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Volume 2 Issue 8

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Should You Disable Amazon Sidewalk And Apple Find My?

By Turner Stephens

Amazon Tile Trackers and Apple AirTags are so convenient. Amazon Sidewalk and Apple Find My “crowdsourced” networks help users find lost objects that the Tiles or AirTags devices are attached to. This technology makes finding lost things extremely easy. Apple AirTags only cost \$29 each and Amazon Tiles range in cost between \$24 and \$59 in several styles. The user attaches the Tile or Airtag to cellphones, laptops, keys, wallets, dog collars, or places them inside objects. What kind of crazy person would recommend that a customer disable this technology? Well, there are hundreds of articles on the Internet on why and how to opt-out of Amazon

Sidewalk, and a significant number of articles on the dangers of the Apple Find My network. Yet most articles promote the benefits of the “lost and found” technology and downplay or ignore its major security and privacy problems.

AirTags and Tiles are active RFID tags with a battery inside. Most RFID tags are used in retail stores or warehouses to track inventory and sales of items and are passive, having no internal power source. Some companies also use RFID tags for ID badges and even insert them under the skin of employees to allow access to buildings, access computers, or purchase items. The different types of



Amazon Tile RFID tags are detected from a 150-to-400-foot range. Apple AirTags may have a range between 200 and 400 feet, according to some experts.

These RFID tags require a huge number of Internet devices in an interconnected network to be effective. Amazon and Apple already have private networks in place

to achieve this. As Victoria Song of Gizmodo.com pointed out, these are called mesh networks where related devices work together to “extend

Continued on page 5

Water Shortage Crisis, Hoover Dam Is At Record-Low Water Level

By Mish Talk

Lake Mead faces a water crisis. Lake Powell, also fed by the Colorado River, is even deeper into a crisis level.

Severe Drought Could Threaten Power Supply in West for Years to Come

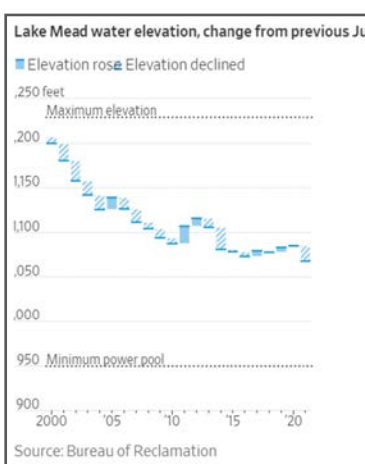
The WSJ reports Severe Drought Could Threaten Power Supply in West for Years to Come

“The water level at Lake Mead, the Colorado River reservoir serving the Hoover Dam, fell to 1,068 ft. in July, the lowest level since the lake was first filled following the dam’s construction in the 1930s. This month, the federal government is expected to declare a water shortage on the Colorado River for the first time, triggering cutbacks in water allocations to surrounding states from the river.

If the water level drops 118 ft. from July’s level to 950 ft., it would fall below the turbines and the dam must shut down, said Patti Aaron, public affairs officer at the U.S. Bureau of Reclamation.

The power declines are significant. At 1,200 ft. water elevation—where it was in the

year 2000 when water levels were among the dam’s highest levels—the dam can power up to 450,000 homes. At the



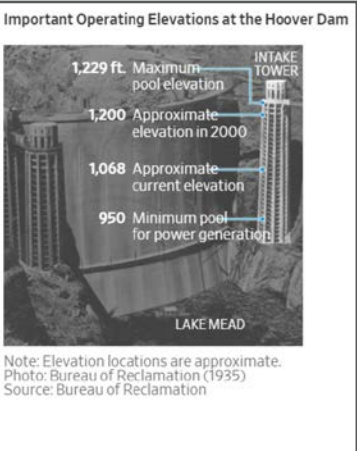
current elevation, that figure falls to 350,000.

The California Independent System Operator, or Caiso, which oversees the state’s power grid, last summer resorted to rolling blackouts during a West-wide heatwave that constrained the state’s ability to import electricity. The supply crunch was most acute in the evening after solar production declined.”

Elevation Stats

- Max Level: 1,229 Feet

- Level in 2000: 1,200 Feet
- Current Level: 1,068 Feet
- Decline Since 2000:



- 132 Feet
- Drop to Zero Power: 118 Feet

Colorado River Supply

Lake Powell feeds Lake Mead. The Colorado River supplies both. Lake Powell is part of the Colorado River Upper Basin and Lake Mead is in the Lower Basin.

Think of Lake Powell and Lake Mead as one big reservoir, connected by a Colorado River canal.

Lake Powell cannot supply Lake Mead with water because Lake Powell is at an even more critical water level than Lake Mead.

State of Emergency at Lake Powell

I discussed the critical nature of this setup in ‘State of Emergency at Lake Powell: Fears of Hydroelectric and Water Shutoffs Mount.’

“Lake Powell is getting an emergency release of water from upstream reservoirs. Water levels have approached a critical level.

The reservoir is projected to hit a critical new low of (1,075 meters) by April 2022, just 25 feet (7.6 meters) above the level at which hydropower can no longer be generated.”

Lake Powell is Doomed

California, a Lower Basin state, is using more than its fair share of water as designated by a 1922 consent agreement.

Utah points that out and has plans for more consumption from Lake Powell.

Realists point out the water level of Lake Powell is down 100 feet since 2000. In

another 25 feet, the Lake Powell turbines shut down.

Headed to the Supreme Court

At least 7 states are involved in Colorado River claims, and disputes are rising.

First come first serve and California’s hybrid solution will soon meet reality: There is not enough water to make anyone happy, so something has to give.

This mess is headed to the US Supreme Court because that is the only way state-to-state conflicts are resolved.

Nature Will Have the Final Say

No matter what the Supreme Court decides, nature has the most critical say.

Unless things get suddenly wet and stay that way for a long time someone is going to run out of water or power or both.

The courts might be able to allocate an equitable distribution of available resources. However, the courts cannot produce rain or snow. The bickering states seem oblivious to that simple fact.

This Is How Savings And Investment Pave The Way For An Advanced Economy

By Frank Shostak Of The Mises Institute

To maintain his life and well-being, an individual must have at his disposal an adequate amount of consumer goods. These goods, however, are not readily available. Without tools at his disposal and by means of his bare hands, the individual can only obtain from nature very few goods for his survival.

For instance, take an individual named John, stranded in a forest. In order to stay alive, he can only pick up some apples from an apple tree. Apples are the only good available to him that can sustain him. Let us say that by working twenty hours a day, he manages to secure twenty apples, which keep him alive. The twenty apples that John has secured from nature is his subsistence fund, which sustains him (see also on this Rothbard).

John realizes that if he had a special stick this would allow him to become more productive. His daily production of apples could be forty apples (i.e., double his current production). The problem, however, is that the stick is not available – it must be made. To make the special stick requires two days of work. If John were to decide to make the stick, he would have a problem. By spending

his time on making the stick, he would not be able to pick up the apples that are required to keep him alive.

The only way out of this predicament is for John to put aside an apple a day for the next forty days. By saving an apple out of his daily production and enduring hunger, after forty days he will have an adequate stock of apples that will sustain him while he is busy making the stick. (We make the unrealistic assumption here that apples can be preserved in edible form for forty days). Thus, after forty days, John’s subsistence fund will be comprised of forty apples, which will see him through while he is making the special stick. We can see here that the saved or unconsumed forty apples enable the making of the stick, which raises the production of apples and lifts John’s living standard.

Note that the making of the stick is a burden – John has to make a sacrifice and save forty apples thereby endangering his health and well-being. However, the stick will allow

him to double his production of apples. If he continues to



consume twenty apples a day, this will allow John to increase his subsistence fund. With a larger fund, John could consider allocating his time to make some other tools to enhance his life and well-being.

The state of the subsistence fund determines the quality and the quantity of various tools that can be made. If the fund is only sufficient to support one day of work, then the making of a tool that requires two days of work cannot be undertaken. The size of the fund sets the limit on the projects that can be implemented. It also means that the size of the fund determines the so-called

economic growth.

According to Richard von Strigl

“Let us assume that in some country production must be completely rebuilt. The only factors of production available to the population besides laborers are those factors of production provided by nature. Now, if production is to be carried out by a roundabout method, let us assume of one year’s duration, then it is self-evident that production can only begin if, in addition to these originary factors of production, a subsistence fund is available to the population which will secure their nourishment and any other needs for a period of one year.... The greater this fund, the longer is the roundabout factor of production that can be undertaken, and the greater the output will be. It is clear that under these conditions the “correct” length of the roundabout method of production is determined by the size of the subsistence fund or the period of time for which this fund suffices.”

The essence of the subsistence fund with respect to an individual, John, can be widened to include many individuals that trade with each other. John, who produces apples, can now secure meat and clothing from other individuals. This means that the subsistence fund is now comprised of a greater variety of final goods ready for human consumption. According to Böhm-Bawerk:

“The entire wealth of the economical community serves as a subsistence fund, or advances fund, and, from this, society draws its subsistence during the period of production customary in the community.”

Note that the improvement of the infrastructure enables the strengthening of economic growth. The improvement in the infrastructure in turn can take place *because* of the increase in the subsistence fund. Hence, anything that weakens the subsistence fund undermines the prospects for economic growth.

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U Cast News is a once a month physical newspaper, and an extension of U Cast Studios.

U Cast News prints 10,000 copies a month, and is distributed to Calabasas, Agoura Hills, Westlake Village, Thousand Oaks, Newbury Park, Simi Valley, Moorpark, and Chatsworth.

U Cast Studios is a collaborative YouTube channel/podcast network.

Publisher/Editor-in-chief – U Cast Studios/U Cast News

Editor – Alec Moore

Layout & Production – Sybil Martinez

Accounting, Billing/Invoicing – Joshua Thompson/
Thompson Tax Group

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Special Thanks – Andrew D. Bernstein, Vern Vegso, Mike Yates, Kevin Banks, Isabella Giotis

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America’s Teaching Zoo At Moorpark College Partners With John Ondrasik Of Five For Fighting To Raise Money For Tiger Exhibit



For Immediate Release

Moorpark, Calif. July 29, 2021 – Moorpark College is partnering with lead singer and philanthropist John Ondrasik of Five for Fighting to host the “Concert for the Cats” benefit concert. Proceeds from the September 10 concert in the Moorpark College quad will assist in the completion of the zoo’s new Bengal tiger exhibit.

Moorpark College Music department students will open the show for Ondrasik starting at 5 p.m., with theater students providing production assistance. VIP tickets are available for \$125, which includes an exclusive pre-show photo-op meet and greet with Ondrasik at 4:30 p.m., a tour of America’s

Teaching Zoo with animal interactions, refreshments, and reserved seating for the concert. General seating and lawn seating will be available, with food for purchase from local food trucks.

“When Neil and Karma came to us in 2017, they were each around 50 pounds. Now, Neil weighs 375 pounds, and Karma weighs 275 pounds. They need a larger enclosure, and the community can have a part in it by coming to the concert,” said Zoo Development Coordinator, Mara Rodriguez. “Concertgoers will be bringing this project to the finish line. The new exhibit will include two sections for Neil and Karma with a connecting bridge zoo visitors can walk under.”

Neil was rescued as a four-month-old cub from a private residence in the Hollywood Hills after being spotted in a popular YouTuber’s video. The cub was sent to Moorpark College’s zoo to live and rehabilitate with Karma, another tiger donated by another zoo, to serve as his companion.

John and Carla Ondrasik have hosted multiple charity concerts in the community and proposed the benefit concert. John grew up in the San Fernando Valley, and their son attends Moorpark College. Both are regular patrons of the zoo.

“Our family spends many Saturdays visiting Ira the lion and saying hello to his other animal friends and the amazing students and faculty. I can’t be more excited to support the wonderful Moorpark zoo,” said John Ondrasik. “I look forward to raising some needed funds for the zoo with songs and stories, and listening to fantastic Moorpark College singer-songwriting students!”

General admission tickets with seating provided are

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\$65, and lawn seating is \$55, with attendees welcomed to bring blankets or low beach chairs for the lawn. Handicap seating will be available. Alumni will be emailed a discount code for seat tickets for \$50, and tickets for students with campus ID and children (15 and under) are \$25. Tickets can be purchased through the America’s Teaching Zoo ticket office website.

About Moorpark College

Moorpark College is one of three colleges in the Ventura County Community College District and annually serves more than 14,000 students. Founded in 1967, Moorpark College is fully accredited and has the highest six-year completion rate within the California Community College System. The Campaign

for College Opportunity named Moorpark College a 2019 Champion of Higher Education for the Associate Degree for Transfer Pathway. It is also a designated Hispanic-Serving Institution. The college’s signature career/technical programs include nursing, radiologic technology, biotechnology and journalism. The college’s America’s Teaching Zoo is the only associate degree exotic animal training program in the country.

To learn more, visit MoorparkCollege.edu or follow @MoorparkCollege on social media.

Contact: Mara Rodriguez
805-378-1441
mararodriguez@vcccd.edu

The Top Employers In Simi Valley

By Alex Gandel

Employer	2011 Percentage Of Employed			2002 Percentage Of Employed		
	Employees Rank	Labor Force		Employees Rank	Labor Force	
Simi Valley Unified School District	2,016	1	2.92%	2,873	2	4.56%
Simi Valley Hospital & Health Care	724	2	1.05%	850	4	1.35%
Rancho Simi Parks & Recreation District	626	3	0.91%	270	9	0.43%
City of Simi Valley	545	4	0.79%	650	5	1.03%
Aerovironment Inc	475	5	0.69%	-		
Vons Grocery Stores	377	6	0.55%	-		
Meggitt Safety Systems, Inc	321	7	0.47%	291	8	0.46%
Nexicore	274	8	0.40%	-		
Albertsons, Inc	265	9	0.38%	-		
Wal-Mart	250	10	0.36%	-		
Countrywide Home Loans¹	-			4,751	1	7.54%
Farmers Insurance Group	-			1,000	3	1.59%
Milgard Manufacturing, Inc.	-			312	6	0.50%
Polytainer, Inc	-			308	7	0.49%
Cerwin Vega Inc	-			270	9	0.43%
Computer Parts Unlimited	-			250	10	0.40%
Total	5,873		8.51%	11,825		18.77%

Simi Valley is home to thousands of great businesses. Each business has its own unique feel, services they provide, and personal touches. Among those businesses and organizations, some stand out more prominently due to the raw number of people they

employ.

According to Labor Market Info EDD, the top five employers in Simi Valley today are:

Adventist Health Simi Valley Hospitals

Nancy Reagan Breast Ctr
Diagnostic Imaging Centers

Rancho Simi Recreation Prk Dst
Swimming Pools-Public

Simi Valley City
City Hall

Simi Valley City Manager

Government Offices-City/Village & Twp

The top employers in Simi Valley have changed from 2011 to now, and especially from 2002 to the present day.

According to the Simi Valley website,

the following list shows the largest employers in 2011 compared to 2002:

It’s hard to say the effects that the virus will have on employment opportunities in Simi Valley. What goes without saying is that it will have repercussions on Simi. There’s also been an explosion

in the number of people who are self-employed or who are a part of the Gig Economy. It’s quite possible that by 2030, the largest employer in Simi Valley could employ a lot less people than the top employer today does.

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Money-Laundering Ring Pushed \$4 Billion Through HSBC

By Franz Wild And Ben Stockton Of The Bureau Of Investigative Journalism

A vast money-laundering ring moved \$4.2bn through a network of 60 HSBC accounts in Hong Kong starting only two years after the bank promised to clean up its act, an investigation by the Bureau of Investigative Journalism and the Guardian has revealed.

Insiders have raised questions over whether HSBC appropriately informed US monitors about the ring, which was uncovered by the bank during an internal review. The independent monitoring team was specifically installed by the US Department of Justice (DoJ) as part of a deal not to prosecute HSBC in 2012 when the bank admitted allowing Latin American drug cartels to launder hundreds of millions of dollars through its accounts. HSBC discovered the Hong Kong ring in 2016 while trying to assess its exposure to the wealthy Gupta family, who have been embroiled in corruption scandal allegations in South Africa. The Guptas have denied any wrongdoing.

While the resulting report concluded that its exposure to Gupta-linked accounts was “contained and minimal”, HSBC’s financial investigations unit ended up raising concerns about “larger professional money laundering networks”, including the Hong Kong ring, which it said had processed more than \$4.2bn worth of payments between 2014 and 2017. While much of this sum may not have been “dirty money”, laundering often relies on mixing legitimate and illegitimate funds together.

The bank, which is headquartered in London, would have been expected to disclose the information to the independent monitors brought

in by the DoJ when criminal proceedings were deferred on



the condition the bank reform its anti-money laundering checks. However, former members of the monitoring team say they were never told about the Hong Kong ring.

“HSBC had nearly a decade to clean up its act, yet it continued to break the law after receiving mere slaps on the wrist” – Elizabeth Warren, US senator

“HSBC never voluntarily disclosed money laundering. They waited to be asked about it,” one former member of the monitoring team, who agreed to speak on the condition of anonymity, said. “As far as I’m aware, this particular report ... was never disclosed to the monitor,” they confirmed, adding that this appeared to be a bigger money-laundering network than any they had identified at the bank.

Another former official from the team suggested it was likely that the HSBC report “would have made it to board level,” adding executives at the bank could have been aware of the suspected network.

HSBC told the Bureau it reported suspected money laundering to local authorities “as appropriate”, but the monitor “serves a different role in helping a bank to improve its capabilities” and

all discussions with the team were confidential.

The bank is facing criticism from senior political figures on both sides of the Atlantic, as are regulators for failing to adequately hold executives to account.

“HSBC had nearly a decade to clean up its act, yet it continued to break the law after receiving mere slaps on the wrist for previous violations,” US Senator Elizabeth Warren said. “Instead of relying on toothless deferred prosecution agreements like HSBC’s, the DoJ and Treasury must hold the executives of these giant banks personally accountable for allowing money laundering.”

Pat McFadden, the UK’s shadow economic secretary and a Labour MP, said the case illustrated the need for “tougher standards” on money laundering and financial crime.

“The UK

rightly prides itself on having a global financial services sector,” he said, “but that sector can only prosper in the future if it operates to the highest standards and rigorous action is taken against illicit finance and money laundering.”

The internal HSBC report was disclosed as part of the Zondo judicial inquiry in South Africa, which is examining claims of high-level corruption involving former president Jacob Zuma and members of the wealthy Indian Gupta family. The Guptas have been accused of alleged bribery, money laundering, and political patronage, which they deny, and became the subject of US sanctions in 2019.

HSBC handed over the report after officials from the inquiry demanded it confirms leaked transactions revealing Gupta-linked money had flowed through the bank’s accounts. Shadow World Investigations (SWI), a group of non-profit researchers based in London, had used the leak to allege

that in all more than a hundred million dollars had been laundered out of South Africa through Hong Kong and China by various parties.

“The vast flow of funds into and out of South Africa, and through laundry vehicles abroad, raises profound questions about the role of professional enablers in the process of state capture,” Shadow World Investigations wrote in a submission to the Zondo commission. “It is vital that the banking sector in South Africa and abroad (and, in the latter case, HSBC in particular), as well as the auditing sector, answer how such large quantities of criminal funds could be transmitted around the world with seemingly little hindrance.”

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The Markets Next “Minsky Moment”

By Lance Roberts Of Real Investment Advice

In 2007, I was at a conference where Paul McCulley, who was with PIMCO at the time, discussed the idea of a “*Minsky Moment*.” At that time, this idea fell on “*deaf ears*” as markets were surging higher amidst a real estate boom. However, it wasn’t too long before the 2008 “*Financial Crisis*” brought the “*Minsky Moment*” thesis to the forefront.

So, what exactly is a “Minsky Moment?”

Economist Hyman Minsky argued that the economic cycle is driven more by surges in the banking system and credit supply. Such is different from the traditionally more critical relationship between companies and workers in the labor market. Since the Financial Crisis, the surge in debt across all sectors of the economy is unprecedented.

Importantly, much of the Treasury debt is being monetized, and leveraged, by the Fed to, in theory, create “*economic stability*.” Given the high correlation between the

financial markets and the Federal Reserve interventions, there is credence to Minsky’s theory. With an R-Square of nearly 80%, the Fed is clearly impacting financial markets.

Those interventions, **either direct or psychological**, support the speculative excesses in the markets currently.

Bullish Speculation Is Evident

Minsky’s specifically noted that during periods of bullish speculation, if they last long enough, the excesses generated by reckless, speculative activity will eventually lead to a crisis. Of course, the longer the speculation occurs, the more severe the problem will be.

Currently, we see clear evidence of “*bullish speculation*” from:

- Due to commission-free trading and mobile apps, retail trading has exploded.
- A surge in IPO’s
- A record increase in SPAC’s
- Investors paying record multiples and prices for

money-losing companies

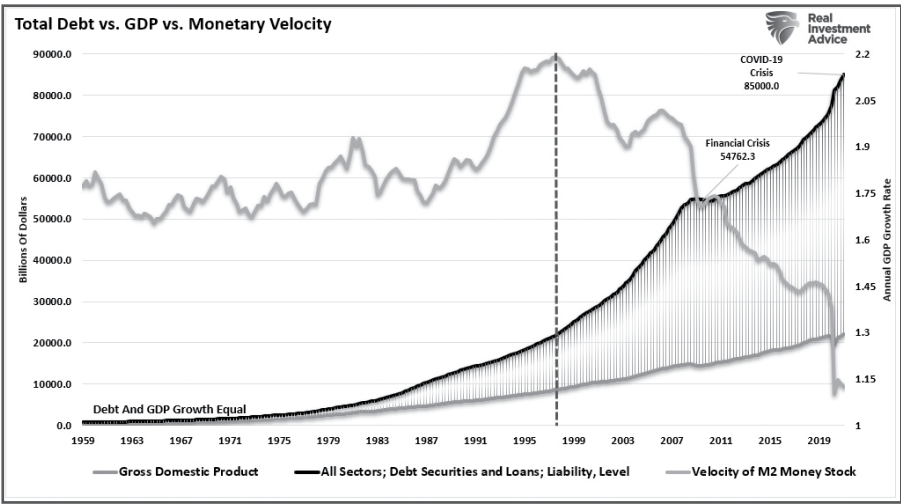
- Option contract speculation has seen record increases
- Margin debt at new highs and near-record annual increases.
- A widely accepted belief “this time is different,” due to the “Fed Put.”
- Record M&A activity

But, again, these issues are not new. In one form or another, they have all been present at every prominent market peak in history.

Notably, what fosters these periods of exuberance in markets is “*stability*.” In other words, there are periods of exceptionally low volatility in markets, which breed overconfidence and speculative appetites.

However, these periods of exceptionally low volatility are also a problem.

The Instability Of Stability



Hyman Minsky argued there is an inherent instability in financial markets. As noted, an abnormally long bullish cycle spurs an asymmetric rise in market speculation. That speculation eventually results in market instability and collapse.

We can visualize these periods of “*instability*” by examining the Volatility Index versus the S&P 500 index. **Note that long periods of “*stability*” with regularity lead to periods of “*instability*.”**

Given the volatility index is a function of the options market, we can also view these alternating periods of “*stability/instability*” by looking at the daily price changes of the index itself.

A “Minsky Moment” is

the reversal of leverage following prolonged bullish speculation. The build-up of leverage is the direct result of the complacency occurring from low-volatility market regimes.

One way to look at “*leverage*,” as it relates to the financial markets, is through “*margin debt*,” and in particular, the level of “*free cash*” investors have to deploy. So, for example, in periods of “*high speculation*,” investors are likely to be levered (*borrow money*) to invest, which leaves them with “*negative*” cash balances.



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Should You Disable Amazon Sidewalk, continued from page 1

connectivity.” Promoters incorrectly call these networks “crowdsourced” even though many people unknowingly participate.

How do these mesh networks operate? For Amazon, their Ring Video Doorbell home security systems and Echo speakers connect to Alexa voice-based virtual assistant. A small portion of a customer’s home bandwidth is used and combines with the bandwidth of other Echo and Ring devices in the local area. This is called parasitic bandwidth sharing. The mesh network fills in the empty spaces of your network’s internet connection and devices by utilizing low-power wireless connections, surrounding your home. The

range of its radio frequency is estimated to be half a mile. Users set up the Amazon Tile App on Android, Windows, or iOS to make Tiles ring or view the Tile’s maost recent location when users want to find a lost item.

For Apple, the user sets up the Find My app on an iPhone, iPad, or iPod touch, or Android. When a specific item is lost the person enters it on the Find My app. If the user chooses to Play a Sound and the item is near, the user will hear the device ring. If there is no sound, the user enters View Location to view exactly where the device is on the planet.

The Apple Find My network has approximately 1.65 billion

connected devices and so this network is extremely effective in locating lost items. The Sidewalk network of millions of Amazon Ring and Echo devices is probably just as effective. According to cybersecurity expert Rob Brahman, most major US cities are probably fully within the Sidewalk mesh network.

Here are the Amazon devices that extend connectivity through Sidewalk: Echo (3rd gen +), Echo Dot (3rd gen +), Echo Dot for Kids (3rd gen +), Echo Dot with Clock (3rd gen +), Echo Input, Echo Flex, Echo Plus (all gens), Echo Show (all models and gens), Echo Spot, Echo Studio, Ring Floodlight Cam (2019), Ring Spotlight Cam Mount

(2019), and Ring Spotlight Cam Wired (2019).

All this still sounds great. What is the big problem for consumers? Cybercriminals are increasingly gathering people’s data and monitoring people’s internet devices to steal assets and commit violence. Bad people can use Sidewalk and AirTags to commit crimes against people, regardless of the assurances by Amazon and Apple that they use encryption and have taken measures to protect user privacy and security.

Businesses will also need to increase their security. Fabian Braunlein, of Positive Security, commented that although the Apple Airtag bandwidth is

low, it still would allow hackers an effective and inexpensive way to secretly remove data from corporations. Johannes Ullrich, dean of research at the SANS Technology Institute, warned that mesh networks and parasitic bandwidth sharing could be used by hackers to send data. “As far as risks go, you don’t know who actually uses your device or what they are using it for. You have no control over who is using your device or how they are using it.”



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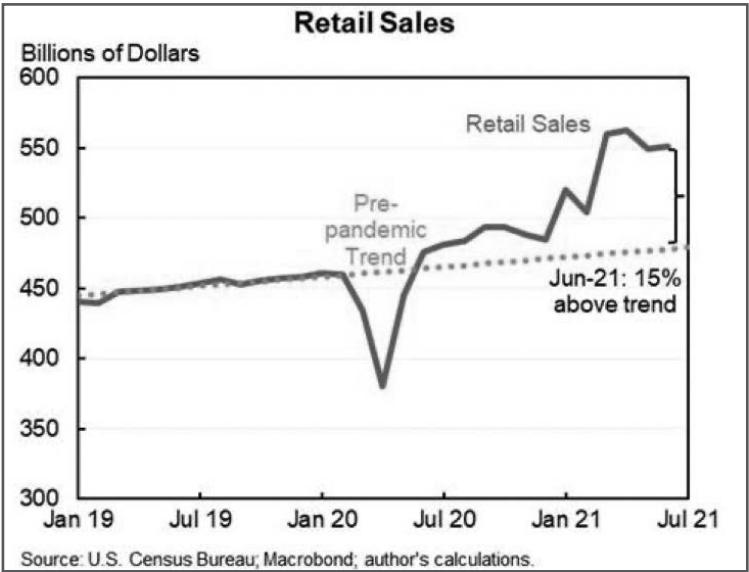
Shrinkflation, Inflation’s Sneaky Cousin, Is On The Rise

By Klajdi Bregu Of The Mises Institute

Inflation has been on the rise for the past year and in the last few months, it has accelerated. In June 2021, inflation, measured by the Consumer Price Index (CPI), hit the highest level since 2008. By inflation, economists refer to the increase in the general level of prices, which means that prices on average are increasing. The Bureau of Labor and Statistics (BLS) has a basket of goods and services that it tracks and uses to create a measure of the CPI. While inflation is the topic of the day in the news media and everyday conversations, many have not heard about its sneaky cousin, shrinkflation. The term *shrinkflation*, is credited to British economist Pippa Malmgren and refers to the shrinking weight of the products while the price for the package remains the same. This is in effect another form of inflation since the per-unit price of goods increases when products shrink. However, shrinkflation is trickier, since most consumers do not notice it (see here for a few examples of shrinkflation). Shrinkflation is an ongoing process, but we are seeing more of it in the past year, and especially the first half of 2021, as

businesses scramble to catch up with increasing costs of production. Shrinkflation is so widespread today that there is a dedicated Reddit page for it. Many complain about businesses resorting to shrinkflation and regard it as a sneaky way to increase prices. Yet many of the critics do not realize that businesses have no choice but to increase prices. Anyone who is paying attention to prices in the first half of 2021 will know that it is not only the price of consumer goods that it is increasing but also the prices of producer goods. In other words, the inputs used in the production of the goods we consume, including labor, have been getting more expensive. Consequently, businesses in a fight to maintain their profit margins have resorted to increasing prices or shrinking the size or weight of their products. Normally, the BLS accounts for the weight of the products it tracks, which would allow them to account for shrinkflation, but as the *Washington Post* reports, the BLS has not been able to do this very well during the pandemic. This means that the current inflation measure,

as measured by CPI, is most likely underreporting the extent of current inflation. What is causing this increase in shrinkflation? Well, since shrinkflation is in fact a form of inflation, the short answer is that the same factors have caused inflation. As you may already be aware, many are blaming shortages and disruptions in the supply chain for the recent increases in inflation, but that hardly explains the whole story. The two main candidates to blame are the Fed and the government. The Fed has printed tremendous amounts of money, which has led to the doubling of its balance sheet since March 2020. This is in fact what inflation is, and this is the cause of what we normally refer to as inflation, which, to be more accurate, is price inflation. In general, we know that the more money we print, holding all else equal, the more inflation we will get, and that is part of what we are seeing now. On the other hand, we have had the federal government spend money at record levels for a peacetime period. This also has led to an increase



of demand beyond what one would expect in the circumstances we have been in since the spring of 2020. For example, retail sales have increased rapidly and have been above trend since late 2020. While some of this can be seen as catching up after the decrease we saw in the second quarter of 2020, it is definitely gone beyond catching up, as is clear from the graph below. Government spending has become a topic of concern even for mainstream economists like Larry Summers, who is now worried about the economy overheating because of it. Lastly, while the supply chain disruptions are blamed on covid-19, it is the lockdowns

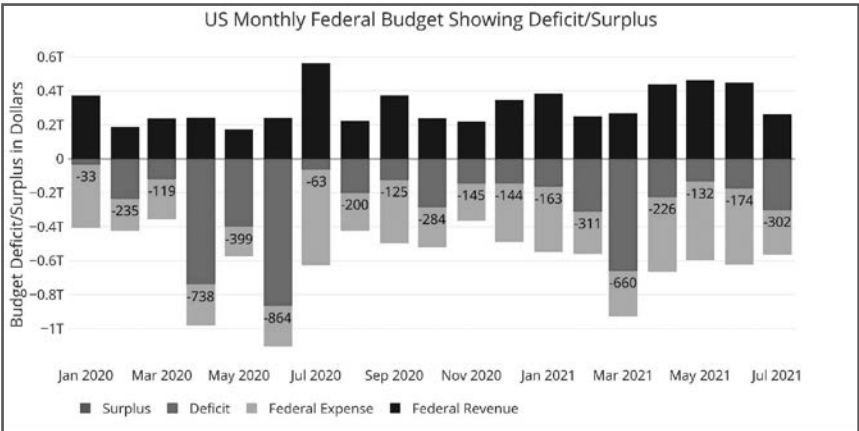
instituted by governments, in the US and other countries, that are the main culprit behind these supply chain disruptions. The problem with the lockdowns was that they completely ignored the cost-benefit analysis by arbitrarily determining what constituted an essential business and what did not. As you may well know, one can ignore the laws of economics, but not their consequences, and we are now suffering the consequences of these arbitrary lockdowns.

Scan here to read more



US Deficit Increases 73% MoM In July As Tax Season Ends

By Schiff Gold



Current Trends

The Federal Budget Deficit for July 2021 was 302B which was up 73.4% over June and 16.5% above the TTM average of 238B. The chart shows the Federal Budget for the previous 18 months.

To better understand what is driving the large outlays and receipts, the next two charts break down both sides of the budget into different categories.

The table on the right goes deeper into the numbers of each category. The key takeaways from the charts and table:

Total

- Outlays fell by 10% but Receipts collapsed

by 42% as tax season has concluded

- On a TTM basis, Outlays are 55% above where they

were in the period ending Jul 2019 where receipts are only up ~15%

Outlays

- Health and Human Services continue to burn funds to fight the pandemic. Total spending on a TTM basis has been near 1.5T for the last two TTM periods. This compares to 1.2T pre-pandemic.
- Stimulus Checks (Treasury– Other) dropped significantly last month from 80B to 50B. On a TTM basis, it is still very high. While this should fall, it will probably not revert to pre-pandemic levels due to the new child tax credit.

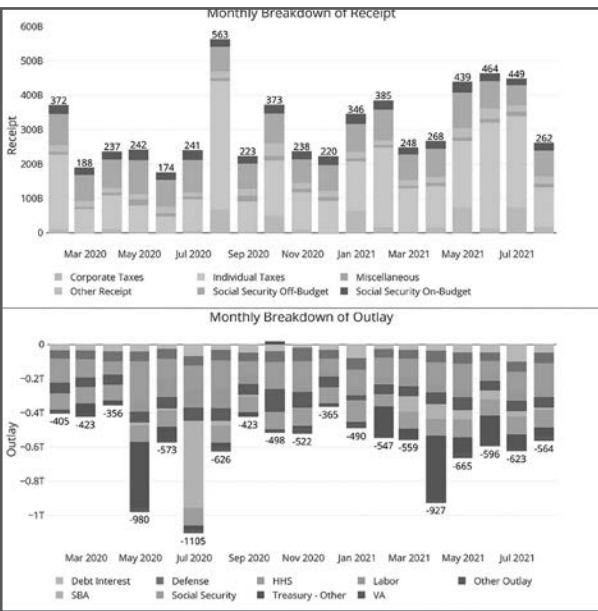
- Labor Department and SBA are seeing spending fall back to normal levels now that

Unemployment benefits are expiring and PPP loans have been completed.

- Debt interest is actually below where it was back

a better than 50% increase.

- Individual Taxes were also up big, increasing from ~1.65T to nearly 2T, around an 18% increase. Stimulus checks



Category	Monthly and Average Monthly Comparison					Trailing Twelve Month (TTM) Comparison				
	Jul 2021 (Current)	Jun 2021 (MoM)	TTM Avg Monthly	MoM % Change	TTM % Change	TTM Ending Jul 2021	TTM Ending Jul 2020	TTM Ending Jul 2019	TTM Jul 2020 % Chg	TTM Jul 2019 % Chg
Outlay										
HHS	-167.4	-127.8	-121.6	31.0%	37.7%	-1,458.7	-1,505.8	-1,207.4	-3.1%	20.8%
Social Security	-104.1	-104.4	-98.9	-0.3%	5.3%	-1,186.4	-1,150.6	-1,091.5	3.1%	8.7%
Defense	-63.4	-61.5	-59.7	3.1%	6.1%	-716.6	-692.3	-648.2	3.5%	10.6%
Other Outlay	-60.3	-60.0	-67.6	0.5%	-10.9%	-811.7	-699.8	-529.5	16.0%	53.3%
Treasury - Other	-50.0	-80.4	-85.0	-37.8%	-41.2%	-1,020.2	-610.7	-108.5	67.1%	839.9%
Debt Interest	-47.8	-99.3	-46.1	-51.8%	3.8%	-552.9	-512.4	-564.5	7.9%	-2.1%
Labor	-29.6	-41.0	-37.3	-27.7%	-20.7%	-447.6	-393.8	-36.9	13.7%	1,000.0%
VA	-28.4	-17.9	-19.4	58.7%	46.7%	-232.7	-221.7	-197.6	5.0%	17.8%
SBA	-13.1	-31.1	-29.4	-58.0%	-55.5%	-352.2	-563.3	-0.5	-37.5%	1,000.0%
Receipt										
Miscellaneous	11.1	13.7	10.9	-18.6%	2.6%	130.3	105.6	92.6	23.4%	40.8%
Corporate Taxes	16.9	74.2	27.8	-77.2%	-39.1%	333.8	219.0	210.1	52.4%	58.9%
Other Receipt	21.0	18.5	20.9	13.6%	0.6%	250.5	206.8	232.8	21.1%	7.6%
Social Security On-Budget	22.6	19.9	24.6	13.5%	-8.1%	295.1	294.0	281.4	0.4%	4.9%
Social Security Off-Budget	75.2	58.1	79.0	29.5%	-4.8%	948.0	953.4	908.7	-0.6%	4.3%
Individual Taxes	115.1	264.8	163.1	-56.5%	-29.4%	1,956.7	1,646.7	1,697.3	18.8%	15.3%
Total										
Outlay	-564.1	-623.4	-564.9	-9.5%	-0.2%	-6,779.2	-6,350.5	-4,384.7	6.8%	54.6%
Receipt	262.0	449.2	326.2	-41.7%	-19.7%	3,914.5	3,425.6	3,422.9	14.3%	14.4%
Total	-302.1	-174.2	-238.7	73.4%	26.5%	-2,864.7	-2,924.9	-961.8	-2.1%	197.8%

Data as of: Jul 2021. % Changes are capped at 1,000%.

in 2019 despite significant growth in total debt. More detail can be found in the US Debt analysis article.

Receipts

- Corporate Taxes are up huge compared to the last two TTM periods. The latest period was 333B vs ~215B in the last two periods for

Scan here to read more



Los Angeles City Council Unanimously Passes Legislation To Add 25,000 Homeless Housing Units By 2025

By Evan Symon Of The California Globe

‘A Way Home’ initiative legislation expected to be paid for by federal homeless funds

The Los Angeles City Council voted unanimously 13-0 to create or add 25,000 housing units for the homeless by 2025.

The new housing dictum, which is part of Councilman Kevin De Leon’s “A Way Home” initiative, would utilize existing resources such as Project Homekey and pool together different housing types across the city including scattered-site housing, tiny homes, mobile homes, new apartment units set aside for low-income housing, building conversions to housing, units in safe parking areas, and other forms of permanent supportive housing to reach 25,000 units for the homeless in 4 years time.

To be funded by part of the \$12 billion in federal funds that were allocated to help fight the homeless crisis in California, the 25,000-unit legislation failed to go so far as to set any consequences for not meeting the unit goal by 2025, with Councilman De Leon only saying that the council members would be

held accountable by the ballot box.

“The city of L.A. can hold us accountable now because we must produce come hell or high water, by hook or crook in some form way or shape those 25,000 units by the year 2025,” said Councilman De Leon on Tuesday. “Everyone’s on the hook. If anyone believes that it’s the City Council’s exclusive responsibility to deal with schizophrenia, bipolar disorder, to deal with deep entrenched systemic and generational poverty, or dealing with structural racism, they are delusional. That’s why our friends in Congress have to step up and if not, they need to step out because it’s all hands on deck today.”

“There’s an allocation of \$12 billion that’s coming down the pipeline for the next two years. We can take advantage of all the vacancies through master leasing. We can do adaptive re-use by purchasing old buildings and converting them right away.”

“Too many people have died on our streets and in our alleys. Last week it was 1,383 individuals who lost their

lives... today we’re making a significant decision that will begin to erase our city’s most indelible mark of shame. The time for studying the crisis and hearing from experts, I believe, is over. Now is the time for action and delivering tangible results. Now is the time to get a roof over the heads of our unhoused neighbors and give them an opportunity to regain their lives and restore the pride of a great city.”

A long-term homeless housing plan in LA

Council members agreed with De Leon, noting appreciation toward creating more housing rather than another homeless initiative that only studies the problem with no actual relief or housing.

“There’s no question that the housing crisis is inextricably linked to homelessness, and I believe and I think it’s the intent of de Leon to say precisely this: The best solution is to create more housing and a lot of it,” added Councilman Mark Ridley-Thomas.

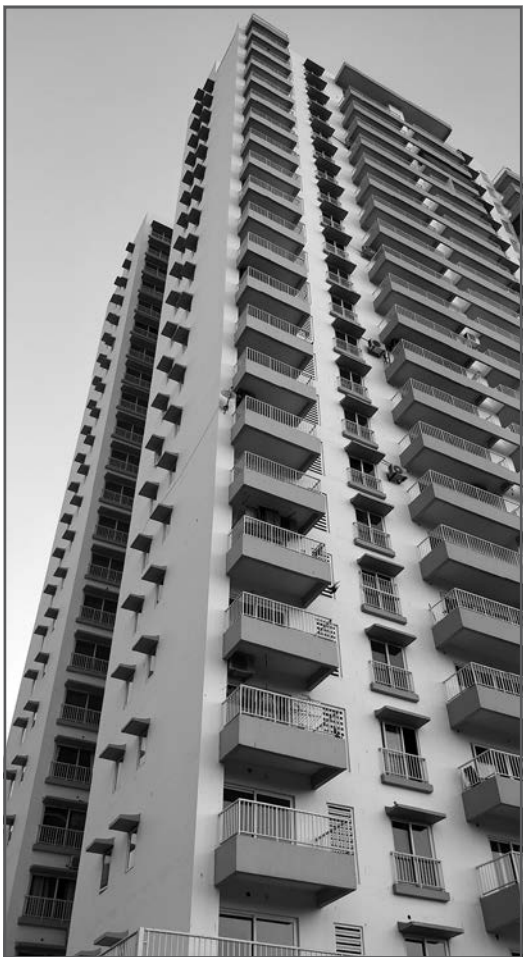
However, many also noted that new housing needs to be added more quickly despite the ambitious 2025 25,000

unit goal.

“We are seeking all creative solutions possible to address the problem, but we got to do more, and we got to do it quicker,” said Councilmember Curren Price.

Critics also noted how unrealistic the plan was considering current homelessness levels, the recent major restrictions placed on homeless people in LA, and a projected rise in homeless people after September 30th when eviction moratoriums end across the city, county, and state.

“25,000 units is a lot. There is no denying that,” explained LA-based temporary housing placement advisor Lucy Skiles to the Globe on Wednesday. “But as good as long-term plans are, there is a lot of short-term concern, and the city is not addressing where



all of these people are going to go. Homeless can now effectively be moved from a lot of areas and the end of the eviction moratorium is coming. It’s clear that the city does not want them, but there is a massive influx looming whether they like it or not and it needs to be addressed very soon.”

Dear Self-absorbed

By Doc Lovelace

Dear Doc Lovelace,

I’m in my mid-20s and I’ve been with my boyfriend for 3 years. While we’ve been together, we both kinda started to not look as good as we used to, we both gained weight, and to be honest, we got complacent. During the pandemic, my boyfriend decided to lose some weight, he got a better paying job, started to dress better, and has become a better catch. Then one day he and I were going to Target and we bumped into a girl that we both know, and she totally seemed interested in him. I don’t think he noticed though. A week later, he got a text, while he was off, from a girl he works with. The message didn’t clearly say anything bad; it was about work after all, but I know that she didn’t have to text him. She wanted to have a conversation with him. My boyfriend is just as loyal and nice as ever, but now I can’t stop thinking about the

attention he’s getting and the direction his life is going in. He seems to be on the way up, and I don’t feel like my life is going in the same direction. I wouldn’t say that I’m jealous of what’s going on for him, but I don’t honestly feel happy for him either. I liked it when I was the one who had more going on in their life and was more wanted than he is now.

I’ve talked to my sister about this, and she seems to think he’s doing all of this just to annoy me or make me jealous. I don’t know if I believe that, but this “new and improved” version of him isn’t working for me.

What should I do? Should I tell him to stop it?

Dear Falling Apart,

You find yourself in a great situation, but with the wrong point of view.

I know that you are young, so

your perspective is still from the “inside out”. (When you mature, it’s easier to see bigger picture things).

Stop and think... Really, think!

Would you rather be with a guy that is overweight and has a crummy job? Is that your future? By the way, it’s pretty clear that that’s not the way he sees his future.

You are right to be concerned that you may not be on the same path as him. That’s not too terrible either, as the likelihood of spending your whole life with a guy that you met when you were 17 is slim. Speaking of which, “slim” isn’t a bad thing, why not get on the bandwagon

and focus on good health, a fit body, a fun attitude, and a great job? Everybody loves positive energy, go shopping, get some snazzy sassy outfits. Exercise helps keep things in focus.

Oh, and FYI, wishing it was

♥♥♥♥♥♥♥♥♥♥

Having a relationship issue?
Is your significant other causing you problems?
Doc Lovelace can help.

If you have a question, relationship situation, or if you’re seeking advice, please send an email to DocLovelaceUCast@gmail.com

♥♥♥♥♥♥♥♥♥♥

different rarely is the best course of action, better to DO something than nothing.

Jealousy is the devil, DO NOT GO THERE!

My advice: Get with it! Be each other’s cheerleader! Be a sharp-looking healthy team.

Two horses pulling a cart in the same direction can go a long way, and if one won’t move... or if they are pulling in the opposite direction... well, you get the picture.

Don’t worry about who’s looking at him, just give him you to look at and be proud of it.

Don’t be sad, be glad!

You’ve got what it takes! Go for it!

Doc Lovelace

U Cast Studios Podcasts

U Cast Studios is a podcast network that’s comprised of two YouTubers who have a combined 679,000 subscribers and 185 million all-time views. We also partner with additional YouTube channels, and offer broker services between advertisers and those channels. Additionally, we produce content in-house.



Pokéblock Podcast

The Pokeblock Podcast is a weekly show hosted by PokeTuber HoopsandHipHop that discusses a number of topics relating to the Pokemon franchise.

The IntroSpektive Podcast

The IntroSpektive Podcast is a show hosted by IntroSpektive where he discusses Super Smash Bros and other gaming topics.



The Talk Spot

The Talk Spot is an interview show featuring guests from all backgrounds.



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How Bingo Has Evolved Due To Technological Advancement

By Jike Eric Of Insider Paper

Since the emergence of the internet, online gaming has become increasingly popular due to players being able to access their favorite games from the comfort of their own homes.

One of these ever-popular games is bingo. While once there was only the option to play bingo at your local hall, now players can enjoy the experience from home, thanks to technological developments enhancing the gaming experience. Websites and mobile apps have helped online bingo become more accessible to a wider audience.

Online bingo owes its success to the sheer amount of choice available to players. For quiz-show fans, there is a Deal Or No Deal-inspired game, and for those with an interest in mythology, there is even Age Of The Gods Bingo. Playing bingo online is a fun way of experiencing a vast plethora of themed games, and the fact that more people

have access to computers and smartphones than ever before means that these games are increasingly accessible and convenient to play. Technological advancements mean that most smartphones are now capable of running these games, though the experience is enhanced when the games are played on the best smartphones as they have better screens and faster processors.

Bingo Over The Years

The game has come far since its conception. The origin of bingo can be traced back to a lottery game called “Lo Giuoco del Lotto D’Italia”, which was played in Italy around 1530. The game then became popular in other parts of Europe and by the 18th century, a French game called “Le Lotto” emerged. In the following years, Americans caught onto the game, which became known as “Beano”, and the game’s popularity spread back over to the UK and

Europe. It became increasingly popular throughout the 1950s and 1960s, with bingo halls popping up all over the country.

Being able to play bingo online is something that has been available to do since 1996 when the free play game “Bingo Zone” was first created. Since then, new bingo games have been in development over the world, most in the form of internet websites, mobile sites, and apps. Playing online is flexible and fun as people are now able to experience many different variations of bingo that suit all players in various ways.

Online Bingo Has Embraced Change

Through the advancement of technology, bingo has changed dramatically. It has become more accessible through the use of mobile apps and websites, which has, in turn, helped the game become popular with many people who own smartphones or laptops. This



transformation has combined the humble game of bingo with the booming age of social media, turning into something people from all walks of life can enjoy. People want a more individualized experience and online bingo provides this.

By embracing the technological changes of the 21st century through the internet and iGaming, online bingo has flourished and through unique innovations has become something more than the standard game. Amongst these additions include

virtual reality technology being implemented into bingo games, which enables players to play their favorite bingo games from the comfort of their own homes as though they are in a real-world live bingo hall, making the game feel more immersive than ever.

Technology moves quickly, but online bingo has proven it has the agility to change with the times. With the numerous gaming options available to players, it’s unlikely that the world-famous pastime will be left behind anytime soon.

Desperate Humanity Sends Robot Back To 2004 To Stop Mark Zuckerberg From Ever Inventing Facebook

By The Babylon Bee

(*Note, this article is satirical. The purpose of this piece is parody and light-hearted satire.)

CAMBRIDGE, MA—With humanity languishing under the evil tyranny of Facebook, everyday citizens have pooled their resources together to send a killer robot back in time to 2004 to prevent Mark Zuckerberg from inventing the wicked technological scourge in the first place.

“We’ve created the ultimate bionic A.I. humanoid to find Zuckerberg and prevent this dark future before it begins,” said Bubba Crullers,

head technician on the project. “We’re not trying to kill him or anything-- instead, we’ve programmed the robot to befriend young Mark and try to get him really into World of Warcraft, or introduce him to a really beautiful but controlling girlfriend, or make him take up bass guitar and join a lousy punk band, or convince him to study abroad in Tibet and become a monk.”

“Whatever works-- we don’t care. We just have to stop Facebook.”

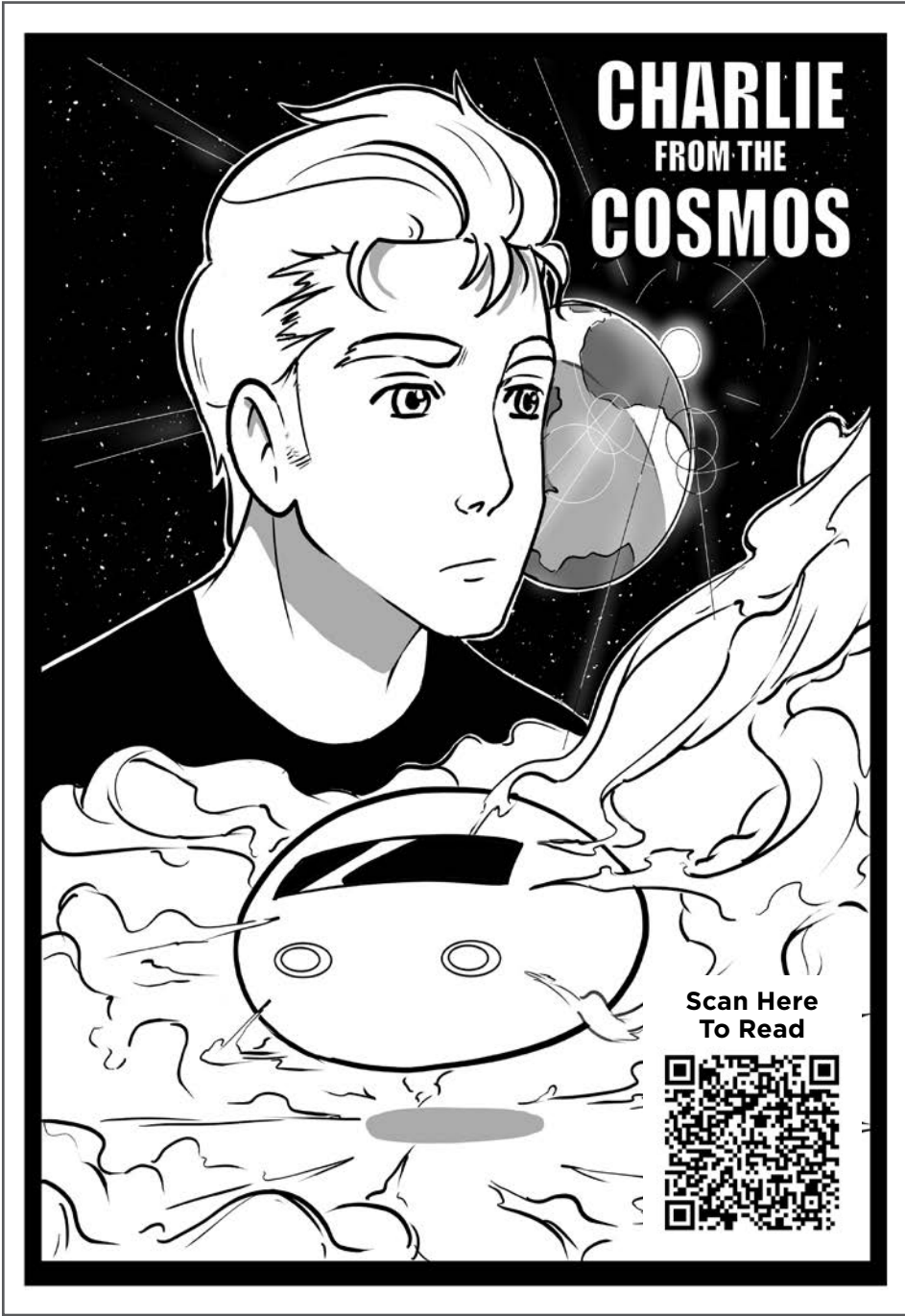
Experts predict that as soon as the robot’s mission is completed, utopia

will instantly break out around the earth, no one will ever believe any misinformation about anything ever again, and conservative uncles will have more time to watch World War II documentaries.

(Update: According to sources, the robot has completed its mission, which unfortunately caused young Zuckerberg to focus his energy on uploading his consciousness to a globally-connected supercomputer and he now rules the world. So, that backfired. All hail Zuck!)



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12 Shakespeare Trivia Questions

By Conversation Starters World

To trivia or not to trivia. That is the question. Below you’ll find a great list of Shakespeare trivia questions and answers.

William Shakespeare is widely regarded as the greatest writer in the English language and is credited by the Oxford English Dictionary with the introduction of nearly 3,000 words to the English language.

In the words of Louis Marder, “Shakespeare was so facile in employing words that he was able to use over 7,000 of them-more than occur in the whole King James Version of the Bible-only once and never again.”

1. Where was Shakespeare born?

Stratford-upon-Avon

Shakespeare’s exact birth date is unknown. However, he was baptized on April 26, 1564, and at the time it was customary to wait three days after birth to baptize. Therefore, his birth date is traditionally celebrated on April 23rd on Saint George’s Day.

2. What was the name of Shakespeare’s wife?

(Hint: She shares a name with the actress who plays Viola in the New York Shakespeare Festival’s 2009 production of Twelfth Night.)

Anne Hathaway

Shakespeare was 18 when he was married, and his wife was 26 at the time. Six months after their marriage their first child Susanna was born. About two years later they had twins, Hamnet and Judith.

Hamnet passed away at age 11 of unknown causes.

3. How many sonnets did Shakespeare write?

154

Shakespeare is credited with 154 sonnets and approximately 38 plays. His plays have been translated into every major living language and have been performed more often than any other playwright.

4. How many times does suicide occur in Shakespeare’s plays?

Thirteen

Suicide occurs an unlucky 13 times in Shakespeare’s plays. It occurs in the iconic Romeo and Juliet where both leads commit suicide, in Julius Caesar where Brutus, Cassius, and Portia commit suicide, in Othello where Othello commits suicide, in Hamlet where Ophelia drowned, in Macbeth where Lady Macbeth dies, and finally in Antony and Cleopatra where suicide occurs five times (Antony, Cleopatra, Mark, Charmian, Eros, and Iras).

5. What is the name of Shakespeare’s theater?

The Globe

The Globe theater was built by Shakespeare’s playing company Lord Chamberlain’s Men (later known as The King’s Men). The theater burned to the ground on June 29, 1613, when it caught on fire from a cannon shot during a performance of Henry VIII.

6. Where is Shakespeare buried?

Holy Trinity Church, in

Stratford-upon-Avon

Shakespeare died on April 23, 1616, and was buried in the chancel of the Holy Trinity Church. The epitaph on his gravestone was supposedly self-composed and contains a curse warning people from moving his bones. The modern spelling reads:



Good friend, for Jesus’ sake forbear

To dig the dust enclosed here.

Blessed be the man that spares these stones,

And cursed be he that moves my bones.

7. Which of Shakespeare’s plays is the shortest?

The Comedy of Errors

The Comedy of Errors only has 1,787 lines and 14,369 words. The play has been adapted to a musical three times. The play was first produced as The Boys from Syracuse and then later adapted as Oh, Brother! More recently, it was produced as a

hip-hop musical adaptation called The Bomb-itty of Errors which won first prize at HBO’s Comedy Festival.

8. Which of Shakespeare’s plays is the longest?

Hamlet

Hamlet has 4,042 lines and 29,551 words. The play is Shakespeare’s most produced play and most filmed. Hamlet is the second most filmed story in the world, second only to Cinderella.

9. Which two Shakespeare plays are written entirely in verse?

Richard II / King John

The rest of Shakespeare’s plays are written with a mixture of verse and prose. (Prose is natural writing and verse is writing with a meter or rhyme). In 1899, King John became the first Shakespearean play to be filmed. The only scene from the film that has survived is the scene where King John dies.

10. Which two Shakespeare plays are translated into Klingon?

Hamlet / Much Ado About Nothing

The Klingon Language Institute is the official organization dedicated to the revival of Star Trek’s Klingon language. They run the Klingon Shakespeare Restoration Project and have also translated the Bible into Klingon. And they’ll soon be releasing A Midsummer Nights Dream.

11. Which of Shakespeare’s plays is responsible for

starlings being released into North America?

Henry IV, Part 1

Shakespeare’s works contain more than 600 references to various types of birds. The starling, which is only mentioned in Henry IV, Part 1, was purposefully introduced to North America in 1890. The chairman of the American Acclimatization Society, Eugene Schieffelin, decided to import every bird mentioned in Shakespeare’s works. He released the starling in New York’s Central Park, and now the highly adaptable species has become invasive and driven some native birds to the brink of extinction.

“To be or not to be. That is the question.” The iconic quote from Hamlet is one of the most widely known and quoted lines in modern English. According to the Oxford Dictionary of Quotations William Shakespeare wrote nearly one-tenth of the most quoted lines in the English language. See if you can guess which Shakespeare play the following quotes are from:

12. “Cowards die many times before their deaths; The valiant never taste of death but once.”

Julius Caesar

Spoken by Julius Caesar to his wife, Calpurnia, in Act II Scene II when she is trying to dissuade him from going to the capitol because she had a bad dream indicating his death.

Ranked: America’s Most Searched And Visited News Sites By State

By The Visual Capitalist

America is known to have significant distinctions at the state-by-state level, and data suggests this trend extends to popular news sources. To learn more, this infographic from SEMRush ranks U.S. news websites by search volume and popularity across U.S. states.

Here’s how the top 10 news sites compare when ranked by monthly visitors, as well as the number of states the news source is most searched for in:

Political affiliation plays a large role in determining each state’s favored news sites. Blue states lean towards Google News and CNN, while red states overwhelmingly choose Fox News.

The Most Popular News Sites

Yahoo News is the most

popular news website in America, bringing in a massive **175 million** monthly visitors. In addition, they’re the most searched-for news site in 12 states—the highest of any website. The company’s history has been a roller coaster ride and at different times Yahoo intended to acquire Google and Facebook. Both companies went on to be worth over \$1 trillion each, while Yahoo shrank some 90% from when it was once worth \$125 billion.

The New York Times has **60 million** monthly visitors, but in recent years, has pivoted towards the coveted and trending paid subscription model. This decision is paying off well, as the site now has 6.1 million paid subscribers—more than any of its competitors. Consequently,

the New York Times’ share price hit a record high in December 2020.

HuffPost, and its audience of 110 million, were bought by BuzzFeed from Verizon in November of 2020. The two organizations have some history together, as BuzzFeed co-founder Jonah Peretti was also one of the early founders of HuffPost.

CNN is seeing a fall in ratings ever since Donald Trump left office. By some measures has witnessed a 36% decline in primetime viewers in the new year.

Google News experiences **125 million** visitors a month, ranking second overall. That said, they stand tall relative to their competitors by overall visits to their main site. Here, Google hits **92.5 billion** monthly visits, while

Yahoo experiences a more modest 3.8 billion. Unlike legacy media news companies, Google has managed to increase their market share of U.S. advertising revenues, due to more ads going digital.

The Modern News Landscape

Overall, the modern news industry has been a tough landscape to operate in. Here are some of the reasons why: First, the internet has removed barriers to where people obtain information, and

revenue streams have been disrupted in the process. The advertising business model of news organizations is cutthroat to compete in, and there has been plenty of consolidation and layoffs.

Lastly, trust in traditional news and media organizations has been declining amongst Americans, from nearly 60% to 46% since 2019.

	News Site	Monthly Visitors	State Search Popularity	Top Metro Area
1	Yahoo! News	175 million	12	Eureka, California (CA)
2	Google News	150 million	3	Eureka, California (CA)
3	Huff Post	110 million	1	Eureka, California (CA)
4	CNN	95 million	7	Bend, Oregon (OR)
5	The New York Times	70 million	1	Charlottesville, Virginia (VA)
6	Fox News	65 million	11	Glendive, Montana (MT)
7	NBC News	63 million	3	Charlottesville, Virginia (VA)
8	MailOnline	53 million	1	West Palm Beach and Fort Pierce, Florida (FL)
9	The Washington Post	47 million	1	Washington, DC and Hagerstown, Maryland (MD)
10	The Guardian	42 million	1	Juneau, Alaska (AK)

It Takes More Than Just An OPEN Sign

By John Tolson

In 1988, I took over as part-owner of a retail store called Magic World, located in the San Fernando Valley. Even though the business was well-established and it was located on a busy part of Topanga Canyon Blvd., I knew that wouldn't be enough to bring in new customers every day. I needed to make bold moves that would let my potential customers know where to find me. To accomplish this, I came up with two strategies to maximize exposure.

The first strategy was that I needed to get something on the street level to attract passers-by. Fortunately, Magic World had a large selection of costumes for sale and rent that I knew would come in handy. I hired a college kid to dress up in a different costume every day and wave to passing traffic. The costume was a big draw for people. It ranged from Batman to Barney or even Santa Claus – whatever was popular at the time!

One day, I had him dress up as the Lone Ranger. This costume went all out! It had the classic silver outfit with white fringe

on each arm and down the pant legs, a full-size cowboy hat, and even silver-plated handguns in the holster. It looked like **The Lone Ranger** was standing in front of my store! Morning commuters loved it and happily honked their horns as my employee spun his prop handguns at the drivers. After an hour, I got a call from the LAPD who said, *"John, this is the front desk of the police station. We just got a call from a concerned citizen that there is a man pointing a gun at traffic on Topanga. Do you know anything about this?"* Needless to say, I had to tell him to stop spinning the guns and just wave at people instead!

Putting such an eye-catching attraction on the street in front of my business was crucial

to getting the attention of commuters and any potential customers who might be passing by. But it wasn't enough by itself!

The second strategy was to get the attention of everyone

something exciting going on at Magic World!

Both of these strategies worked! Every day, the charming costume out front and the flashy tower of balloons in the sky would bring in new

community over time, I still needed to constantly promote my store and let new customers know where to find me!

This lesson applies to all businesses. You need to **always** be looking for new ways to let your customers know that you are there. Keep your business on the top of their minds and you will always have customers, new and old, looking for your services. So... think of a new plan today to help people find your business and remind them that you are **open!**

John Tolson is the Director of Marketing and Membership for the Simi Valley Chamber of Commerce, where he has been for 10 years. He also has an independent insurance business, where he is a Broker for many home and auto carriers. He has owned both a retail and wholesale business for over 18 years. Currently, he is also a Planning Commissioner for the City of Simi Valley. He can be reached at john.tolson@goosehead.com



in the area. Each morning, I would cover the storefront in colorful balloons. And the main attraction was a huge tower of balloons that extended at least 150 feet in the air above my business. It was visible for almost a mile in every direction! It became obvious that there was

customers, excited to see what my business had to offer.

Here's the lesson that I learned in my 18 years running Magic World: I can't just put up a neon "OPEN" sign and expect customers to walk through the door. Even as my business became well-established in the

The Cybersecurity Threats Facing Mobile Platforms In 2021

By Roberta Silverglate Of The California Business Journal

Mobile devices are vulnerable to cybercriminals. Organizations should ensure that their employees are aware of current cyber threats and take appropriate steps to protect their devices from cyber breaches.

The usage of mobile devices has been growing on an annual basis. However, with the Covid-19 pandemic, mobile devices became essential tools for employees while working remotely. They are being used for Zoom team calls and also to access SaaS applications and sensitive company files. Hence it is no surprise when Analysys Mason states that "mobile device security will be the fastest-growing cyber security category in 2021." Let's look at the five big cybersecurity threats facing mobile platforms in 2021.

1) Using unsecured public WiFi

Public WiFi networks are usually less secure than private WiFi. This is because you do not know whether it is encrypted, who set the

network up, or who is currently monitoring or accessing it. Any public WiFi networks used by your employees to access your server may prove risky for your organization. For example, cybercriminals may set up a WiFi network that looks genuine but is actually used to capture data that is routed through it. To protect your business from such dangers of using public WiFi networks is to mandate that your employees use a VPN for Android to access your company systems or files.

2) Social Engineering Attacks

A social engineering attack is when a cybercriminal sends text messages (smishing attacks) or fake emails (phishing attacks) to trick individuals into downloading malware into their mobile devices or giving away private information such as passwords. A report by Verizon shows that phishing attacks were the leading cause of global data breaches in 2020. In such a scenario, you should hold awareness sessions

to teach your employees how to recognize SMS messages and phishing emails. It would help if you also tried to reduce the number of employees who have access to sensitive data or systems since that will reduce the number of access points for cybercriminals.

3) Growth Of Usage Of Internet Of Things (IoT) Devices

With the usage of IoT devices growing in the last few years, smart homes have become a reality. However, most of the latest mobile IoT devices have IP addresses. This means that cybercriminals can use your employee's mobile devices to access your business's network if those devices are connected to your company's systems. In such a scenario, your IT department should ensure that appropriate policy regulations are in place to ensure that your company's

systems are secure from external breaches.

4) Spyware

Spyware is commonly installed on mobile devices when users click on malicious advertisements or with the help of scams that lead users



into downloading the spyware unintentionally. The spyware, after being installed, may be used to collect data from the users. Furthermore, if the mobile device is connected to your company's systems, your private data may be at risk. You should ensure that your employees regularly update their device operating systems and mobile apps, which helps

ensure that they are protected against spyware.

Breaking bad password habits

5) Breaking Bad Password Habits

According to a 2020 report by Balbix, 99% of the surveyed people used the same passwords between their work and personal accounts or even in different work accounts. What's more concerning is that the passwords used were not strong either. Such bad password habits are a threat to companies whose employees access company systems using their mobile devices. This type of behavior also provides opportunities for cybercriminals to use password spraying and credential stuffing to access the employees' credentials. With the help of these stolen credentials, cybercriminals can access sensitive information and data through mobile apps.

Grading the Los Angeles Lakers' Free Agency

By *Dustin Brewer*



At the start of NBA Free Agency, the Los Angeles Lakers were, as expected, incredibly active buyers after a snake-bitten season of injuries and an early playoff exit at the hands of the Phoenix Suns. But did the team do enough to guarantee another trip to the NBA Finals and a chance to hang up banner number 18?

The Move: Lakers Trade Kyle Kuzma, Kentavious Caldwell-Pope, Montrezl Harrell, #22 Pick In 2021 Draft – For Russell Westbrook, Three Future Second-Round Picks

The Grade: B

Why: Adding Westbrook to this roster is like plugging one hole in a dam as another continues to spurt water. Westbrook's competitiveness, athletic

ability, and playmaking should be an improvement of the lackluster and inconsistent guard play the Lakers endured last season. But on the flip side, Westbrook pulling up for 3 isn't going to strike fear in any defender's heart and better shooting is something LA needs in droves. LeBron, as the best three-point shooter on your team, isn't exactly the best possible use of LeBron and his skills.

The Move: Lakers Sign Carmelo Anthony

The Grade: B-

Why: From a content standpoint, LeBron and Carmelo finally teaming up together will be an endless gift throughout the season and will undoubtedly be fun to watch

every night they suit up. On the court, Melo will need to do more than he has over the last few seasons with Portland as LA will need Melo to be more consistent with his open looks, of which there should be plenty with LeBron on the court.

The Move: LA Brings Home Former Lakers Trevor Ariza, Kent Bazemore, Dwight Howard, And Wayne Ellington

The Grade: B+

Why: A good rule when building a basketball team is to make sure you have a bunch of players on your team that don't suck. With these veteran signings, the team adds depth, wing defense, and it bumps up their three-point shooting without breaking the bank for a more marquee name. That they're all former Lakers is a sign that they know what it'll take to succeed in the city and will garner respect from all their teammates and peers.

The Move: The Lakers Stun The League B Adding Strong Young Players Malik Monk, Kendrick Nunn, And Re-Sign Talen Horton-Tucker

The Grade: A

Why: Before the ink was even dry on their veteran signings, critics were already asking if they were the Lakers or a retirement home. GM Rob Pelinka countered that with two budget-friendly signings of young players already looking for a career kickstart. Kendrick Nunn started his career as a dazzling undrafted rookie before finding himself locked on the Heat bench and having his rights renounced by the team, Malik Monk was drafted to be a three-point sharpshooter for the Hornets and just never quite stayed consistent or healthy, and the Lakers also managed to secure Talen Horton-Tucker to a three-year extension below what many analysts expected his market to be. That Nunn and Monk both turned down larger offers from other teams to play on the Lakers means Pelinka either has a silver tongue or they're already bought in on the Lakers' culture.

The Move: LA Let's Alex Caruso Head to Chicago

The Grade: D

Why: Chicago signed Caruso

to a \$37M contract, one the Lakers could've matched or come close to in the name of re-signing the fan favorite but instead they opted to go another direction. A true cult hero of a player, Caruso's effort and knack for being everywhere when out on the court earned him beloved status among Laker Nation and his efforts certainly were key parts of helping secure the Lakers' title in the Bubble. It's good to see a player like AC Fresh be rewarded with a good contract after watching him develop from LA's G-League team to champion with the Lakers, it's just a shame it wasn't this team that gave it to him.

The Lakers' free agency moves have been bold and plentiful, hoping that a few young players can help bridge the gaps and give proper rest for the many veterans across the roster. Time will tell if this team can sustain a full season and deep playoff run but for now, Lakers fans can celebrate Rob Pelinka and another offseason of smart moves and his seemingly financial wizardry.

The Best Fast Break Lineups For The Lakers

By *Lakers Outsiders*

The 2021-22 Los Angeles Lakers may take on a completely different identity than the Lakers of the previous two seasons. Their identity of the 2019-20 and 2020-21 seasons was that of a defensive powerhouse, ending as the third and first ranked defenses in terms of defensive rating in those two seasons, respectively. After adding Russell Westbrook, losing Alex Caruso, and adding a variety of aging veterans with the limited cap flexibility they had on hand, the Lakers seem to be positioning themselves for a drastic swing into the offensive direction.

The core of that likely offensive identity could be the team's fast breaks. With Russell Westbrook and LeBron James on the roster — two of the NBA's most exciting and aggressive transition players — the Lakers could end up being one of the most enthralling and efficient transition teams in the NBA lending itself to a better offensive rating compared to last season's (109.8 ORTG – 24th in the NBA).

With that being said, I wanted to think of the best lineups that Frank Vogel could use to really activate the transition abilities of Russ and LeBron. In addition, I'm thinking

of how these lineups could maximize the whole team's transition efficiency and volume. These lineups could help the Lakers pad some leads while wearing down opposing teams early in games.

Without further ado, I ranked the five best lineups that Vogel and the Lakers could use to activate the full potential of their fast breaks.

1. Russell Westbrook, Talen Horton-Tucker, Kent Bazemore, Carmelo Anthony, Marc Gasol

The first lineup I'm going with represents a theme that many are expecting for the Lakers this season: a sacrifice on defense for better offense.

The addition of Westbrook immediately shows fans and analysts a vision of the Lakers with non-LeBron lineups that can score while The King gets some rest. What about Anthony Davis, though? One would assume that even though the Lakers have Westbrook, there will still be times where LeBron and Davis both sit on the bench. That's where this lineup comes in.

Although this lineup will lack in front-court athleticism with Anthony and Gasol at the four and five, respectively, its ability to switch on defense will allow it to wreak havoc

with some deflections that will let Westbrook get out on the break. Although Gasol is limited by his lack of speed and size, he is still great at being an irritant to ball-handlers entering the lane with his ability to swat at the ball. Bazemore, meanwhile, is a pro at this and will be able to help create some steals on ball-handlers that may get past Westbrook and THT. Carmelo also has shown above-average ability.

Once they're out on the break, the lineup has two efficient rim-attackers in Westbrook and THT with Bazemore and Anthony filling out the wings and corners for some kick-out threes. Also don't forget Gasol's ability to throw a great outlet pass, something we saw many times in last year's regular season.

2. Talen Horton-Tucker, Kendrick Nunn, Carmelo Anthony, LeBron James, Dwight Howard

Now, with my fifth-ranked fast-break lineup out of the way, let's get to one with LeBron James involved.

Although Westbrook is probably faster and more athletic than LeBron at this stage of their careers, Westbrook had a poor Stable Transition Points-Per-Possession rating from B-Ball



Index. This is from the efficiency (or lack thereof) that came from fast breaks led by Westbrook and LeBron as the former had an effective field-goal percentage of 53.7% on his transition shot attempts last season while the latter had an EFG% of 72.3%. Although the difference is drastic, it's not surprising when you consider Westbrook's reputation for being careless with the ball and LeBron's reputation as — well — the opposite of that.

This is one I could see working as LeBron and Dwight Howard get to reunite in the frontcourt as they did many times for bench lineups during the 2019-20 season. Although THT is starting to seem more and more of a shooting guard than a point guard as his career progresses, he can occupy the 1 in this lineup as LeBron would more than likely be handling the ball on fast breaks anyways.

Although the defensive skill from THT and Nunn leaves a little to be desired, LeBron will likely be guarding a stretch four on the weak side, causing havoc in the paint as a ball-handler or a pass enters the lane. Howard will also serve as a much better rim protector than say Gasol would. And, of course, this lineup gives time to rest for Davis and Westbrook.

The most interesting part of this lineup is Nunn's ability to nail threes in transition, highlighted by Tom Zayas of the Lakers Exceptionalism podcast.

ability.

Scan here to read more



Sports

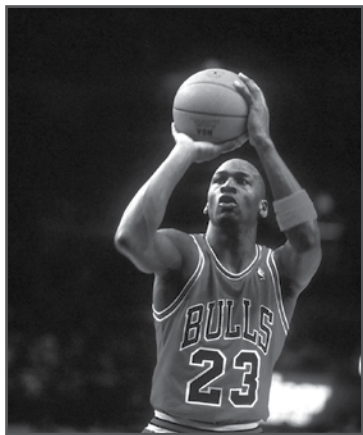
This Month In Sports History: September

By Andrew Bernstein (The Official Photographer For The NBA) And Veronica An



September 3rd

On this day in 2008, Oklahoma City team officials unveiled the NBA team's new name and logo. The former Seattle Supersonics franchise is now known as the Oklahoma City Thunder. The team was acquired by Professional Basketball LLC from Starbucks founder Howard Schultz for \$350 million. Since moving to Oklahoma City, the team has made the playoffs nine times in total. During the 2011-12 season, the Thunder made the NBA Finals, losing to the Miami Heat in five games. Overall, the team has faced quite a few disappointing playoff exits in recent years. The 2015-16 season saw the Thunder blow a 3-1 lead in the Western Conference Finals, and consecutive first-round exits in the following three years.



September 12th

On this day in 1984, the Chicago Bulls signed Michael Jordan as their no. 3 draft pick. In his first year, Jordan was named as the Rookie of the Year after averaging 28.2 points, 6.5 rebounds, 5.9 assists, and 2.4 steals. It was apparent from the start that Jordan was going to be a superstar in the NBA, but he is also known for his accomplishments off the court. In the 15 seasons that Jordan played in the NBA, he became a cultural icon and transformed the Chicago Bulls into one of the most successful franchises in the league. As a player, Jordan led the Bulls to two three-peat championships. Jordan was a six-time NBA

Champion and was named NBA Finals MVP in all six finals. Jordan's accolades include being a 14x All-Star, 5x NBA MVP, 10x All-NBA First Team, 10x NBA scoring champion, 3x NBA steals leader, and NBA Defensive Player of the Year. Jordan attributed his incredible athleticism to Hollywood as the star in the film Space Jam, and his cultural cache fueled the success of Nike's Air Jordan sneakers. Jordan is currently the principal owner of the Charlotte Hornets, and he has a net worth of \$2.1 billion.



September 22nd

On this day in 1991, Miami Dolphins coach Don Shula recorded his 300th career NFL victory. The winningest coach in NFL history, Shula finished his coaching career

with 347 wins. The legendary coach recorded only two losing seasons in his 33-year coaching career and led six teams to the Super Bowl. Shula was best known for his time with the Miami Dolphins and the Baltimore Colts. Shula won his first championship coaching the 1968 Colts. In 1972, Shula coached the only perfect season in NFL history. The Miami Dolphins won Super Bowl VII against the Washington Redskins 14-7. The next season the Miami Dolphins repeated as Super Bowl champions under the leadership of coach Shula. They defeated the Minnesota Vikings 24-7. Don Shula was inducted into the Pro Football Hall of Fame in 1997.



September 28th

On this day in 2002, the Naismith Memorial Basketball Hall of Fame formally opened the doors to a brand-new

facility, introducing the 80,000 square-foot, \$103 million building. The Hall of Fame is in Springfield, Massachusetts, the same city where the game of basketball was invented in 1891 by Springfield college instructor and graduate student James Naismith. Today, basketball has become the 5th most popular sport in the world and the Federation of International Basketball Associations estimated that a minimum of 450 million people plays the sport around the world. The growing legacy of the NBA has seen more than 400 inductees into the Basketball Hall of Fame. Nearly 200,000 people visit The Naismith Memorial Basketball Hall of Fame annually. The Hall is currently in a new phase of redesign, incorporating new advances in technology to enhance the fan experience. The continued promotion and preservation of the game will further grow the Naismith Basketball Hall of Fame as a place to celebrate one of the most beloved and quickest growing sports worldwide.

Writer Junkie

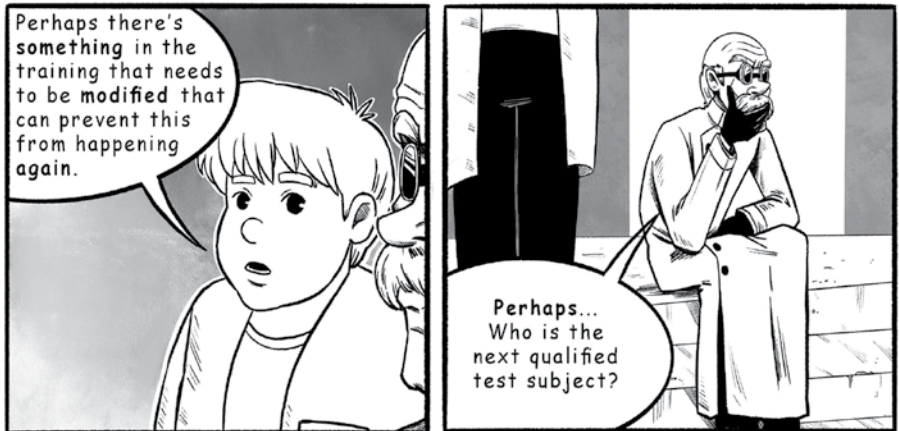
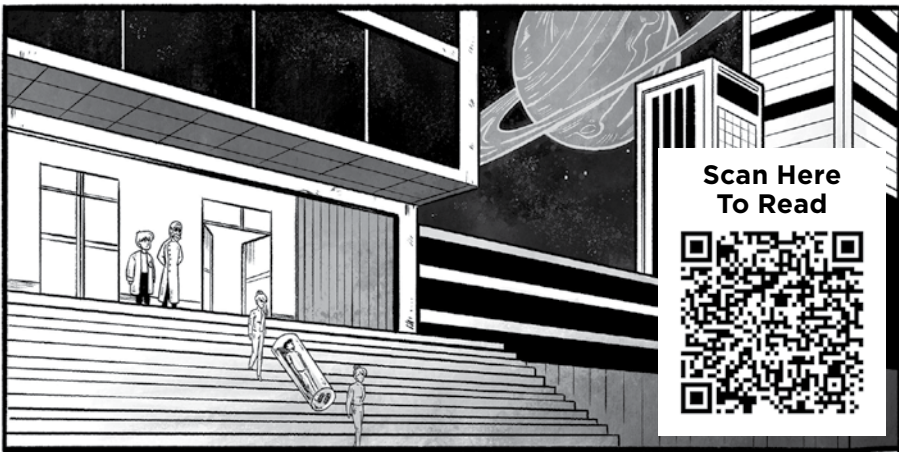


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Charlie From The COSMOS - Comic



Supreme T-shirt Collection Looks To Fetch \$2 Million

By Market Crumbs

With investors from most asset classes being rewarded for taking on risks over the last decade, it's not surprising to see money pour into other, less traditional assets. We wrote in October about the strength in the sports card market, where data from PWCC—which manages the largest trading card auction venue in the world, shows the index of the top-performing 500 cards had a return on investment of 216% since 2008 compared to 135% for the S&P 500. Then last week we wrote about the market for rare video games after a sealed copy of 1990's *Super Mario Bros. 3* fetched \$156,000 in an

auction, breaking the previous record—which was just set in July, for the most expensive video game ever sold. The latest example of collectibles with a cult following potentially bringing top dollar comes from auction house Christie's, which is holding its first dedicated auction to the streetwear brand Supreme, which agreed to be acquired by VF Corporation last month. Bidding for "Behind The Box: 1994-2020" began on December 1 and runs through December 15. The auction, which was curated by Supreme historian Ross Wilson, features some of the most iconic Supreme items and contains rare products,

non-released samples, and comprehensive full sets from the label's entire 26-year history. Alongside "Behind The Box: 1994-2020," Christie's is selling the only known complete set of Supreme Box Logo T-shirts ever curated, known as The Box Logo Collection. The collection of 253 different Box Logo T-shirts is expected to go for around \$2 million, making it the most valuable collection of Supreme items to ever be offered in a single sale. The collection was curated by 21-year-old James Bogart who began collecting the T-shirts when he was just 14 years old. Bogart, who admits the \$2



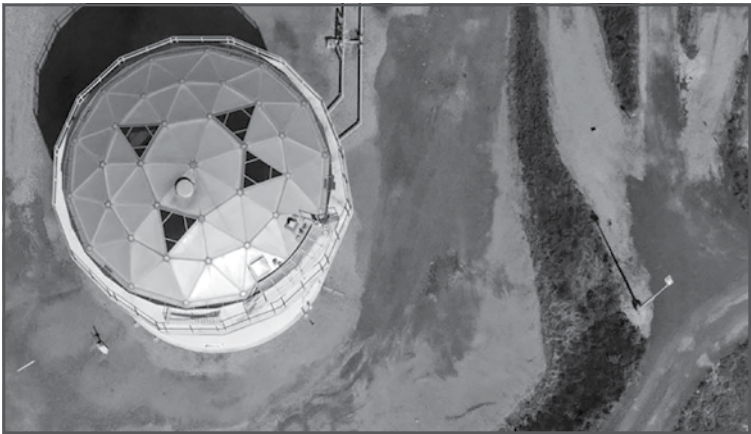
million figure is "ridiculous," made it his goal to curate the first "complete archive" after buying his first T-shirt. Bogart didn't say how much he spent to assemble the collection of Box Logo T-shirts, but a response to a question on his site's FAQ details how much time it took to find them all. "It's been a non-stop 5-year hunt to accumulate this collection," Bogart said. "A lot of people don't think about the non-stop weeks, months, and even years of research and work that it can take to find just one tee." Bogart, who is now studying business and fashion in Italy, will be both sad to see the collection go but clearly happy to cash in. "I think it'll be a little bit bittersweet," Bogart said about selling the collection. "For me, it was always about the hunt.

And the fact that so many people deem this collection impossible to be completed. So once it was completed, there was a sense of great relief and great pride, but I really did want to put it on a stage where it could be appreciated and do the collection justice." If the collection sells, Bogart wants the buyer to do "whatever makes them happy," but would prefer they don't wear the T-shirts. "I hope that they don't wear them," Bogart said. "I've spent so long trying to get these shirts in their best possible condition. I think it would be a little bit painful to watch." As money floods into more unusual assets such as sports cards, video games, and Supreme items, it's a great time to be the owner of rare collectibles that have developed a cult following.

The Colonial Pipeline Ransomware Hackers Had A Secret Weapon: Self-Promoting Cybersecurity Firms

By Renee Dudley And Daniel Golden Of ProPublica

Five months before DarkSide attacked the Colonial Pipeline, two researchers discovered a way to rescue its ransomware victims. Then an antivirus company's announcement alerted the hackers. On Jan. 11, antivirus company Bitdefender said it was "happy to announce" a startling breakthrough. It had found a flaw in the ransomware that a gang known as DarkSide was using to freeze computer networks of dozens of businesses in the U.S. and Europe. Companies facing demands from DarkSide could download a free tool from Bitdefender and avoid paying millions of dollars in ransom to the hackers. But Bitdefender wasn't the first to identify this flaw. Two other researchers, Fabian Wosar and Michael Gillespie had noticed it the month before and had begun discreetly looking for victims to help. By publicizing its tool, Bitdefender alerted DarkSide to the lapse, which involved reusing the same digital keys to lock and unlock multiple victims. The next day, DarkSide declared that it had repaired the problem, and that "new companies have nothing to hope for." "Special thanks to BitDefender for helping fix our issues," DarkSide said. "This will make us even better." DarkSide soon proved it wasn't bluffing, unleashing a string of attacks. This month, it



paralyzed the Colonial Pipeline Co., prompting a shutdown of the 5,500-mile pipeline that carries 45% of the fuel used on the East Coast, quickly followed by a rise in gasoline prices, panic buying of gas across the Southeast, and closures of thousands of gas stations. Absent Bitdefender's announcement, it's possible that the crisis might have been contained, and that Colonial might have quietly restored its system with Wosar and Gillespie's decryption tool. Instead, Colonial paid DarkSide \$4.4 million in Bitcoin for a key to unlock its files. "I will admit that I wasn't comfortable seeing money go out the door to people like this," CEO Joseph Blount told The Wall Street Journal. The missed opportunity was part of a broader pattern of botched or half-hearted responses to the growing menace of ransomware, which during the pandemic has disabled businesses, schools, hospitals, and government agencies across the country.

The incident also shows how antivirus companies eager to make a name for themselves sometimes violate one of the cardinal rules of the cat-and-mouse game of cyber-warfare: Don't let your opponents know what you've figured out. During World War II, when the British secret service learned from decrypted communications that the Gestapo was planning to abduct and murder a valuable double agent, Johnny Jebsen, his handler wasn't allowed to warn him for fear of cluing in the enemy that its cipher had been cracked. Today, ransomware hunters like Wosar and Gillespie try to prolong the attackers' ignorance, even at the cost of contacting fewer victims. Sooner or later, as payments drop off, the cybercriminals realize that something has gone wrong.

Scan here to read more



Weird & Wacky News

By Chris Carnicelli

From around the corner, down the street, and up your alley, here are some stories that are hitting the headlines... and they're all TRUE!!
Dateline: Hingham, Massachusetts
I thought we had a deal with them! A 19-year-old driver swerved to avoid hitting a squirrel in the road and ended up crashing into the living room of a historical home built by Abraham Lincoln's great-grandfather in 1650. The unnamed driver "drove off the right side of the road, over the sidewalk, and into the front of the house" where the residents were still sleeping upstairs. The driver was issued a citation for failing to stay in marked lanes. The squirrel could not be found for questioning.
Dateline: Cheshire, England
Rebel, rebel. Amanda Lee, 50, doesn't like authority. At. All. That's probably why she poops and pees anywhere she chooses in the town's open spaces. Yuck! Finally, the Magistrate's

Court issued a CBO (criminal behavior order) against her, which prohibits her from doing that, plus a whole bunch of other nasty things like having alcohol in an open container, using abusive language, threatening behavior in public, contacting police without a genuine emergency, and more. She faces a five-year prison sentence.
Dateline: Pontiac, Michigan
Next time, just leave well enough alone! The Oakland County Sheriff's Office reported that an unnamed 31-year-old woman had a severe panic attack when she was driving and discovered a bedbug in her car. Thinking swiftly, she stopped, poured some rubbing alcohol inside, and set the car on fire to kill that pesky little critter. However, in the process of burning up her car, she accidentally set herself on fire, too, suffering second-degree burns. Oopsie-daisy!



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