies 43 acres of lush hillside peppered with 60 teak villas, all with pools and sweeping ocean vistas. Another key feature are monkeys; over 140 statues of primates adorn rooftops and gateposts, and much like the *Testa di Moro* pottery that came to define Season 2, monkeys are the new talisman for the mischief unfolding beneath their treetop perch.

The Four Seasons also boasts 15 private residences owned by “some of the richest people not only in Thailand but globally as well,” says Assi. It’s the ideal setting for a series sending up the callous entitlement of the ultrawealthy. In a country where the mean annual wage stands at \$5,450, a four-bedroom residence starts at \$8,000 a night. Even amid Thailand’s well-developed tourist industry, the Four Seasons operates on a different plane; rooms at the perfectly comfortable four-star beach resorts nearby start around \$60. A parody of obscene decadence couldn’t have a more apt setting.

AS SOON AS CAST AND CREW assembled at the Four Seasons, White called everyone together for a blessing ceremony by local monks at the resort’s spirit house, a traditional shrine outside every Thai building, to honor the ghosts that inhabit the land.

The famously genial atmosphere of White’s sets is one reason why so many top stars wanted to snag a role—though perhaps not the main one. “Normally, when I do auditions, I have to work for hours to try and make the script sound like something I would say. But this sounds natural,” says Sam Nivola, the son of actors Emily Mortimer and Alessandro Nivola, who plays the youngest son of Posey and Jason Isaacs. Goggins expresses similar sentiments: “Here, we work, we live, we eat in the same place. And when you’re not working, that means that somebody else is working. And you get jealous, to be quite honest, because they’re getting an opportunity to say Mike’s words, and you’re not.”



Top, from left: Schwarzenegger snaps a selfie; Coon and Arnas Fedaravicius talk ringside in Phuket; Coon, Leslie Bibb, and Monaghan get touch-ups by the Four Seasons Koh Samui pool

Bottom, from left: Lisa and Tayme take in the action; Goggins and Wood catch up between scenes; White, of this season’s heightened stakes, says, “We went for it.”

White has had a singular career trajectory. The actor, writer, producer, and later director scripted episodes of the teen dramas *Dawson’s Creek* and *Freaks and Geeks* in the late 1990s, before making his art-house bones at age 29 as the writer and star of *Chuck & Buck*, a black showbiz comedy that premiered at Sundance in 2000 and was honored as the best low-budget feature at the Independent Spirit Awards. (“I knew about Mike before it was cool,” jokes Coon. “I have a *Chuck & Buck* DVD!”) The early acclaim led to blockbuster screenwriting credits, a filmography that is still growing today and includes *School of Rock*, *The Emoji Movie*, and *Despicable Me 4*. But he also found time to write and direct small films that reflect his warped brand of humanism, beginning with 2007’s *Year of the Dog*. Between projects, he competed in two seasons of *The Amazing Race* as well as on *Survivor*.

White got a taste of cult TV fame in 2011, when HBO unveiled *Enlightened*, the half-hour dramedy he created with and starred in alongside Laura Dern. The tale of a narcissistic corporate executive (Dern) whose nervous breakdown yields a convenient spiritual awakening, the show positions its protagonist in the morally fraught role of a whistle-blower doing the right thing for selfish reasons. Disciples of *Enlightened*, which was canceled after just two seasons, should be thrilled to see White’s abiding fascination with Eastern spirituality and wellness practices—and his skepticism of the way they’re instrumentalized by Westerners on self-care kicks—reincarnated in *Lotus*’ upcoming season. But while *Enlightened*’s “tone was a little more slice of life and observational,”



says White. “Embedded into the show is a little bit of Hotel California—you can check in, but you can never leave.”

OUTSIDE BANGLA MUAY THAI STADIUM, two dozen life-size plaster sculptures of tigers with piercing red eyes hang over the cavernous entranceway. These fearsome creatures guard an arena where two muscle-bound pugilists, slick with sweat, trade blows as a ringside crowd of dreadlocked backpackers and chic Eastern Europeans cheer and jeer. Yet not a sound emerges from the baying mob, which has been instructed to pantomime their appreciation noiselessly. On the second floor a video village has been constructed in the stadium’s first-aid clinic, where Bernad and other producers watch monitors amid piles of Hard Rock Café takeout wrappers, mosquito spray, and aspirin bottles.

The subject of their attention is unfolding beyond the ring amid the timber bleachers, where separate elements of Season 3’s cast are converging. There’s Coon, Michelle Monaghan, and Leslie Bibb, as the privileged Americans; Tayme Thapthimthong and Lalisa Manobal, better known as Lisa from K-pop phenomenon Blackpink, as the local Thai hotel staffers; and Arnas Fedaravicius and Julian Kostov, who play members of Thailand’s burgeoning Russian diaspora.

That this season would have a Russian element was something White decided he couldn’t ignore after spending a year in Thailand. In 2023, Russians ranked top for tourist arrivals in Thailand from outside of Asia with 1.4 million visitors, many of them fleeing potential draft into Vladimir Putin’s war of choice in Ukraine. Asked whether the Russian storyline portends a narrative more rooted in world events, White demurs. “There’s as many Russians as there are Thais, it feels!” he jests. “I just felt like there should be some kind of reflection of that.”

Incorporating authentic Thai voices and characters was both a logistical and artistic leap for White. The show employed local producers who painstakingly listened to the Thai dialogue to ensure no one misspoke. The focus on religion and Eastern mysticism is a potential minefield if tackled clumsily. Though White doesn’t flinch from such challenges, seeing them as part of the writer’s art. “I don’t think the show will ever be a nuanced version of a Thai person’s Buddhist experience,” says White. “I don’t feel like I could write that. It is really about Americans coming with preconceptions. You talk to people ... and try to build out something that feels multidimensional and you hope it passes the bullsh-t test. Because that’s the nature of storytelling: finding the story, finding the connections between all people—as opposed

explains White, “this is more epic, more twisted.”

White, whose father Mel was an evangelical minister when he was growing up, has also dabbled in spiritual pursuits. “I had a Buddhist self-help phase when I had a nervous breakdown in my 30s,” he says. “I use Buddhist concepts as a way to sort of organize my ideas.” Both his relationship to spirituality and confronting his aging parents’ mortality fed into the inspiration for the new season. “It’s been a hard year for me personally,” says White, 54. “My parents are getting older, and there’s a lot of stuff going on at home that’s not fun.”

The show’s most unifying theme, also integral to its Thailand season, is the transactional nature of so many relationships that cross lines of gender, race, culture, and most crucially class, whether between guests and hotel staff or among lovers. In that respect, it fits into a current international vogue for stories, rooted in our polarized global economy, that indict the rich and powerful, from *Parasite* and *Triangle of Sadness* to *Squid Game* and *Succession*. Because corpses tend to surface in the flash-forwards that open each *Lotus* season, it also capitalizes on streaming’s recent obsession with whodunits—and has, in turn, created a market for such flimsy leisure-class murder mysteries as Netflix’s *The Perfect Couple* and Hulu’s *Death and Other Details*. What set White’s work apart from the pack are his keen insights into human psychology and his ability to help actors translate that understanding into performances that convey the unique mix of desire, delusion, and hypocrisy swirling in each character’s head.

“It has this paradisiacal but surreal feeling,”



*‘I knew
about
MIKE
before
it was
COOL.’*

—CARRIE COON

to seeing the differences and being fearful of that.”

The stakes are also high because of just who that Thai cast includes. Lisa is one of the world’s biggest music stars and among the most followed female K-pop soloists online. Although initially starstruck—a reaction that adds verisimilitude to the pair’s onscreen relationship—Tayme says it didn’t take long for Lisa to break the ice. “The first time I met her at the cast dinner I was really nervous,” he says. “I didn’t even shake her hand. But she was like, ‘Hey, do you want to get a drink?’ And we just hit it off. We both like hip-hop and tequila!”

Tayme, who was born and raised in west London to Thai parents and in everyday life speaks with a plummy Chelsea accent, even found himself a language coach. “My character is an island kid from Samui, so Lisa helped me a lot with phrasing,” says Tayme, who plays a hotel security guard.

White confesses to early misgivings about casting pop royalty, though he was quickly reassured by Lisa’s professionalism. “Honestly, I was resistant because I don’t think we need more attention on the show,” he says. “But she did a great audition and I think she’s a great actress. I’m really happy we cast her because she’s a real source of pride for the Thai people. It’s almost like she’s a pop star and also Princess Diana!”

TOURISM IN THAILAND, where more than 90% of the population identifies as Buddhist, tends to have a spiritual component, whether that means visiting a temple or embarking upon a meditation retreat. Many of the characters we meet this season are, whether they know it or not, in urgent need of relief from what one of the resort’s holistic health practitioners identifies as “psychic pain.” “They’re all in some kind of hurt,” White says. “Like, they’re all dead, but they don’t know it.”

Those feelings manifest in different, often bleakly hilarious, ways. White says Coon, Monaghan, and Bibb’s trio of 40-something women who grew up together but have gone on to live very different lives, are mirrors. As they whisper behind one another’s backs and privately fret over their own comparative shortcomings, their relationship illustrates “how you become defensive about the choices of your life, and how those people that are so close to you can be a source of pain to you, even if they’re not even trying to be, just because they chose a different path.”

Jason Isaacs’ finance-titan patriarch and Goggins’ irritable grifter have more in common than is initially apparent, but their self-images are diametric opposites. While the former feels intense pressure to provide for his family, the latter languishes as a result of a lifelong lack of love and encouragement. Goggins’ grim character represents a type of expat White spotted over and over again in

Thailand. Guys like this, he says, are “so isolated in their own bubble of scamming, they can’t reach out through normal means of communication.” Traveling alongside these haunted men, whose sordid backstories he’d later Google, he would overhear conversations where “all they can talk about is how they can hide their money from the government.”

These individual spiritual crises are heightened by the Thai resort’s proximity to a natural world—where lizards descend out of nowhere, water churns in the night, and monkeys chatter ceaselessly, evoking the racing thoughts of agitated minds—conspicuously apathetic to the whims of spoiled guests. It’s a backdrop both gorgeous and sinister. So, yes, “because it’s dealing with these existential tropes of facing into the nothingness of self” and “Buddhist themes that have life and death and ethical aspects,” White says, the season “just got more heavy.”

There was also the matter of replacing seemingly irreplaceable cast members, in particular Coolidge, whose departure served as the climax of Season 2. “How do you go about replacing Jennifer?” asks White. “It’s not just the creative part, but she’s a very good friend, and also a big part of the show just as a person. I’m not friends with the cast the way that I’m friends with Jennifer. But there’s definitely some performances I feel rival her as far as hopefully iconic performances.” Posey, with a maximalist portrayal of a pharmaceutical-addled mother oblivious to her family’s dysfunction, has a similar air of privileged suffering. An early episode features the kind of electrifyingly awkward conversation that is *Lotus*’ trademark, in which Posey inexplicably snubs an old acquaintance.

The scene encapsulates White and his actors’ ability to imbue a single interaction with both levity and dread. As Natasha Rothwell, who played spa manager Belinda in Season 1 and reappears in Thailand for some professional development, sees it, the season at large strikes a balance: “Where you’re talking about spirituality, there’s dark and there’s light. So I think you’ll find that there’s balance throughout the season, but [White] would be doing a disservice to explore spirituality and not speak to the darker undertones.”

DESPITE THE SHOW’S unsettling themes, the ambience on set was nothing if not convivial. But the experiences of the actors still varied significantly from those in previous seasons. Rothwell saw firsthand how White upgraded his COVID-optimized chamber piece into a lavish international anthology. This time, she enthuses, “it’s expansive. The cast is huge, the scale of the production is huge—and it needs to be to hold the story, because the story is so robust and full and layered and juicy.”

But it wasn’t just the level of investment or



*‘By the
end of
E A C H
D A Y ,
we’re just
C A K E D I N
S W E A T
and makeup ...
it melts your
fillings.’*

—JASON ISAACS



breadth of story that felt different. “From what I’ve heard, the second season was a lot more partying,” says Nivola. “It’s honestly so hot here that it’s hard to drink or do anything like that that makes you feel dehydrated.” White wouldn’t know. “I’m thankfully working all the time so that I can’t get into the mischief. I’m sure it’s happening!”

Indeed, the record-breaking heat was unrelenting. “It’s the hottest I’ve ever felt,” says Monaghan. “So we’ve definitely endured a lot.” Outside scenes meant hanging around in the tropical sun for hours, and toward the end of the project a lot of the crew fell ill. Sets were littered with ice coolers and sachets of isotonic powder. “Thank God I got in shape for this,” says White, who went vegan in the run-up to filming.

The indoors brought little respite, since the hum of air-conditioning meant it couldn’t be used while cameras rolled—despite dozens of crew crammed into rooms along with blistering lights. Between takes, the cast would be blasted by hair dryers to remove sweat patches from their clothes, raising their body temperatures even higher. “We’re doing intimate scenes, and you stink,” says Isaacs. “By the end of each day, we’re just caked in sweat and makeup. You can peel your clothes off with a trowel. It melts your fillings. It would be churlish to complain, there are terrible things going on in the world, but we’ve all had enough.”

Still, in contrast to the hardships of filming, the cast were relieved to find the creative process refreshingly collaborative, given White isn’t precious about his words. “He wants actors to be able to show themselves,” says Isaacs. “It’s an odd paradox that he both wrote it all so precisely and is also prepared to throw it all away and give it over to the actors and just stir the pot.”

Often it appears that stirring is what White enjoys most of all. “Mike shrieks with laughter

▲
*Season 1
standout
Rothwell
makes a much-
anticipated
return as spa
manager Belinda*

so much that he ruins the take, but you’re thrilled that you get to do it again,” says Isaacs. “Then he sits behind the monitor like some kind of satanic imp, throwing out ever more outrageous lines, things that you’re almost blushing to say, but he just pushes things further and further. And you just trust that in the edit he’ll find the right tone.”

After the bonding experience of the arrival blessing ceremony, the business of filming was more siloed, with most scenes taking place within the separate traveling parties at the hotel. To avoid resetting different locations, the crew shot two weeks of breakfast scenes, followed by two weeks of lunches, two weeks of bedroom drama, two weeks out at sea. It meant that much of the cast were off at any time though still staying on set.

This dynamic led each group to become close, says Isaacs, who plays husband to Posey and father to Schwarzenegger, Nivola, and Sarah Catherine Hook. “I do feel incredibly parental and very, very close to the kids,” he says. “I think it was odd for my real kids to arrive and see how close we were.”

The fact that the actors were all staying in a hotel while playing people staying in that same hotel added to the strange intimacy. Between takes, Nivola lounges on a daybed playing *Total War* on his handheld console. Isaacs suddenly appears brandishing a tennis racket. “Do you play?” he asks. “I’m really hoping for a game. Mike plays, but he’s just too busy.” After filming one day, as cast and crew troop off to make dinner plans and take much-needed showers, Schwarzenegger wanders down to the beach accompanied by his brother Christopher and mother Maria Shriver, who have just jetted in for a visit.

The camplike atmosphere with work and downtime spent with the same people in the same place meant the distinction between actor and character began to blur. “There’s been times that we’ve been out for dinners and people have said verbatim their lines from the show,” says Wood. “The distance is really disappearing between fiction and reality, because we’re living in the show. It’s so weird. It’s all very meta.”

It’s fair to wonder, at a time when plenty of prestige dramas top out at three or four seasons, how many more times White can conjure up such magic. The series was recently renewed for a fourth season. And its long-term future seems limited neither by audience interest (viewership increased between Seasons 1 and 2) nor, because it resets itself with a new cast, location, and theme each season, by a dearth of fertile material. White already has “some ideas” for what subsequent installments might entail and can imagine making “maybe six seasons.” Why stop there? “Just because I feel like, then I’ll be 60? 59?” And then, he says, with a rueful smile: “And then I’ll probably just die.” □

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Time Off



NO PLACE LIKE HOME

BY SOLCYRÉ BURGA AND
ANDREW R. CHOW

On his new album, Bad Bunny eschews the trappings of pop in favor of the music, history, and struggles of Puerto Rico

INSIDE

AN OSCAR CONTENDER FACES
BRAZIL'S PAINFUL HISTORY

THE OVERLOOKED TRIUMPHS
OF THE HORROR STAR

LAST SUMMER, BAD BUNNY WAS DRIVING through San Juan, crying and feeling sad “about a lot of things.” As he looked out his window, he saw beaches filled with blissed-out tourists—which made him feel worse. He began thinking about how the relationship between Puerto Rico’s external perception and its sometimes-harsh realities relates to his personal life.

“Tourists come to enjoy the beautiful places, and then they leave and they don’t have to deal with the problems,” he told TIME in Spanish in a Manhattan hotel room in late December, as he offered a preview of his new album just days before yet another blackout blanketed Puerto Rico in darkness. “Translating that to a romance, there are people who arrive to share [memories] and only see the most beautiful part of you,” he says. “And they leave. They couldn’t see that part of each of us: the defects, the trauma, the wounds of the past. It’s like they were a tourist in your life.”

Bad Bunny, born Benito Antonio Martínez Ocasio, spent about half of 2024 abroad, showing off the best parts of himself: he wrapped up an arena tour that grossed more than \$200 million, co-chaired the Met Gala, performed at Vogue World 2024 in Paris—where he took a private tour of the Louvre with his on-and-off love interest Kendall Jenner. He was the third most streamed artist on Spotify, marking his sixth straight year in the top five.

But all of his globetrotting and success only made him miss his home even more. Exacerbating that homesickness was creeping criticism: from fans who accused him of abandoning his island for Hollywood; from critics who felt 2023’s *Nadie Sabe Lo Que Va a Pasar Mañana* lacked the creative spark of his past music. On that album, Bad Bunny seemed all too aware of his perilous position: “I am the biggest star in the whole world,” he rapped on “Nadie Sabe.” “There are many people who want me to fail.”

For his next project, he could have attempted to reclaim his No. 1 position on Spotify (from Taylor Swift) by rapping in English or collaborating with superstars. Instead, he went in the opposite direction. *Debí Tirar Más Fotos*, his sixth solo studio album, which arrived Jan. 5, is his most culturally authentic, musically ambitious, and emotionally vulnerable album: a deep dive into his identity. It shows him seeking refuge from heartbreak, stardom, and politics, while plunging into Puerto Rico’s musical history.

This album is not for the tourists. Listeners will have to traverse deeper than the sandy coastlines, into the mountains. “This is an album of Puerto Rican music, and a completely different vibe from what any other artist has done,” he says. “I found my roots: the sound that represents me.”

FOR YEARS, BAD BUNNY’S signature songs about sex, pride, and heartbreak have been anchored by reggaeton beats ready-made for *perreo* in the club. But shortly after wrapping his trap-oriented album *Nadie Sabe*, Martínez came to longtime producer MAG with an idea. “He wanted to create an album that takes you on a journey through the genres that make up Puerto Rican music,” says MAG, a Nuyorican Dominican who produced most of Bad Bunny’s *Un Verano Sin Ti*, the most streamed Spotify album ever.

What’s inside *Debí Tirar Más Fotos*

Blackouts
Bad Bunny sings about the power outages that have had catastrophic impacts on the island

Willie Colón
Salsa legend shouted out on the song “NuevaYol”



★
‘I found my roots: the sound that represents me.’

BAD BUNNY

Sitting in a hotel conference room, decked out in a heavy silver cross, black trench, and Louis Vuitton sunglasses, Martínez plays the first songs on the record. “NuevaYol,” its spelling a homage to the dialect of his people, is built around a sample from El Gran Combo de Puerto Rico’s salsa classic “Un Verano en Nueva York.” Salsa, with Cuban roots nurtured by Boricuas in New York, is a prime example of the richness of the diaspora. But few artists have attempted to blend its syncopated brass arrangements with the sleeker beats from Dominican *dembow*. The resulting song set the tone for the album, with shout-outs to salsa legend Willie Colón and Maria Antonia Cay, or Toñita, the owner of the last-standing Latino social club in gentrifying Williamsburg, Brooklyn.

The album concept coalesced further at the Fiestas de la Calle San Sebastián last January. Known as San Se, the festival marks the end of the holiday season. Yearning for the *música típica* of his childhood, Martínez



Toñita

Maria Antonia Cay, or Toñita for short, who owns the last-standing Latino social club in Williamsburg, Brooklyn

Jíbaro

Style of music that originated in the Puerto Rican countryside

San Se

Martínez was watching the festival that marks the end of the holiday season when he got the idea for the song “Café con Ron”

wrote the *plena*-inspired “Café con Ron” as he watched the festival from a balcony. (*Plena* combines the traditions of freed African slaves, native Taino, and Europeans.)

Later, Martínez called a slew of young musicians to the studio, mostly from a local music school. Together, they created “Baile Inolvidable,” a salsa track with wailing trombones; “Turista,” a heartbreaking bolero about the hollowness of tourism; “Bokete,” with just a sprinkle of bachata; and “Pitorro de Coco,” inspired by the *jíbaro* music of the countryside. Martínez says his mother cried when she first heard the song, and wrote, “From trap to *jíbaro* music, my heart is very happy. I never imagined it.”

MARTÍNEZ HAS LONG been engaged in politics, from joining the 2019 protests that led to the ouster of Governor Ricardo Rosselló to being vocal about LGBTQ rights, gender-based violence, blackouts, and gentrification. In October, he jumped into the U.S. election

discourse after comedian Tony Hinchcliffe appeared at a Trump rally and called Puerto Rico “a floating island of garbage.” Hinchcliffe dismissed it as a joke, but the backlash was swift. Martínez responded by posting a video on Instagram Stories of Kamala Harris outlining her support of Puerto Rico.

While this album is not always overtly political, Martínez gestures toward Puerto Rico’s tenuous status within the American empire on the song “Lo Que le Pasó a Hawaii.” He says the lyrics came in a dream, including a line that translates to “I don’t want what happened in Hawaii to happen to you.” Last fall, he came out against the ruling New Progressive Party (PNP), which promotes statehood.

Drawn by tax incentives, many wealthy foreigners have relocated to Puerto Rico, impacting locals’ access to housing and public beaches. Martínez contends that many show little interest in the island apart from what it can provide them. “They know nothing about Puerto Rico, nor are they interested in knowing,” he says.

Despite Martínez’s devotion to his island, his global ascent and his association with the Kardashians are taken as proof by some that he’s out of touch. But his heritage will always differentiate him, particularly in white-dominated spaces like Hollywood. He has used his music and platform to show how the political is personal. *Debí Tirar Más Fotos* is both a rejoinder and a safe space. If *Un Verano Sin Ti* represented Puerto Rico’s sunniest beaches, then *Debí Tirar* is a family affair in the *campo*, or countryside. “They’re trying to take away my beaches, little by little,” he says. “It’s like we’re looking for a refuge in the countryside. A resistance in that way.”

NEARLY TWO YEARS AGO, Martínez became a fixture of U.S. gossip sites when he was photographed with the world’s highest-paid supermodel, Kendall Jenner. Now, they are rumored to no longer be together. Often embedded between upbeat rhythms, *Debí Tirar*’s lyrics deal heavily with heartbreak. On the titular song, “DtMF,” Martínez mulls over what he

neglected to do: kiss, embrace, photograph a love he now misses.

However, Martínez says that the songs on *Debí Tirar* aren’t necessarily about specific people. “The meaning can vary in many things, like the absence of a person who is no longer with you. But it can be many other things too, that are no longer there.”

To solely identify *Debí Tirar* as an album about romantic love would be an incomplete reading. In retreating to his roots, Martínez delivers authenticity as he celebrates his heritage as a way to bring back joy—a feeling he has sought both in the midst of heartbreak and as his career has taken him away from Puerto Rico for prolonged periods. “At times you are a little nostalgic, a little sentimental. But at the same time, you are enjoying other things: playing dominoes with grandparents or with the family,” he says. The search for that nostalgic element is reflected in the date of the album release, which Martínez chose to fall on *Víspera de Reyes*, a celebration within Puerto Rico’s Christmas season in which revelers listen to *jíbaro*, *plena*, and *bomba*.

Whereas in *Nadie Sabe*, Bad Bunny gloats, he is humble when discussing *Debí Tirar*’s final track, “La Mudanza.” “People see me as this giant superstar,” he says, “but nothing would be possible if my parents hadn’t met and made me.” Artfully rapping over a salsa beat, he shares the story of how his parents met, giving shout-outs to his grandparents, nieces and nephews, and countrymen. The song includes the refrain “Yo soy de P f-ckin’ R,” a reference to his 2020 hit that became an anthem of Puerto Rican pride.

Martínez understands all too well the push and pull felt by immigrants chasing their dreams abroad while yearning for home. Sitting in the hotel room, some 10 miles from where he performed two sold-out shows at Yankee Stadium, he speaks tenderly of New York. He recounts a memory of when he was 12, and his mom surprised him with a trip to the city. “I started to cry, and she thought it was because I was so excited,” he recalls. “It was because I didn’t want to go. I said, ‘I don’t want to leave. I’m never going to leave Puerto Rico.’” □

FEATURE

A new film confronts Brazil's dark past

BY ALEXANDER DURIE

WHEN CELEBRATED BRAZILIAN AUTHOR MARCELO PAIVA started writing his 2015 memoir *Ainda Estou Aqui* (I'm Still Here), he wanted to record his family history as his mother was losing her memory. Eunice Paiva had been living with Alzheimer's for over a decade, losing her own past as a human-rights lawyer and activist. Her lifelong pursuit of justice was personal: her husband and Marcelo's father, Rubens Paiva, an engineer and Congressman, was arrested by military police and forcibly disappeared on Jan. 20, 1971. It became clear decades later that he had been tortured and murdered by Brazil's military dictatorship, which ruled from 1964 to 1985. His body was never found.

As a domestic best seller, the book threw a light on Brazil's dark and largely unspoken past, and now, a decade later, *I'm Still Here* has gone global as a critically acclaimed film. Now playing in the U.S. after premiering to raves at the Venice International Film Festival last summer, the movie was adapted from Marcelo's book by his friend Walter Salles, one of Brazil's most accomplished filmmakers.

On Jan. 5, *I'm Still Here* won one of two Golden Globes for which it was nominated, Best Actress in a Drama for star Fernanda Torres—who bested Nicole Kidman, Angelina Jolie, and Kate Winslet to become the first Brazilian to win the category. The recognition arrives 25 years after her mother Fernanda Montenegro, who plays an older version of Eunice in *I'm Still Here*, was nominated for another Salles film, *Central Station*. On Jan. 23, the film earned Oscar nods for Best Picture, Best International Feature, and Best Actress for Torres.

The film portrays the Paivas' idyllic life by Ipanema beach in Rio de Janeiro in the early '70s as military police crack down on leftist guerrilla groups resisting the dictatorship. The family's joy is brutally interrupted by Rubens' home arrest over his suspected links with the groups. Eunice and one of her four daughters are arrested and interrogated in prison. After their release, Eunice begins a decades-long fight to learn Rubens' fate. As of late December, over 3 million people had seen *I'm Still Here* in Brazilian cinemas. As the film's popularity grows there, more and more people are reckoning with the country's brutal history. They are also seeing parallels with the far right in today's Brazil.

AS MARCELO PAIVA was writing his book, the National Truth Commission (Comissão Nacional da Verdade) was launched in Brazil by former President Dilma Rousseff—who had herself been jailed and tortured during military rule—to investigate crimes against humanity committed during the dictatorship. It was thanks to that report, published in 2014, that Rubens Paiva was confirmed as one of 434 people killed or disappeared by the military regime, while tens of thousands more were tortured.



▲
Fernanda Torres, left, won the 2025 Golden Globe for her portrayal of Eunice Paiva

"I realized my mother was losing her memory while Brazil was discussing its own memory," says Paiva. "It was a weird parallel to write about."

The film's November release in Brazil came a few weeks before a police report rocked domestic politics, revealing that military allies of far-right politician and former President Jair Bolsonaro—many of whom were part of the dictatorship decades ago and never faced accountability—had been planning a coup against President Luiz Inácio Lula da Silva, who defeated Bolsonaro in 2022. The alleged plan was to kill Lula, his Vice President-elect Geraldo Alckmin, and a Supreme Court Justice.

"At the beginning of this journey, I thought that we were going to offer a reflection of the past to better understand where we're at," says Salles, "but little by little, as the zeitgeist in Brazil changed and the far right acquired an important presence, it soon became clear that the film was also about the present."

Torres agrees: "We were on the edge of something done by people who admired the dictatorship from



coined by Brazilian sociologist Sérgio Buarque de Holanda, as a key way of understanding Brazilian identity and how Brazilians tend to deal with serious issues. “We [Brazilians] are very friendly. We are very open. On the other hand, we tend to solve our state problems, political problems, in a private way ... We put things under the carpet.”

DESPITE ATTEMPTS by the Brazilian far right to boycott the film, it has become a national phenomenon. Torres was surprised by how well received it was across the political spectrum. She had expected a film about a symbol of the crimes committed by the military to generate more criticism. Brazilian historian Luiz Felipe de Alencastro, who was himself imprisoned during the dictatorship and met Rubens and Eunice Paiva in his youth, says much of the film’s popularity is owed to its focus on an affluent family in Rio de Janeiro and its synchronicity with current events. Films about the military dictatorship used to be “militant films about urban guerrilla warfare, and militants ready to kill and die. Now we see a very happy family of the Brazilian haute bourgeoisie, not involved in subversive actions, that is struck by this bolt of lightning, and it coincides with the discovery that there was a plan to kill Lula by people in Bolsonaro’s entourage.”

The historian points to how the film has struck Brazilian youth; on YouTube and TikTok, “daughters of former political prisoners [are] making videos showing photos and telling their family stories”—something unthinkable to older generations. This viral effect goes beyond the internet: in São Paulo, the tomb of Eunice Paiva, who died in 2018 at 89, has reportedly become a pilgrimage site.

“My mother transgressed the stereotype of a widow into a hero,” says Marcelo Paiva. The writer is the only son among the five children Eunice raised alone after Rubens disappeared, while she became a lawyer. Since his death was not made official until 1996—25 years later—Eunice couldn’t access his bank accounts or sell his belongings to support her family. *I’m Still Here* is split between the beautiful innocence of before and the suspended grief of after. Salles was childhood friends with the Paiva children, and remembers spending time with them in the late ’60s in their “very luminous” house by the beach, where “the windows and doors were constantly open, the political discussion was free, and the music was constant ... In that house pulsed the dream of another [Brazil].”

Decades later, although Brazil has returned to its democratic roots, many feel that this dream remains distant. “Both in Brazil and in the U.S., there is a very thin line between a dictatorship and a democracy,” says Marcelo Paiva. “Fortunately, we resisted, but I don’t know for how long. The movie is important to create a sense of responsibility for the population about the future.” Can a film help a country confront its dark past? Probably not fully, but Salles believes that culture can play a role in the discussion. “There’s a vitality to Brazilian cinema and art that is triggered by the desire to offer a reflection of our own identity, and this film is part of this larger picture,” he says. “It’s not standing alone.” □

the ’70s. And there was a problem with remembering ... not only in Brazil, but in the world. [Many people thought] that the dictatorship was not so bad, that torture perhaps didn’t exist.” The news of this attempted coup was, for her, “a mirror image of what [the Paiva] family faced.”

A major reason why she, Salles, and others who worked on the film felt this mirror effect is that Bolsonaro is a passionate supporter of Brazil’s military dictatorship, calling the coup in 1964 “Liberty Day.” Most of his supporters assume that same fondness. Around 58 million Brazilians voted for Bolsonaro in the 2018 elections, more than 55% of votes, and though he lost to Lula in 2022, his supporters staged a massive antidemocratic attack on the Brazilian Congress in 2023, drawing parallels with the Capitol attack by supporters of Donald Trump in 2021.

This political context haunted the start of production on *I’m Still Here* in 2023, but Salles says it became a source of motivation. “We collectively understood what was at stake,” he recalls. Torres invokes the concept of “*o homem cordial*” (“the cordial man”),

‘It became clear that the film was also about the present.’

WALTER SALLES,
DIRECTOR

ESSAY

It's time for the Oscars to take horror seriously

BY MEGAN MCCLUSKEY

WHEN DEMI MOORE WON THE GOLDEN GLOBE for her turn in Coralie Fargeat's body-horror hit *The Substance* on Jan. 5, she shared in her acceptance speech that it was the first real award she'd received in her more than 45 years in Hollywood. While recognition of the 62-year-old actor was long overdue, it was perhaps a surprise that it came for a role that involved donning grotesque prosthetics and graphically birthing a younger version of herself, considering horror's grim awards-season track record.

In the nearly 100 years since the Oscars debuted, a grand total of seven horror movies (now including *The Substance*, with Fargeat also receiving a nod for Best Director) have been nominated for Best Picture. Only 1991's *The Silence of the Lambs*—which is also a detective story—has won. A statuette for Moore, who received her first ever nomination on Jan. 23, would make her just the seventh actor to receive an Oscar for their role in a horror movie. It's an egregiously low success rate for a genre that's delivered some of film's most memorable performances.

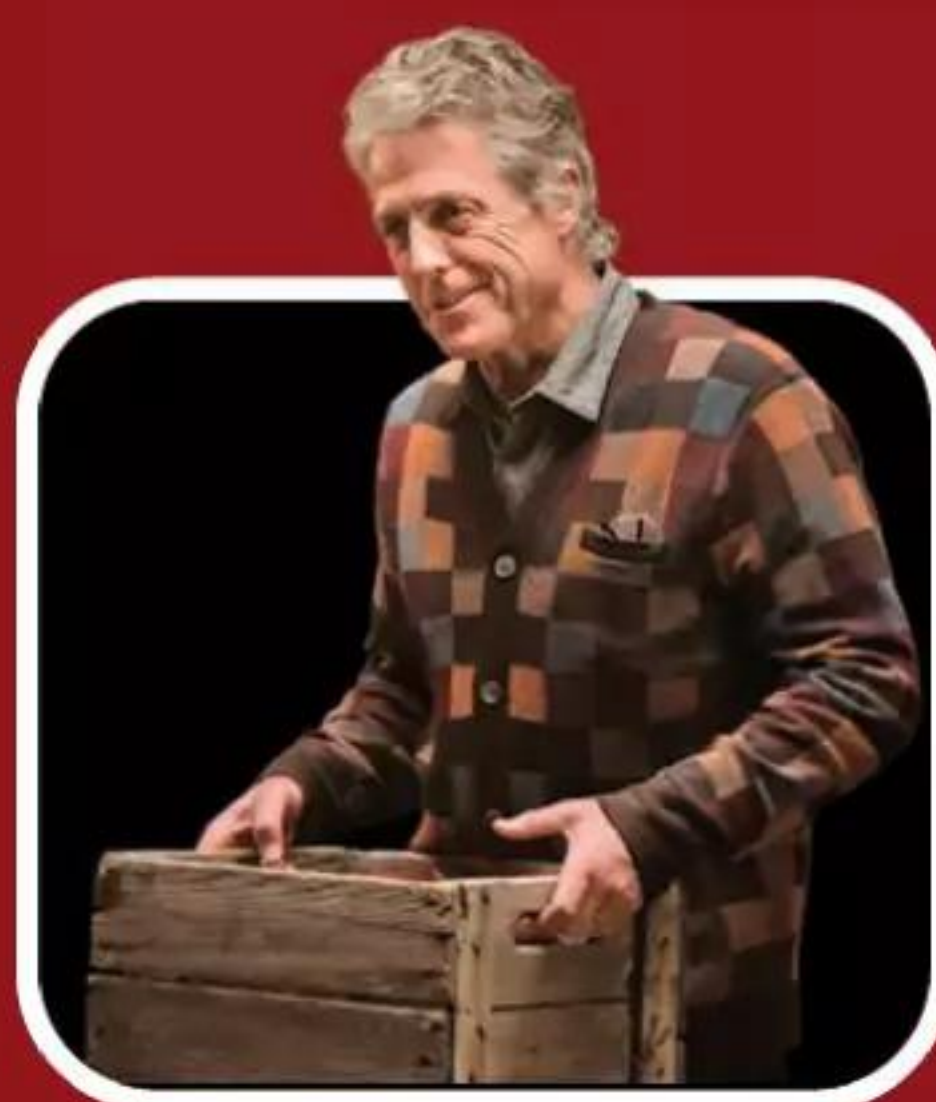
And Moore is just the chosen representative of a year that produced many stellar turns in a wide range of scary movies. There was Hugh Grant as a fiendishly charming zealot in *Heretic*, Naomi Scott as a pop star fighting both literal and figurative demons in *Smile 2*, and Justice Smith as a shy teen who develops an obsession with a cult horror series in *I Saw the TV Glow*. Christmas-day release *Nosferatu*, Robert Eggers' remake of F.W. Murnau's 1922 silent vampire classic, swiftly climbed into the top 50 highest-grossing horror movies of all time as critics heaped praise on star Lily-Rose Depp. Though Grant was nominated for a Golden Globe, the others have been largely overlooked.

GORY AND GRUESOME, *The Substance* was never a shoo-in for mainstream success. But a buzzy Cannes debut, a resonant message about aging women, and a box-office haul of \$76 million on a \$17.5 million budget are all testament to how powerful a vehicle horror can be for talented actors. Still, even if Moore ends up on the podium on March 2, it doesn't change the fact that, historically, the Academy has made a habit of snubbing some of the most deserving performances. To name just a few from the past decade: Toni

SCARY GOOD PERFORMANCES



DEMI MOORE
THE SUBSTANCE



HUGH GRANT
HERETIC



LILY-ROSE DEPP
NOSFERATU



NAOMI SCOTT
SMILE 2



JUSTICE SMITH
I SAW THE TV GLOW

Collette in *Hereditary*, Lupita Nyong'o in *Us*, Florence Pugh in *Midsommar*.

Critically acclaimed horror movies like *Psycho*, *The Exorcist*, *Jaws*, *Carrie*, and *The Sixth Sense* used to be able to at least nab some of the big-five Oscar nominations. Past acting wins in the genre have gone to Kathy Bates for 1990's *Misery*, Ruth Gordon for 1968's *Rosemary's Baby*, and Fredric March for 1931's *Dr. Jekyll and Mr. Hyde*, as well as Jodie Foster and Anthony Hopkins' dual Best Actress and Best Actor victories for *Silence of the Lambs*. But after that, you'd have to jump 20 years to Natalie Portman, who prima ballerina-ed her way to the most recent horror acting Oscar in 2010's *Black Swan*.

In the 15 years since, *Get Out*'s Daniel Kaluuya has been the only horror actor to even receive a nomination. And are the films becoming contenders even *horror* horror at all? Oscar honors seem to be reserved for movies that are considered to have transcended the genre (in itself a fairly subjective category) in some way. As *The Exorcist* director William Friedkin put it in 2015, "I thought it was a film about the mystery of faith." More recently, even as movies like 2014's *The Babadook* and Eggers' 2016 breakout *The Witch* began to give rise to the term "elevated horror"—a controversial descriptor for a horror movie that has supposedly achieved a higher level of artistic merit than the genre's more mainstream fare—the chances of awards recognition seem to have dropped.

Despite its undeniable cultural impact, position as the fastest growing genre at the box office, and heightened critical attention, horror clearly continues to be viewed by many Academy voters as less than, at least as compared with the period dramas and biopics that frequently earn awards glory. If the Academy doesn't reward those like Moore who are willing to take the horror leap of faith, it tacitly disincentivizes what she described in her Globes speech as "magical, bold, courageous, out-of-the-box, absolutely bonkers" performances from some of the best names in the biz. Scary thought, isn't it? □



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Dr. Vivek Murthy The outgoing U.S. Surgeon General on his years as “the nation’s doctor,” the link between community and health, and how to care for one another

You wrote a “parting prescription” for the nation. Is that a Surgeon General tradition? Not that I’m aware of. But for me, this was important to do. I realized over two terms that there were critical questions I have been grappling with. What was driving the deeper pain, the unhappiness I was seeing for years across the country? I wanted to lay out some of the answers I have found.

You focus on the need to rebuild a sense of community. How do you define community? Community is a place where we have relationships, help each other, and where we find purpose in each other. For many people, that sense of community has eroded. We have millions of Americans struggling with loneliness: a third of adults and half of young people. People’s participation in both formal and informal service remains low. And more than half of young adults in a recent survey said they felt either low or no sense of meaning and purpose.

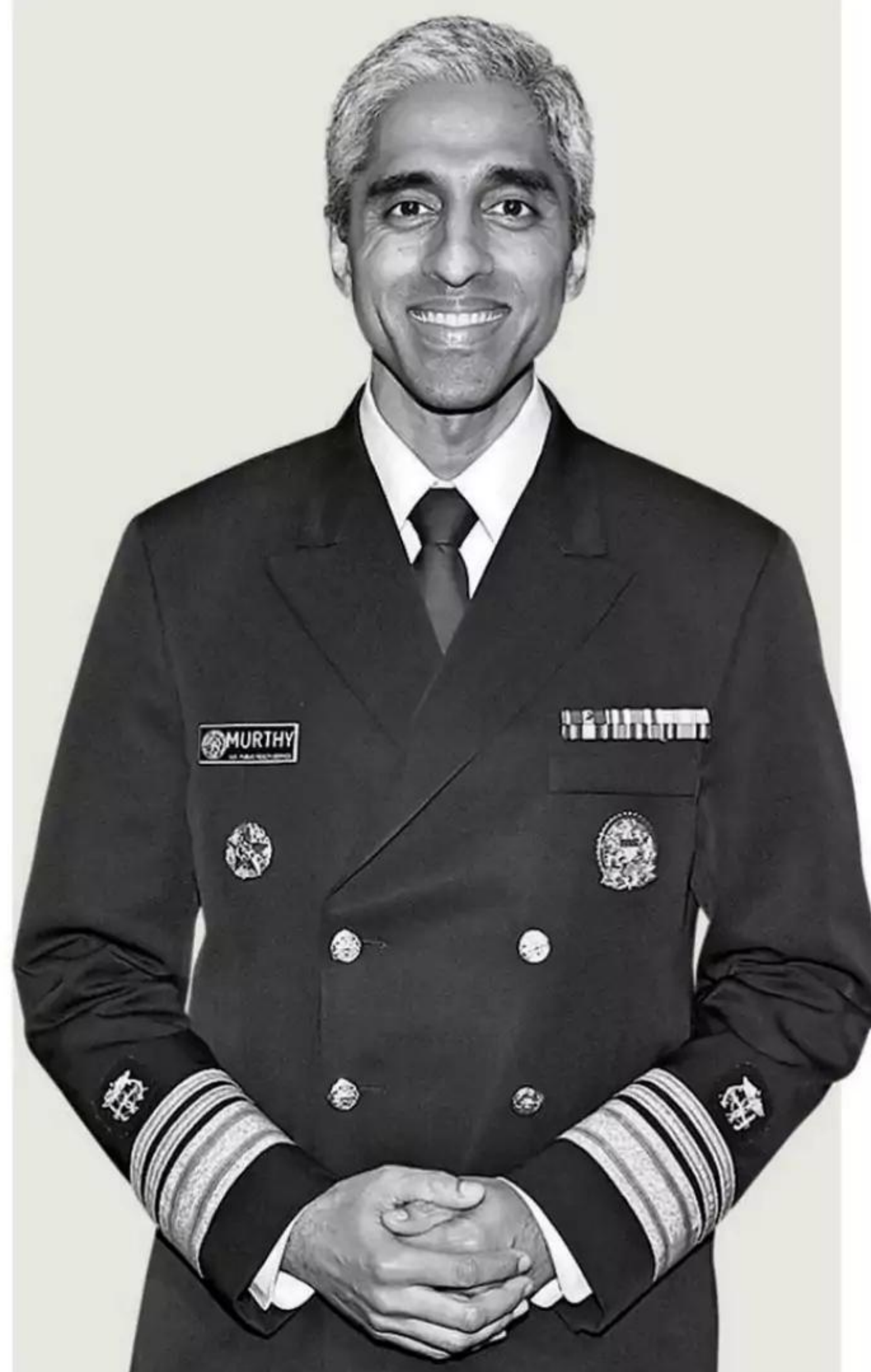
These are all red flags. They are warning signs telling us that the fundamental elements we need to live fulfilling lives are vanishing.

What effect does that have on the public’s health? We are starting to see many different manifestations: some mental, others physical. When people struggle with loneliness and isolation, it impacts their productivity and engagement at work, and also how kids do in school. When community is weak, we are more easily polarized, divided, and turned against each other.

You oversaw the response to one of the biggest public-health threats in U.S. history. Have any lessons from COVID-19 changed health care? Health misinformation spread rapidly, and many people didn’t know

How can health officials rebuild the public’s trust in science and health institutions?

We have to ask ourselves how we can do better so people don’t feel judged. When we have a relationship with the public, they come to know people in institutions and how they make decisions. It doesn’t guarantee that people will trust them, but it increases the chances significantly.



who to trust. But trust in friends, family members, and individual doctors, nurses, and local health departments often remained healthy, even though trust in larger institutions may have eroded. We have to invest a lot more in doing the hard work to build those local relationships, which are going to become central to [approaches to] future pandemics.

How can we as a country start to build community? When people are not invested in each other, it makes it hard to come together and advocate for and support the policy solutions that we need. If I don’t have children, and don’t know people who have children—or if I’m not caring for an aging parent or don’t know people who are—then I won’t go out to advocate for safer schools and home care. But if I am connected to my neighbors, friends, and family, then their concerns become my concerns.

What’s next for you after you leave the Surgeon General’s office?

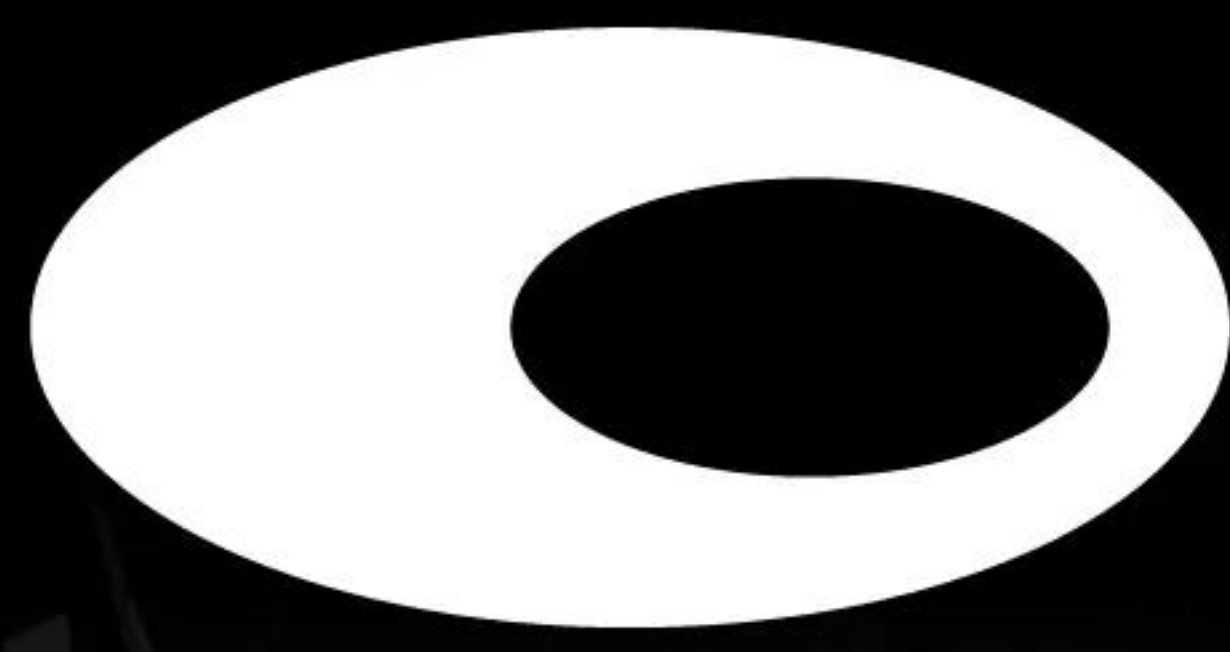
I asked my kids what I should do after being Surgeon General. It probably says something about me that I’m looking for career advice from a 6- and 8-year-old. They smiled and said, “Papa, we think you should spend more time playing with us.” I thought that was the right advice.

There are a lot of big challenges we face as a country. But I think these moments of great change and uncertainty can also be powerful moments for us to ask the question: how can we live better lives, how can we make changes to create a better world for our children? Those are the questions I want us to grapple with now. If we do that, then I feel very optimistic that we have what it takes to create a community all of us deeply need in our lives, and ultimately help us find the fulfillment we all seek. —ALICE PARK



THE
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SNIFFLING,
SNEEZING,
COUGHING,
ACHING,
STUFFY HEAD,
SORE THROAT,
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