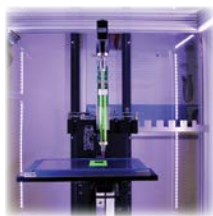




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UCAST NEWS

VOLUME 2 ISSUE 9

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What Are The Hidden Dangers In Smart Homes?

By Turner Stephens

Lois is 102 years old. She lives in Southern California. Grabbing her TV remote, she presses the button, and says, “Turn on Gunsmoke” and the smart TV starts streaming an episode from the 1960’s western drama. “You have a delivery,” announces the smart speaker Alexa, and Lois gets up from the couch and opens the front door to get the package UPS just left for her. Last week, Lois’s son Elias came over for dinner and they disagree over a fact. “I just asked Alexa about it and it told me right away,” Lois explains.

“I never thought about getting an Alexa but my son gave it to me a few years ago. It’s like magic. Lois explains. “When you talk to people you have to be sweet and respectful. With Alexa, I don’t have to do that. I can be in a good mood or a bad one and it does not matter. Alexa does what I ask. No emotion.” She continues, “I don’t have to do it but sometimes I say, “Thank you,” to Alexa and it responds, “You’re

welcome,” Lois laughs.

“It’s like living in the world of ‘Buck Rogers’, Lois says remembering the 1939 sci-fi movie series about a hero from the 1900s finding himself in the 25th century.

Google the phrase “how the 1900s envisioned the 21st century home” and it displays “3,900,000 results.” Today is different from the novels, movies, TV shows, and cartoons that speculated what living in the next century would be like. Some predicted that every home would have robots that looked like C3PO from Star Wars that would act like butlers and do whatever is asked. Inventor Frances Gabe designed a self-cleaning home



that would wash and dry itself on the inside using sprinklers in the ceiling and bursts of warm air from the walls. Scientist and sci-fi writer Isaac Asimov predicted that people would be living in vast underground cities

or underwater communities in the early 21st century.

Over time, all of these ideas have evolved

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Curt Carlson, the world’s leading authority on innovation and how to implement it, worries that the US is under-performing on this front – badly.

On LinkedIn, he writes:

“Almost all measures of innovative performance today are wanting. Only 3% of patents recoup their investment; the rest are mostly waste that costs many tens of billions of dollars a year just in maintenance fees. Only one in ten new venture-backed companies has any real success. Most venture capitalists lose money, and 5% make 95% of the gains. Only 20% of university tech-transfer programs break even, and those few are often the result of a new drug. In our workshops with almost a thousand global teams from leading companies, universities, and government agencies, typically, only 25% of the projects under development would provide any meaningful new customer value if completed.”

This issue profoundly affects civilizational progress and quality of life. Innovation is value-creation and value-creation improves society for all.

Consequently, one of society’s most critical opportunities is to improve our value-creation capabilities. Improvements in value creation are exponential amplifiers of innovative performance.”

He applies the term exponential in a carefully considered way. There is the opportunity for rapid, accelerated advance from where we are today to where we could be tomorrow. Problems can be solved quickly. Conditions we experience as disappointing or even dismal can become uplifting and exciting in a short period of time.

That is if we are innovating and generating new value.

The opposite is also true, however. Compounding works in reverse. If we fall behind, the distance we have to go to recover becomes exponentially longer. If this year, we realize only 50% of our value creation potential, then next year or in the next relevant period, we’ll have 50% of the resources we would otherwise have had, and we’ll drop to 25% of potential, and so on and so on. The shortfall compounds and our level of performance declines exponentially.

Compounding Shortfalls In Innovation

By Hunter Hastings Of The Mises Institute

“Through innovation, we address society’s grand challenges, create prosperity and jobs, and provide resources for social responsibility.

Professor Per Bylund of Oklahoma State University has the same concern about our country’s economic under-performance. He gives a name to the gap between the value that’s actually created by entrepreneurial businesses and what could have been created: **The Unrealized**. In his book *The Seen, The Unseen, And The Unrealized*, he describes this value generation shortfall in economic terms and attributes it to government regulation. Whether in the form of legislation or bureaucratic rule-making, regulation distorts the market, redirecting entrepreneurial creativity into channels favored by politicians and government departments, or curtailing it with enforcement rules, or prohibiting it entirely in some cases. The regulated economy simply can’t evolve and grow in the same way it would if unhampered.

The Unrealized is, similarly, a compounding problem. The number of regulations increases each year, so *The Unrealized* expands and grows each year. If the economy grew at only 50% of its potential in a base year, then the next year is constrained in the base from which it grows, and this negative compounding extends annually into the future, forever. Since regulation has been with us for a couple of centuries, the compounding of **The Unrealized** is incalculably high. We simply can’t imagine the dimensions of what could have been.

Einstein famously said about compound interest that it “is the eighth wonder of the world. He who understands it, earns it... he who doesn’t... pays it.”

Unsurprisingly, given the source, this is a very important observation. Compounding can work for us or against us. Saving and investing and re-investing can compound in our favor. Interacting more and more with smarter and smarter people can compound in our favor. Iterating a creative idea in critical forums can compound its innovativeness and applicability until it breaks into the market. Exercising and healthy eating every day can compound for us as we age, making us relatively more and more healthy than our age cohort and standard norms.

The same is true on the negative side. As Einstein said, if we don’t earn compound interest, we pay it. If we get into debt, interest is working against us, especially if we borrow more and more. If we are not continuously engaged with other smart people and iterating our ideas with them, we are less and less likely to make a creative breakthrough. And if we permit ourselves to avoid fitness activities and if we eat an unhealthy diet every day, we are making things worse for ourselves at compounding rates. Every day we are a little less healthy and fit than we could have been – every daily sugar intake, or alcohol intake or cigarette smoke intake compounds, so that, every day, the impact of unfitness and bad diet is a little more harmful on our less-fit body than it would otherwise have been.

Curt Carlson and Per Bylund teach us to concern ourselves with the compounding of **The Unrealized** in value generation activities. We should bear this in mind – and, at the same time, make sure that compounding is working for us in our personal and family life.



Visualizing The Critical Metals In A Smartphone

By Bruno Venditti Of Visual Capitalist

Visualizing the Critical Metals in a Smartphone

In an increasingly connected world, smartphones have become an inseparable part of our lives.

Over 60% of the world’s population owns a mobile phone and smartphone adoption continues to rise in developing countries around the world.

While each brand has its own mix of components, whether it’s a Samsung or an iPhone, most smartphones can carry roughly 80% of the stable elements on the periodic table.

But some of the vital metals to build these devices are considered at risk due to geological scarcity, geopolitical issues, and other factors.

What’s in Your Pocket?

This infographic based on data from the University of Birmingham details all the critical metals that you carry in your pocket with your smartphone.

1. Touch Screen

Screens are made up of multiple layers of

glass and plastic, coated with a conductor material called indium which is highly conductive and transparent.

Indium responds when contacted by another electrical conductor, like our fingers.

When we touch the screen, an electric circuit is completed where the finger makes contact with the screen, changing the electrical charge at this location. The device registers this electrical charge as a “touch event”, then prompting a response.

2. Display

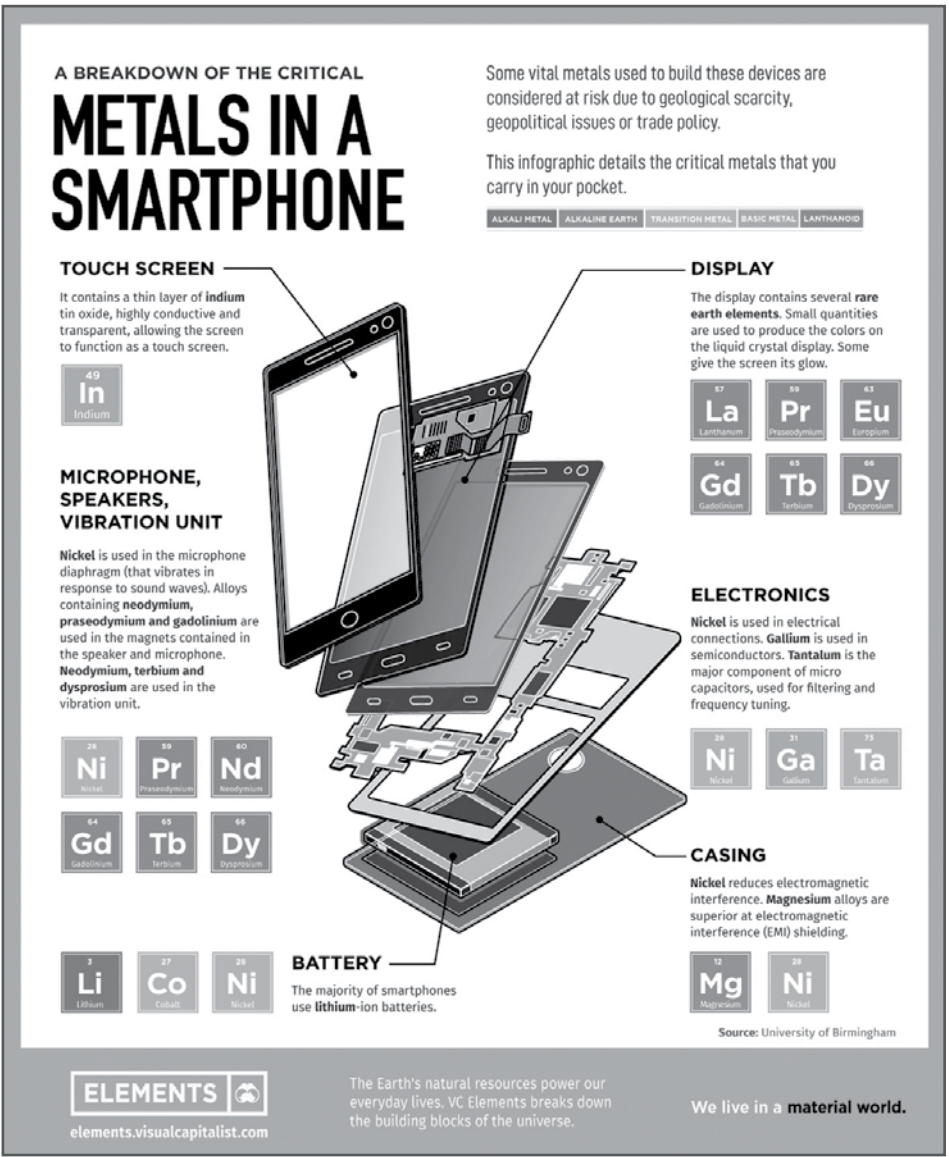
Smartphones screens display images on a liquid crystal display (LCD). Just like in most TVs and computer monitors, a phone LCD uses an electrical current to adjust the color of each pixel.

Several rare earth elements are used to produce the colors on screen.

3. Electronics

Smartphones employ multiple antenna systems, such as Bluetooth, GPS, and WiFi.

The distance between these antenna systems is usually small making it extremely



Smartphone Part	Critical Metal
Touch Screen	indium
Display	lanthanum; gadolinium; praseodymium; europium; terbium; dysprosium
Electronics	nickel, gallium, tantalum
Casing	nickel, magnesium
Battery	lithium, nickel, cobalt
Microphone, speakers, vibration unit	nickel, praseodymium, neodymium, gadolinium, terbium, dysprosium

Image Courtesy Of Visual Capitalist

difficult to achieve flawless performance. Capacitors made of the rare, hard, blue-gray metal tantalum are used for filtering and frequency tuning.

Nickel is also used in capacitors and mobile phone electrical connections. Another silvery metal, gallium, is used in semiconductors.

4. Microphone, Speakers, Vibration Unit

Nickel is used in the microphone diaphragm (that vibrates in response to sound waves).

Alloys containing rare earths neodymium, praseodymium, and gadolinium are used in the magnets contained in the speaker and microphone. Neodymium, terbium, and dysprosium are also used in the vibration unit.

5. Casing

There are many materials used to make phone cases, such as plastic, aluminum, carbon fiber, and even gold. Commonly, the

cases have nickel to reduce electromagnetic interference (EMI) and magnesium alloys for EMI shielding.

6. Battery

Unless you bought your smartphone a decade ago, your device most likely carries a lithium-ion battery, which is charged and discharged by lithium ions moving between the negative (anode) and positive (cathode) electrodes.

What’s Next?

Smartphones will naturally evolve as consumers look for ever-more useful features. Foldable phones, 5G technology with higher download speeds, and extra cameras are just a few of the changes expected.

As technology continues to improve, so will the demand for the metals necessary for the next generation of smartphones.

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Impossible Foods Continues Its Quest To Price Parity

By Market Crumbs

In February, Impossible Foods announced it would slash prices for foodservice distributors in the U.S. by an average of approximately 15%, marking the second such move over the last year.

“Our stated goal since Impossible Foods’ founding has always been to drive down prices through economies of scale, reach price parity, and then undercut the price of conventional ground beef from cows,” Impossible Foods CEO and founder Dr. Patrick O. Brown said at the time. “Less than a year ago, we cut foodservice prices by 15%. Today’s price cut is just the latest — not the last — step toward making the food system sustainable. Stay tuned.”

Impossible Foods didn’t take long to reveal its latest price cut, announcing that it’s slashing suggested retail prices by 20% for grocery stores throughout the U.S. The latest price cut takes Impossible Foods’



suggested retail prices for its namesake Impossible Burger to \$5.49 for patties and \$6.99 for a 12-oz. package.

The company announced some impressive growth numbers for the Impossible Burger, revealing it’s now available in about 17,000 grocery stores across the U.S., marking a more than 100X increase over the previous twelve months. Impossible Foods also revealed that production at the company’s facility in Oakland and multiple plants owned by co-manufacturing partners has jumped sixfold since 2019.

All of this has led to sales hitting an all-time high at the expense of animal-derived products. According to analytics company Numerator, for each \$1 spent on Impossible Burger at U.S. grocery stores, 82 cents comes at the direct expense of animal-derived foods, compared to 72 cents per each \$1 in September 2020.

If you’re wondering if Impossible Foods will continue to cut prices to reach its goal of

reaching price parity, Brown continues to make it clear they will.

“With economies of scale, we intend to keep lowering prices until we undercut those of ground beef from cows,” Brown said. “Today’s price cut is merely our latest — not our last.”

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What’s Wrong With Gold? Absolutely Nothing

By Lance Roberts Of Real Investment Advice

Gold. What’s wrong with it? From spiking inflation, falling real interest rates, and massive money printing, it seems logical that gold, a touted inflation hedge, should be rising. Yet, so far this year, gold has done little.

So, what’s wrong with this precious metal? Absolutely nothing.

Is Gold Really An Inflation Hedge

One of the primary arguments for owning precious metals, particularly physical gold, is its effective hedge for inflation. However, is that still the case today?

The chart below shows the non-inflation-adjusted price and key events throughout history.

The U.S. being on a “gold standard” is a crucial consideration of the argument of gold being an effective hedge against inflation.

“The gold standard is a monetary system where a country’s currency or paper money has a value directly linked to gold. With the gold standard, countries agreed to convert paper money into a fixed amount of gold. A country that uses the gold standard sets a fixed price for gold and buys and sells gold at that price. That fixed price is used to determine the value of the currency. For example, if the U.S. sets the price of gold at \$500 an ounce, the value of the dollar would be 1/500th of an ounce of gold.” – Investopedia

As you can see in the chart above, prices remained stable until the point that President Nixon ended the gold standard in the U.S. However, for this analysis, the question is whether the golden metal is, or was, a good hedge against inflation?

Timing Is Everything

The answer is both “yes” and “no.”

As with all things investing-related, it is

always a function of when you start. For investors in the stock market, those who started when valuations were in low double to single digits did much better than those with high valuations. (That is a lesson many of the Millennial and Gen Z investing group will come to learn).

The chart below shows \$1 invested in gold (non-inflation adjusted) and “inflation” as measured by the Consumer Price Index.

At first glance, like with the stock market, it is easy to see the precious metal outperformed inflation over time. However, that is only true if you bought gold before 1980, between 2002 and 2013, or in 2017. If you purchased gold outside those periods, you lost money relative to inflation.

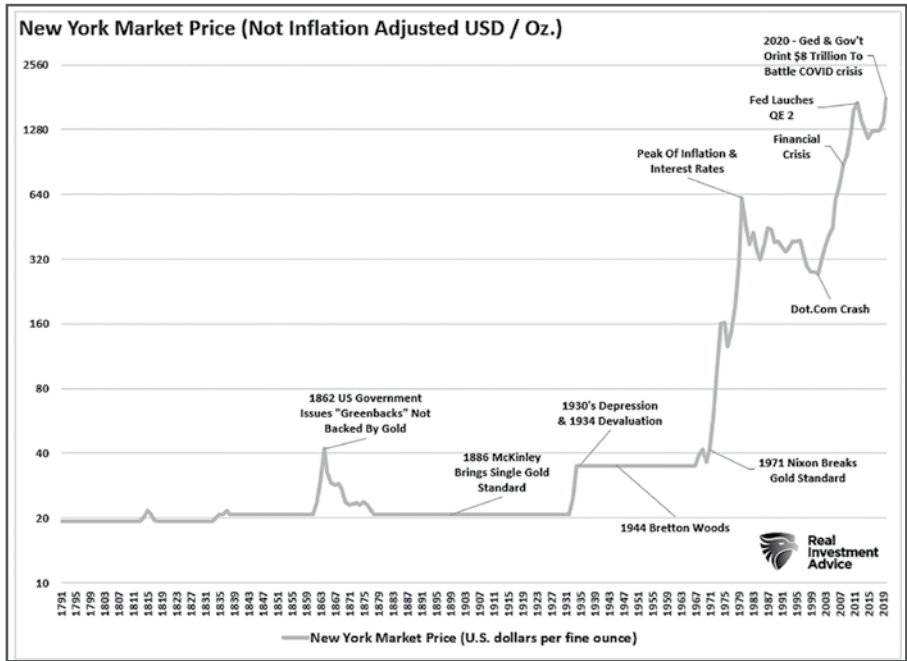
The following chart makes this concept easier to grasp by showing the difference in the annual rate of change and inflation.

For every investment, there is always an “opportunity cost.” There is nothing wrong with owning gold in your portfolio, except when other assets, in this case, we will use the S&P 500 index, provides a higher rate of return.

Currently, given the influx of \$120 billion a month from the Federal Reserve, the stock market provides a higher rate of return on investment than owning gold. **Therefore, market participants choose to own ethereal assets due to the belief in “insurance against loss” rather than hard assets.**

Will this “psychology” eventually change? Absolutely.

However, the question is, how much “lost opportunity” was there in the process? That is an evaluation that each investor will have to make for themselves to determine if such aligns with their investment goals and objectives.



Gold’s Correlation to the Fed’s Footprint

As noted, there are certainly valid concerns of the Fed’s ongoing monetary interventions. As **Michael Lebowitz** previously reported:

“Linking real rates to the degree of central bank action form the basis on which we can look at the dollar’s value through the prism of gold. The first graph below shows gold has trended similarly to the monetary base.”

The next set of scatter plots are more compelling. They tell the story of how the price of the precious metal became increasingly correlated to real yields as they decline. **Said differently, gold is growing more positively correlated to the size of the Fed’s footprint.**

The three scatter plots break down the relationship into three-time horizons as shown below.

- The Pre QE period covers 1982-2007. **During this period, real yields averaged +3.73%. The R-squared of .0093 shows no correlation.**
- The second graph covers Financial Crisis-related QE, 2008-2017. **During this period, real yields averaged +0.77%. The R-squared of .3174**

shows a moderate correlation.

- The last graph, the QE2 Era, covers the period after the Fed started reducing its balance sheet and then sharply increasing it in late 2019. **During this period, real yields averaged +0.00%, with plenty of instances of negative real yields. The R-squared of .7865 shows a significant correlation.**

As he concludes:

“The message is not in the price of gold per se but its strong correlation to destructive fiscal and monetary policies.”

The Gold “Fear Trade”

There is one key “takeaway” from this article.

“Fear.”

Investors tend to buy “hard assets” when there is “fear” of increasing debt, inflation, a dollar decline, recession, a market crash.

Scan here to read more





More Businesses Leaving CA In 2021 Than In Any Other Year Prior According To New Analysis

By Evan Symon Of The California Globe

California has lost 74 businesses in the first half of 2021 and could reach as many as 150 by the end of the year.

A new analysis recently released by the Hoover Institution of Stanford University found that the number of businesses leaving California in 2021 has significantly picked up compared to the previous three years.

According to the analysis, California has seen 265 companies leave California for other states since 2018, with 114 alone moving to Texas. While 2018 – 2020 remained somewhat steady, with 58 leaving in 2018, 78 leaving in 2019, and 62 leaving in 2020, 2021 has already seen figures double. In the first half of 2021, 74 companies have already left the state.

While there have been some bigger name companies leaving, such as HP Enterprise and Oracle, most leaving are usually smaller companies or simply a headquarters relocation that still keeps the bulk of jobs in California. However, the Institution notes that the loss of small companies with the potential to quickly grow also leads to stagnation in businesses and innovation “Losing small but rapidly growing businesses is a death knell to an economy, because long-run economic growth requires new, transformative ideas that ultimately displace old ideas,” the analysis found. “And the transformative ideas almost invariably are born in young companies.”

The Hoover Institution also noted well over a dozen reasons for the exodus of businesses including the bad business climate of the state, high business taxes, a difficult legal climate unfavorable to businesses, difficulty in obtaining business permits, high labor costs, overtime laws that start time and a

half pay for both working more than 8 hours in a day and 40 hours in a week rather than just 40 hours in a week, high energy costs, a lack of affordable housing, high cost of living, not enough tax credits encouraging businesses to stay, and no overall reduction of business taxes in California.

“One reason why California’s quality-of-life continues to deteriorate is unaffordable housing,” the analysis said. “The Demographia International Housing Affordability Survey of 2021 examines the “Median Multiple,” which is the median house price divided by the median household income of the same area. The process brings about a reliable indicator for measuring residential markets. Of the 56 metropolitan areas studied in the United States, the 12 most Severely Unaffordable areas include 7 in California with Sacramento being the “least of the worst,” followed by Fresno, Riverside, San Bernardino, San Diego, and Los Angeles. Tied for last place are ultra-costly San Jose and San Francisco.”

However, the analysis did point out a few bright spots where California was luring in or keeping companies, such as tax credit programs. While the Institution did note that the high number of tax credits was keeping many businesses in, in particular sectors such as green energy companies and the entertainment industry, it also noted that without these credits the number of companies moving out would have been far greater.

“California politicians sometimes suggest that other states are being “unfair” by offering economic incentives to lure companies to their states. However, California, too, offers a multitude of grants and tax-abatement incentives designed to keep companies within the state or to

attract out-of-state companies. Since Gavin Newsom took office in 2019, the Governor’s Office of Business and Economic Development (GO-Biz) has awarded 147 businesses a total of \$593,844,974 in tax credits. Gov. Jerry Brown’s administration was similarly generous. Moreover, California in 2021 has increased funding for incentives including creating a new grant program authorized to last until January 1, 2030. Without such incentives, the occurrences of California headquarters departures would likely be higher than what the record shows thus far.”

But, for the most part, the analysis said that California was “too expensive, too regulated and too heavily taxed, both for companies and for the workers they hire.”

California losing larger businesses to Texas, Arizona, other large states

Many experts have pointed out that the businesses leaving for Texas and other

states are simply a shift in business ideals, with California still attracting many companies fueled by skilled immigrants and focused more on education and innovation. Others note that companies are also moving into California and that California still leads other states on the number of new businesses created a year by a large margin, with California starting up roughly 92,000 businesses a year. The next closest state, Florida, only had 60,000.

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The Corporate Junk Bond Bubble In Two Pictures

By Mish Talk

Corporate bond yields are at or near record lows as investors plow into CCC and even unrated debt. Will record optimism be rewarded?

Bond Yield Ratings

- AAA bond the highest grade investment bonds
- BBB variants are the lowest investment-grade bonds
- CCC bond variants encompass extremely speculative all the way to default imminent

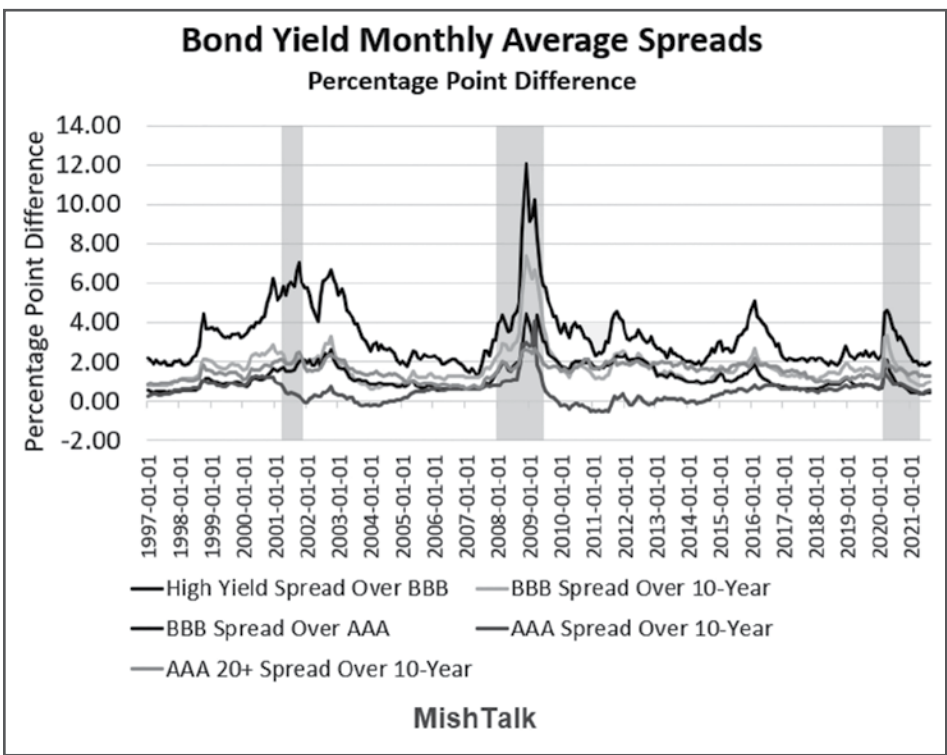
- The record low BBB yield was 2.12 in December of 2020
- The record low High Yield Index was last month at 4.02%

We are at or near the record lows across the most speculative indices.

Bond Yield Spreads

Spread Discussion

- The spread between high yield and BBB is 1.93 percentage points. It was much lower in May of 2007 at 1.35 percentage



Corporate Bond Ratings								
Moody's		S&P		Fitch		Rating description		
Long-term	Short-term	Long-term	Short-term	Long-term	Short-term			
Aaa	P-1	AAA	A-1	AAA	F1+	Prime	Investment-grade	
Aa1		AA+		AA+				
Aa2		AA		AA				
Aa3		AA-		AA-				
A1		A+	A+	F1	Upper medium grade			
A2	A	A						
A3	P-2	A-	A-2	A-	F2	Lower medium grade		
Baa1		BBB+		BBB+				
Baa2	P-3	BBB	A-3	BBB	F3			
Baa3		BBB-		BBB-				
Ba1	Not prime	BB+	B	BB+	B	Non-investment grade speculative	JUNK	
Ba2		BB		BB				
Ba3		BB-		BB-				
B1		B+		B+				
B2		B		B				
B3		B-	B-					
Caa1		CCC+	C	CCC	C	Substantial risks		Non-investment grade AKA high-yield bonds AKA junk bonds
Caa2		CCC				Extremely speculative		
Caa3		CCC-				Default imminent with little prospect for recovery		
Ca		CC						
C		C						
/		D	/	DDD	/	In default		
			DD					
			D					

Current Yields

- BofA High Yield Index: 4.16
- BofA BBB Index: 2.24
- BofA CCC or Lower Index: 7.30
- Moody's 20+ Year AAA Seasoned: 2.55
- 10-Year US Treasury: 1.28
- BofA AAA Index: 1.81

Record Lows

- The record low CCC yield was last month at 6.77%

points

- The AAA 20+ spread over the 10-year US treasury appears to be in a normal range, currently at 1.27 percentage points

Spreads however are a bit misleading because they mask absolute yields.

For example, although the High Yield to BBB spread fell to 1.35 percentage points, the BBB Index was at least 5.96% vs 2.24% now.

But not even that nearly 6% yield save BBB bonds in the housing bubble burst.

In November of 2008, the BBB yield soared to 9.91%.

Index Quality

Index quality and duration are also factors. Some suggest the quality of junk is better now than then. The WSJ comments "54% of bonds in the ICE BofA U.S. high-yield index carry an average double-B credit rating, the highest rating tier below investment grade. That is up from 47% two years ago and 38% in 2008, just before the financial crisis."

Also consider Ford: Fitch Affirms Ford and Ford Credit's IDRs at 'BB+.' Ford has \$152 billion in total debt. That debt is just one notch below investment grade. But will Ford survive?

Search for Yield Leads Bond Buyers to Unrated Debt

The WSJ reports Search for Yield Leads Bond Buyers to Unrated Debt.

"Faced with yields once reserved for the safest types of government debt, some managers of speculative-grade bond funds are piling into debt with rock-bottom credit ratings. Others are buying smaller, more obscure securities that carry higher yields because they can be hard to sell.

The average speculative-grade U.S. corporate bond yield reached as low as 3.53% this summer, more than a percentage point lower than it had reached at any time before the Covid-19 pandemic, according to Bloomberg

Barclays data stretching back to 1995.

For much of the year, many have been piling into the lowest-rated speculative-grade bonds—those rated triple-C or lower. This buying spree has driven yields down so far that purchasers have rarely been compensated less for taking a risk.

Marc Bushallow, a portfolio manager at Manning & Napier Inc., based in the Rochester, N.Y., area, is among those adopting a different strategy. Since last fall, the firm's seven-person fixed-income team has been pursuing smaller, less frequently traded corporate bonds that are often unrated by the three major ratings firms.

"There are times in the market when you want to own less-liquid stuff, and there are times when you don't," he said. "It's relatively early in the [economic] cycle, so unless you think the cycle is going to end in 12 to 18 months, we think that it is still a pretty attractive place to be."

Early or Late?

I am amused by the comment that it's "relatively early in the cycle." Early or late – yields are at or near record lows.

GDP estimates are falling like a rock and everything is priced for perfection.

Even if there is no recession on the horizon, junk bond yields can rise for all kinds of reasons, one of them being a simple attitude change over what constitutes reasonable risk.



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Based On The Data, The Dip In CPI May Prove “Transitory”

By Schiff Gold

CPI falls due to a closing economy

The latest seasonally adjusted month-over-month inflation rate was .26% (vs. .4% expected), with a non-seasonally adjusted annual rate of 5.3% (vs 5.4% expected). The reason for the fall from July’s .47% pace was spread across multiple categories, specifically Commodities, Food, Shelter, and Transportation.

While the drop-off since the June peak appears to prove the Fed narrative of “transitory” inflation, a deep dive into the numbers shows why the Eccles building should keep the champagne on ice for the

Nov 2020 fall off in the months ahead.

Given that the jump in used car prices (the commodities light blue bar) was most likely transitory, the big question becomes will inflation start to find its way across other goods more broadly.

The plot below compares the recent numbers with the year-over-year monthly average. This chart further shows that many items are still increasing in price. The blue bar shows the most recent period and the orange bar is the 12-month average. In many categories, the blue bar is higher than the TTM average.

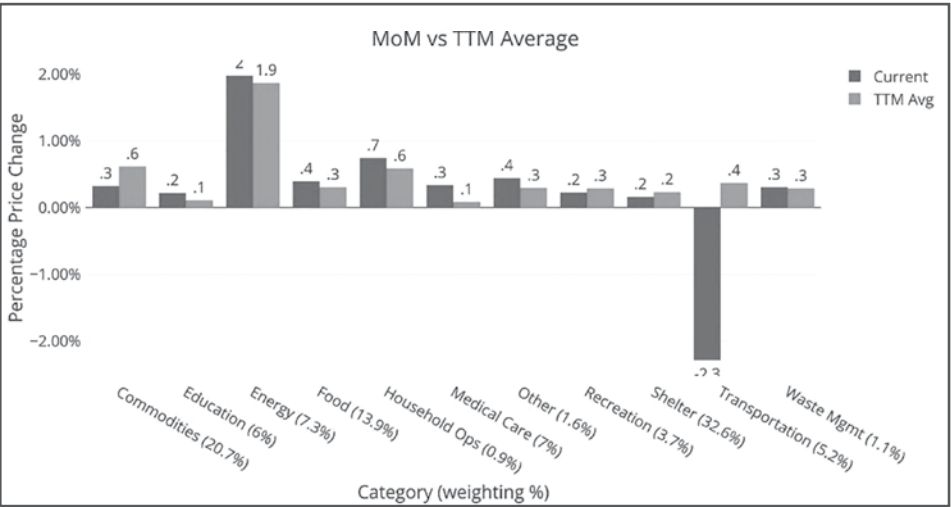


Figure: 3 MoM vs TTM

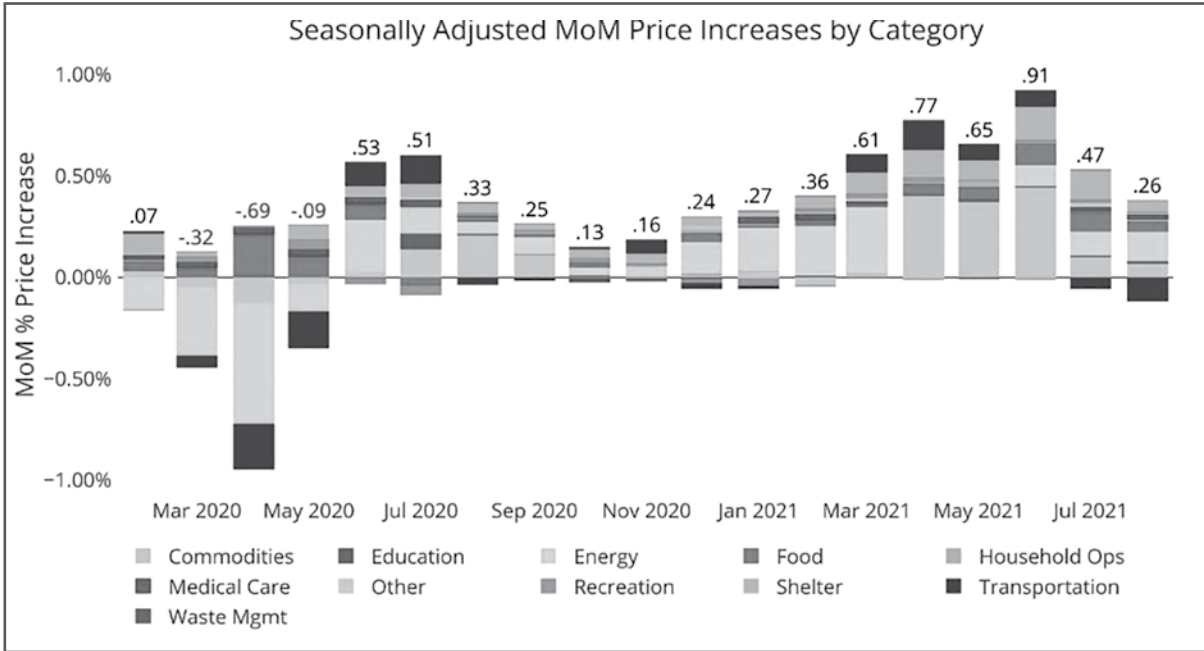


Figure: 1 Month Over Month Inflation

moment. Much of the recent pullback can be explained by the economy shutting down again in response to Delta (more on this below).

The chart below shows the monthly change in CPI by category, weighted using the BLS values to show the size of the impact. This chart shows how Commodities and Transportation have changed since the .91% reading in June. This data is sourced from the BLS, so this analysis concludes by looking at the Fed data which paints a clearer picture that this dip may be short-lived.

The year-over-year chart below does highlight the dramatic impact of Commodities (Used Cars) and Energy in the current run-up. Given

The table below gives a more detailed breakdown of the numbers. It shows the actual figures reported by the BLS side by side with the recalculated and unrounded numbers. The weighted column shows the contribution each value makes to the aggregated number. Some key takeaways:

- Shelter had a big falloff compared to last month (.16% vs .43%)
- This was not driven by the highly doctored Owners Equivalent Rent which was flat month over month. At an impossibly low .3% MoM change (2.5% YoY) weighted at 23.5% there is no other measure in the CPI that comes close

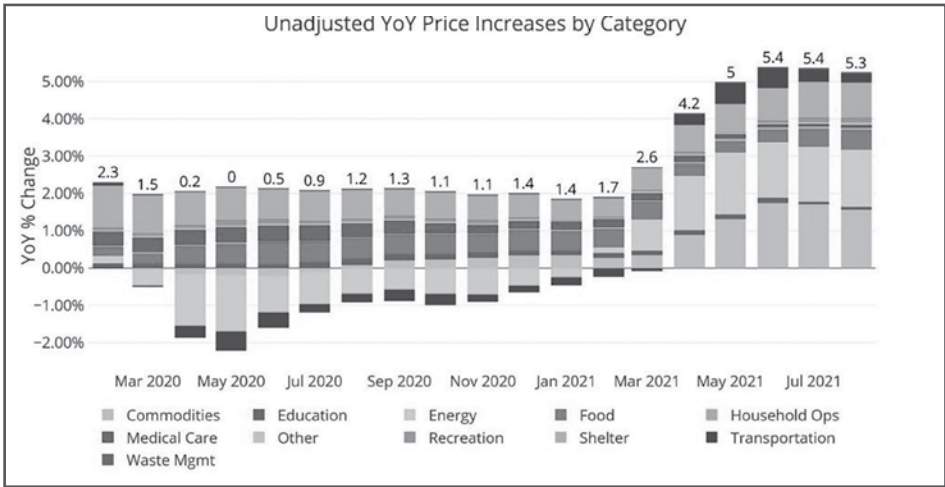


Figure: 2 Year Over Year Inflation

those price increases were recent, the high annual inflation readings should stick around for some time, especially as the monthly values .13% from Oct 2020 and .16% from

to misrepresenting the cost of living more. Other sources calculate the change closer to 8.3% YoY.

- The drop in Shelter was actually due

to Lodging Away from Home which fell from +6.8% to -3.3%! Even with a 1% weighting, this massive fall caused the MoM change in Shelter to be cut 63%.

- Transportation falling from -1.09% to -2.29% was primarily brought down by Car Rentals, Public Transport, and Airfare
- Car Rentals fell from -4.6% to -8.5%
- Public transport fell from .4% to -5.5%

Used car prices is the only thing that still appears transitory.

Once the economy opens back up again (it will at some point, right?), all of those price declines will again reverse. When this occurs, the Fed can point to base rates again and claim “transitory”, except that the rate of inflation might be far higher. When the base rate argument was first used early this year, it was comparing YoY numbers to the negative numbers seen in Mar-May last year (see Figure 1 above). When the base rate excuse is used on this period, the CPI numbers may be far higher given we are already above an annualized 2% rate.

Historical Perspective

Recalculating the BLS number is not a

Category	Weighting	Month over Month Data (MoM)					Year over Year Data (YoY)				
		BLS Reported	Aug 2021 Recalc	Jul 2021 Recalc	MoM Diff	Aug 2021 Weight	BLS Reported	Aug 2021 Recalc	Aug 2020 Recalc	YoY Diff	Aug 2021 Weight
Commodities	20.7	0.3	0.32	0.48	-0.16	0.07	7.6	7.64	0.36	7.28	1.56
Education	6.0	0.2	0.22	0.14	0.08	0.01	1.3	1.33	2.91	-1.58	0.08
Energy	7.3	2.0	1.98	1.63	0.34	0.14	24.9	24.88	-8.91	33.79	1.53
Food	13.9	0.4	0.40	0.72	-0.33	0.05	3.7	3.73	4.13	-0.39	0.53
Household Ops	0.9	0.7	0.74	0.19	0.56	0.01	7.3	7.28	2.09	5.19	0.06
Medical Care	7.0	0.3	0.34	0.28	0.05	0.02	1.0	1.01	5.32	-4.31	0.07
Other	1.6	0.4	0.44	1.18	-0.74	0.01	3.6	3.59	2.92	0.67	0.06
Recreation	3.7	0.2	0.23	0.56	-0.34	0.01	3.5	3.48	2.15	1.33	0.13
Shelter	32.6	0.2	0.16	0.43	-0.27	0.05	2.8	2.82	2.29	0.53	0.95
Transportation	5.2	-2.3	-2.29	-1.09	-1.20	-0.12	4.5	4.52	-4.30	8.83	0.23
Waste Mgmt	1.1	0.3	0.31	0.46	-0.16	0.00	3.5	3.48	3.42	0.05	0.04
Total Weighted	100.0	0.3	0.26	0.47	-0.21		5.3	5.25	1.21	4.05	
Data as of: Aug 2021. All values are in %. The Weight columns show the contribution after weighting.The weighted columns do not show totals because it would be redundant to the total in the recalc.											

Figure: 4 Inflation Detail

- Airline Fares fell from -0.1% to -9.1% (does anyone know where to find these deals?)
- Commodities continued to fall back as New/used car price pressures abate
- New vehicles fell from 1.7% to 1.2% and used fell from 0.2% to -1.5%
- Food was held down by drops across the board in Cereal, Meats, and Dairy products

perfect science. The weightings must be scraped from the web pages. The index data is then gathered using an API. Each index comes seasonally adjusted and unadjusted. Regardless, putting the historical data together provides a good perspective on the current period.

The BLS weightings have only been scraped back to 2012, thus the chart below shows the past 9 years of annual inflation data. The volatility in Energy can be seen clearly over this time period. The base effect in transportation (purple) can also be seen with the decreases in 2020 followed by the increases in 2021. Finally, the impact of used cars on commodities (light blue) can also be seen clearly in the more recent period.

In short, the heaviest weighted items are falling back down, but other items are still moving up. More importantly, the reason for the heavily weighted items to be declining appears to be a direct result of lockdowns. Lodging Away from Home, Airline Fares, Public Transport, and Car Rentals are all falling due to a lack of demand. The slowdown in New/



What Financial Crimes Do People Commit On The Dark Web?

By Lisbeth Mora Of California Business Journal

The dark web is a hub for various types of criminal activity, including financial crime. It is a secret part of the internet that is encrypted and cannot be indexed by conventional search engines.

It can only be accessed through a specialized web browser, which means that users often use it to keep their activity anonymous and private.

It's no surprise then that criminals often use the dark web for illicit illegal activities such as accessing illegal drugs, firearms, and indecent images. It can also be used to commit different types of financial crimes.

In this article, we'll discuss the various types of financial crimes people commit on the dark web and what the potential consequences could be if you are unlucky enough to fall victim to one.

Financial Crimes Committed on the Dark Web:

Phishing

Phishing is a specific type of social engineering attack that is used by criminals to steal user data. It tends to occur when an attacker poses as a trusted entity (for example, a bank) and tricks victims into following malicious links which steal sensitive information, including bank account details.

Criminals have been found to be using the dark web to purchase 'phishing kits,' which are used to build a fake site that's used to trick any unsuspecting victims. It's also been found that certain pieces of data that are stolen in phishing attacks have been put up for sale on the dark web.

Malware And Ransomware

Malware – short for 'malicious software' – is a program or file specifically designed to be invasive or harmful to a victim's device,

for example, a virus. Malware can then be used to extract data from the breaches in security, which will lead to significant financial losses, especially for businesses.

Ransomware is a specific type of malware attack that is designed to block access to systems until a sum of money has been paid, hence the ransom element. The threat that many criminals propose is that the data stolen will be sold on the dark web.

Identify Theft

Identify theft can occur if criminals are able to successfully use 'dark web monitoring.' This is the process of searching for and keeping track of personal information following various scans of thousands of websites.

By scanning these websites for exploits, criminals can retrieve various pieces of personal data, using this to steal your identity and pose as you online.

Money Laundering

In basic terms, money laundering is the illegal process of making large amounts of money, generated through illegal activity, appear to have come from a legitimate source. A simple example would be for a criminal group to own a legitimate, cash-based business and inflate daily cash receipts to funnel through the money made through illegal activity.

Many criminals turn to the dark web to help launder their money, as certain services can allow the transfer of illicit funds to anonymous accounts.

Scampage Designs

Scampages are fraudulent webpages that are used to obtain personal data from victims. They're usually sent via a phishing attack and the templates for them can be bought through the dark web.



Such is the believability of these sorts of pages, scampage designs and templates are highly valuable commodities – particularly if they accurately replicate a major financial institute.

Counterfeit Documents

Dark web marketplaces offer a variety of fraudulent and counterfeit documents, which could include bank statements, cheques, fake credit cards and counterfeit currencies. These documents can usually be printed out and then used to illegally validate activities supported by bank statements.

How Can You Avoid Becoming A Victim Of A Financial Crime On The Dark Web?

There are a number of simple steps you can take to avoid becoming a victim of a financial crime committed on the dark web, namely:

Carefully Review Company Policies

Most companies will detail exactly how

they will contact you in their policies. For instance, the vast majority of banks will explicitly state that they will never send you an email containing a link to their website.

This means if you do receive an email containing a link or attachment, and you know this does not match with the company's policy, you'll be well aware that it's an attempted phishing scam.

Install Up To Date Antivirus Software

To avoid becoming a victim of a malware or ransomware attack, you should make sure that you have antivirus software installed on all of your devices. This can detect any incoming threats and remove them before they end up having an effect on your financial information.

Scan here to read more



Dear Desperate

By Doc Lovelace

Dear Doc Lovelace,

I love my boyfriend a lot. I've been with him for seven years, and during that time, I feel like we've grown up together. We've been through our issues, but something has changed over the past three years or so. Basically, I don't know if he really wants to be with me anymore. And, I don't like to admit it, but I've become self-destructive, and I've manipulated him. Our relationship feels the most intense after we've had a fight or some big dramatic thing happens. So, there's times where I've purposefully caused a fight to happen just so that we can make up after. That's probably a pretty normal girlfriend boyfriend thing though. Where I feel bad is that I feel like I've manipulated him into staying with me. When I think he might be trying to break up with me or he's giving off vibes that he wants to break up, I create some kind of story where he's left with no other choice but to stay with me. I've told him that guys at house parties have touched me (but I'm vague enough so that no one gets in trouble), I tell him that customers at work are extremely rude or mean when they're

just regular rude, and a year or so ago after we got into a huge fight where he really seemed done with me, I told him that I was suicidal and I think he's taken what I said to mean that if he breaks up with me that I'll kill myself. I'm not suicidal, but when I was young, I did cut myself.

I don't want to break up with him. My family really gets along with him, he's basically my only friend, and he helps me out whenever I need it (like filling out paperwork or even doing my taxes). How do I keep him without having to lie or trick him? Or if I have to lie or trick him, how can I get it so that I don't feel bad about it?

Dear Desperate,

You've got some serious issues. You say you love him a lot except for one thing, for half of your relationship he probably doesn't want to be with you. Think about it.

Ask yourself this, "why would he want to be with somebody who is self-destructive and wants to fight and have drama?" Sounds like a nightmare to me. You would

want a person to be with you because otherwise, you'll kill yourself? It's all a manipulative lie.

Please get a good therapist. You need to understand why you would threaten your only friend. All of this is dangerous.

Get help now before you ruin two lives. If you don't, you are risking permanent, serious harm. He needs to get away from you, a real relationship doesn't include tricks and lies.

Life is short, don't waste it pretending.

Do this now: read the letter you sent me to your parents, they can help you get help. Show it to your boyfriend. Apologize. If you

♥♥♥♥♥♥♥♥♥♥

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

♥♥♥♥♥♥♥♥♥♥

can't do these things, it's because you need psychological help and you need it now.

Getting better is a good idea!

You can do 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

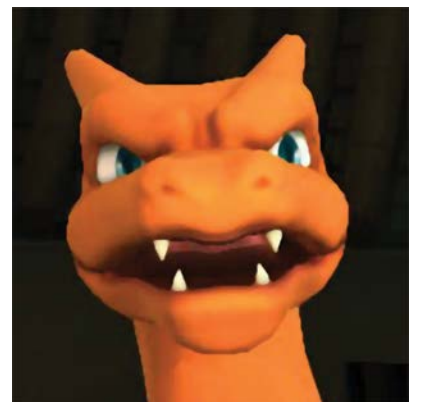


The Talk Spot

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

The IntroSpektive Podcast

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



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How Facebook Undermines Privacy Protections For Its 2 Billion WhatsApp Users

By Peter Elkind, Jack Gillum, And Craig Silverman Of ProPublica

WhatsApp assures users that no one can see their messages — but the company has an extensive monitoring operation and regularly shares personal information with prosecutors.

WHEN MARK ZUCKERBERG

unveiled a new “privacy-focused vision” or Facebook in March 2019, he cited the company’s global messaging service, WhatsApp, as a model. Acknowledging that “we don’t currently have a strong reputation for building privacy protective services,” the Facebook CEO wrote that “I believe the future of communication will increasingly shift to private, encrypted services where people can be confident

what they say to each other stays secure and their messages and content won’t stick around forever. This is the future I hope we will help bring about. We plan to build this the way we’ve developed WhatsApp.”

Zuckerberg’s vision centered on WhatsApp’s signature feature, which he said the company was planning to apply to Instagram and Facebook Messenger: end-to-end encryption, which converts all messages into an unreadable format that is only unlocked when they reach their intended destinations. WhatsApp messages are so secure, he said, that nobody else — not even the company — can read a word. As Zuckerberg had put it earlier, in testimony to the U.S. Senate in 2018, “We don’t see any of the content in WhatsApp.”

WhatsApp emphasizes this point so consistently that a flag with a similar assurance automatically appears on-screen before users send messages: “No one outside of this chat, not even WhatsApp, can read or listen to them.”

Those assurances are not true.

WhatsApp has more than 1,000 contract workers filling floors of office buildings in Austin, Texas, Dublin, and Singapore, where they examine millions of pieces of users’ content. Seated at computers in pods organized by work assignments, these hourly workers use special Facebook software to sift through streams of private messages, images, and videos that have been reported by WhatsApp users as improper and then screened by the company’s artificial intelligence systems.

These contractors pass judgment on whatever flashes on their screen — claims of everything from fraud or spam to child porn and potential terrorist plotting — typically in less than a minute.

Policing users while assuring them that their privacy is sacrosanct makes for an awkward mission at WhatsApp. A 49-slide internal company marketing presentation from December, obtained by ProPublica, emphasizes the “fierce” promotion of WhatsApp’s “privacy narrative.” It compares its “brand character” to “the Immigrant Mother” and displays a photo of Malala Yousafzai, who survived a shooting by the Taliban and became a Nobel Peace Prize winner, in a slide titled “Brand tone parameters.” The presentation does not mention the company’s content moderation efforts.

preventing abuse.”

WhatsApp’s denial that it moderates content is noticeably different from what Facebook Inc. says about WhatsApp’s corporate siblings, Instagram and Facebook. The company has said that some 15,000 moderators examine content on Facebook and Instagram, neither of which is encrypted. It releases quarterly transparency reports that detail how many accounts Facebook and Instagram have “actioned” for various categories of abusive content. There is no such report for WhatsApp.

Deploying an army of content reviewers is just one of the ways that Facebook Inc. has compromised the privacy of WhatsApp users. Together, the company’s actions have left WhatsApp — the largest messaging app in the world, with two billion users — far less private than its users likely understand or expect. A ProPublica investigation, drawing on data, documents, and dozens of interviews with current and former employees and contractors, reveals how, since purchasing WhatsApp in 2014, Facebook has quietly undermined its sweeping

The complaint, which ProPublica obtained, details WhatsApp’s extensive use of outside contractors, artificial intelligence systems, and account information to examine user messages, images, and videos. It alleges that the company’s claims of protecting users’ privacy are false. “We haven’t seen this complaint,” the company spokesperson said. The SEC has taken no public action on it; an agency spokesperson declined to comment.

Facebook Inc. has also downplayed how much data it collects from WhatsApp users, what it does with it and how much it shares with law enforcement authorities. For example, WhatsApp shares metadata, unencrypted records that can reveal a lot about a user’s activity, with law enforcement agencies such as the Department of Justice. Some rivals, such as Signal, intentionally gather much less metadata to avoid incursions on its users’ privacy and thus share far less with law enforcement. (“WhatsApp responds to valid legal requests,” the company spokesperson said, “including orders that require us to provide on a real-time going forward basis who a specific person is messaging”).

WhatsApp user data, ProPublica has learned, helped prosecutors build a high-profile case against a Treasury Department employee who leaked confidential documents to BuzzFeed News that exposed how dirty money flows through U.S. banks.

Like other social media and communications platforms, WhatsApp is caught between users who expect privacy and law enforcement entities that effectively demand the opposite: that WhatsApp turns over information that will help combat crime and online abuse. WhatsApp has responded to this dilemma by asserting that it’s no dilemma at all. “I think we absolutely can have security and safety for people through end-to-end encryption and work with law enforcement to solve crimes,” said Will Cathcart, whose title is Head of WhatsApp, in a YouTube interview with an Australian think tank in July.

The tension between privacy and disseminating information to law enforcement is exacerbated by a second pressure: Facebook’s need to make money from WhatsApp. Since paying \$22 billion to buy WhatsApp in 2014, Facebook has been trying to figure out how to generate profits from a service that doesn’t charge its users a penny.

That conundrum has periodically led to moves that anger users, regulators, or both. The goal of monetizing the app was part of the company’s 2016 decision to start sharing WhatsApp user data with Facebook, something the company had told European Union regulators was technologically

WhatsApp’s director of communications, Carl Woog, acknowledged that teams of contractors in Austin and elsewhere review WhatsApp messages to identify and remove “the worst” abusers. But Woog told ProPublica that the company does not consider this work to be content moderation, saying: “We actually don’t typically use the term for WhatsApp.” The company declined to make executives available for interviews for this article but responded to questions with written comments. “WhatsApp is a lifeline for millions of people around the world,” the company said. “The decisions we make around how we build our app are focused around the privacy of our users, maintaining a high degree of reliability and

security assurances in multiple ways. (Two articles this summer noted the existence of WhatsApp’s moderators but focused on their working conditions and pay rather than their effect on users’ privacy. This article is the first to reveal the details and extent of the company’s ability to scrutinize messages and user data — and to examine what the company does with that information).

Many of the assertions by content moderators working for WhatsApp are echoed by a confidential whistleblower complaint filed last year with the U.S. Securities and Exchange Commission.



impossible. The same impulse spurred a controversial plan, abandoned in late 2019, to sell advertising on WhatsApp. And the profit-seeking mandate was behind another botched initiative in January: the introduction of a new privacy policy for user interactions with businesses on WhatsApp, allowing businesses to use customer data in new ways. That announcement triggered a user exodus to competing apps.

WhatsApp’s increasingly aggressive business plan is focused on charging companies for an array of services — letting users make payments via WhatsApp and managing customer service chats — that offer convenience but fewer privacy protections. The result is a confusing two-tiered privacy system within the same app where the protections of end-to-end encryption are further eroded when WhatsApp users employ the service to communicate with businesses.

The company’s December marketing presentation captures WhatsApp’s diverging imperatives. It states that “privacy will remain important.” But it also conveys what seems to be a more urgent mission: the need to “open the aperture of the brand to encompass our future business objectives.”

“Content Moderation Associates”

IN MANY WAYS, the experience of being a content moderator for WhatsApp in Austin is identical to being a moderator for Facebook or Instagram, according to interviews with 29 current and former moderators. Mostly in their 20s and 30s, many with past experience as store clerks, grocery checkers, and baristas, the moderators are hired and employed by Accenture, a huge corporate contractor that works for Facebook and other Fortune 500 behemoths.

The job listings advertise “Content Review” positions and make no mention of Facebook or WhatsApp. Employment documents list the workers’ initial title as “content moderation associate.” Pay starts at around \$16.50 an hour. Moderators are instructed to tell anyone who asks that they work for Accenture and are required to sign sweeping non-disclosure agreements. Citing the NDAs, almost all the current and former moderators interviewed by ProPublica insisted on anonymity. (An Accenture spokesperson declined to comment, referring all questions about content moderation to WhatsApp).

When the WhatsApp team was assembled in Austin in 2019, Facebook moderators already occupied the fourth floor of an office tower on Sixth Street, adjacent to the city’s famous bar-and-music scene. The WhatsApp team was installed on the floor above, with new glass-enclosed work pods and nicer bathrooms that sparked a tinge of envy in a few members of the Facebook team. Most of the WhatsApp team

scattered to work from home during the pandemic. Whether in the office or at home, they spend their days in front of screens, using a Facebook software tool to examine a stream of “tickets,” organized by subject into “reactive” and “proactive” queues.

Collectively, the workers scrutinize millions of pieces of WhatsApp content each week. Each reviewer handles upwards of 600 tickets a day, which gives them less than a minute per ticket. WhatsApp declined to reveal how many contract workers are employed for content review, but a partial staffing list reviewed by ProPublica suggests that, at Accenture alone, it’s more than 1,000. WhatsApp moderators, like their Facebook and Instagram counterparts, are expected to meet performance metrics for speed and accuracy, which are audited by Accenture.

Their jobs differ in other ways. Because WhatsApp’s content is encrypted, artificial intelligence systems can’t automatically scan all chats, images, and videos, as they do on Facebook and Instagram. Instead, WhatsApp reviewers gain access to private content when users hit the “report” button on the app, identifying a message as allegedly violating the platform’s terms of service. This forwards five messages — the allegedly offending one along with the four previous ones in the exchange, including any images or videos — to WhatsApp in unscrambled form, according to former WhatsApp engineers and moderators. Automated systems then feed these tickets into “reactive” queues for contract workers to assess.

Artificial intelligence initiates a second set of queues — so-called proactive ones — by scanning unencrypted data that WhatsApp collects about its users and comparing it against suspicious account information and messaging patterns (a new account rapidly sending out a high volume of chats is evidence of spam), as well as terms and images that have previously been deemed abusive. The unencrypted data available for scrutiny is extensive. It includes the names and profiles images of a user’s WhatsApp groups as well as their phone number, profile photo, status message, phone battery level, language and time zone, unique mobile phone ID and IP address, wireless signal strength, and phone operating system, as a list of their electronic devices, any related Facebook and Instagram accounts, the last time they used the app and any previous history of

violations.

The WhatsApp reviewers have three choices when presented with a ticket for either type of queue: Do nothing, place the user on “watch” for further scrutiny, or ban the account. (Facebook and Instagram content moderators have more options, including removing individual postings. It’s that distinction — the fact that WhatsApp reviewers can’t delete individual items — that the company cites as its basis for asserting that WhatsApp reviewers are not “content moderators.”)

WhatsApp moderators must make subjective, sensitive, and subtle judgments, interviews, and documents examined by ProPublica show. They examine a wide range of categories, including “Spam Report”, “Civic Bad Actor” (political hate speech and disinformation), “Terrorism Global Credible Threat”, “CEI” (child exploitative imagery), and “CP” (child pornography). Another set of categories addresses the messaging and conduct of millions of small and large businesses that use WhatsApp to chat with customers and sell their wares. These queues have such titles as “business impersonation prevalence,” “commerce policy probable violators” and “business verification.”

Moderators say the guidance they get from WhatsApp and Accenture relies on standards that can be simultaneously arcane and disturbingly graphic. Decisions about abusive sexual imagery, for example, can rest on an assessment of whether a naked child in an image appears adolescent or prepubescent, based on a comparison of hip bones and pubic hair to a medical index chart. One reviewer recalled a grainy video in a political-speech queue that depicted a machete-wielding man holding up what appeared to be a severed head: “We had to watch and say, ‘Is this a real dead body or a fake dead body?’”

In late 2020, moderators were informed of a new queue for alleged “sextortion.” It was defined in an explanatory memo as “a form of sexual exploitation where people are blackmailed with a nude image

WhatsApp’s review system is hampered by impediments, including buggy language translation. The service has users in 180 countries, with the vast majority located outside the U.S. Even though Accenture hires workers who speak a variety of languages, for messages in some languages there’s often no native speaker on-site to assess abuse complaints. That means using Facebook’s language-translation tool, which reviewers said could be so inaccurate that it sometimes labeled messages in Arabic as being in Spanish. The tool also offered little guidance on local slang, political context, or sexual innuendo. “In the three years I’ve been there,” one moderator said, “it’s always been horrible.”

The process can be rife with errors and misunderstandings. Companies have been flagged for offering weapons for sale when they’re selling straight shaving razors. Bras can be sold, but if the marketing language registers as “adult,” the seller can be labeled a forbidden “sexually oriented business.” And a flawed translation tool set off an alarm when it detected kids for sale and slaughter, which, upon closer scrutiny, turned out to involve young goats intended to be cooked and eaten in halal meals.

The system is also undercut by the human failings of the people who instigate reports. Complaints are frequently filed to punish, harass or prank someone, according to moderators. In messages from Brazil and Mexico, one moderator explained, “we had a couple of months where AI was banning groups left and right because people were messing with their friends by changing their group names” and then reporting them. “At the worst of it, we were probably getting tens of thousands of those. They figured out some words the algorithm did not like.”

Other reports fail to meet WhatsApp standards for an account ban. “Most of it is not violating,” one of the moderators said. “It’s content that is already on the internet, and it’s just people trying to mess with users.” Still, each case can reveal up to five unencrypted messages, which are then examined by moderators.

The judgment of WhatsApp’s AI is less than perfect, moderators say. “There were a lot of innocent photos on there that were not allowed to be on there,” said Carlos Saucedo, who left Accenture last year after nine months. “It might have been a photo of a child taking a bath, and there was nothing wrong with it.” As another WhatsApp moderator put it, “A lot of the time, the artificial intelligence is not that intelligent.”

Facebook’s written guidance to WhatsApp moderators acknowledges many problems, noting “we have made mistakes and our policies have been weaponized by bad actors to get good actors banned. When users write inquiries pertaining to abusive matters like these, it is up to WhatsApp to respond and act (if necessary) accordingly in a timely and pleasant manner.” Of course, if a user appeals a ban that was prompted by a user report, according to one moderator, it entails having a second moderator examine the user’s content.



of themselves which have been shared by them or someone else on the Internet.” The memo said workers would review messages reported by users that “include predefined keywords typically used in sextortion/ blackmail messages.”



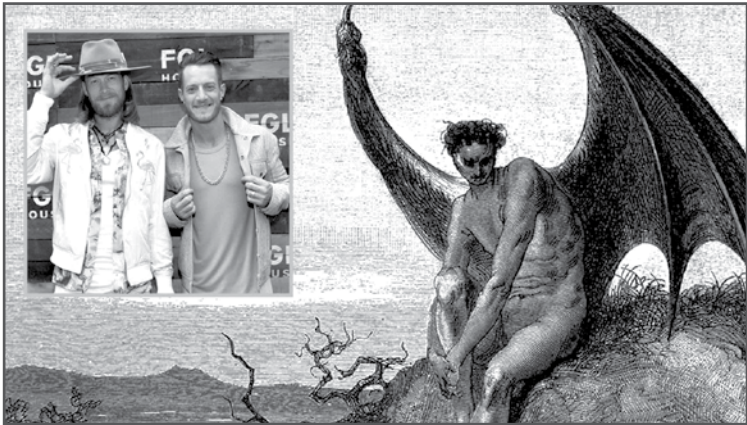
Devil Admits He Doesn’t Really Like Rock And Roll, More Of A Bro-Country Guy

By The Babylon Bee

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

HELL—The Prince of Darkness confirmed today that he doesn’t actually like rock and roll music and that he’s more into bro-country. The Devil made the statement during a brief break from attempting to orchestrate the demise of humanity earlier today. “Yeah, you know, Maiden, Megadeth, Metallica—it’s fine. I thought a lot of those guys really fell off in the ‘90s. *Rust in Peace* is a classic, of course.”

But Lucifer went on to say that, if he’s being honest, he doesn’t really care for rock or heavy metal as a genre. “Like, honestly, just being 100% straight with you, I’m much more



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into bro-country,” he said as he puffed on a vape. “Put on a little Florida-Georgia Line, a

little Luke Bryan, and I’m a happy camper. I just love how they took something good that God created through His servant Johnny Cash and just absolutely destroyed it. It’s very satanic in that way.”

Satan said he really enjoys listening to bro-country bands mutilate

classic country song structures, borrow from hip-hop even though they’re pasty white guys, and sing about getting up in a Ford truck and driving down a dirty highway with a hot girl all up in it. “Frankly, it’s much more demonic than when Iron Maiden sang about the number of the beast and all that nonsense. They were putting on a show, you know? It was all kind of cringey to me. And Nicko McBrain is a Christian, of all things! Ridiculous.”



Scan here to read the original

TikTok Beats YouTube In US Average Watch Time

By Saman Iqbal Of Insider Paper

According to a new report, TikTok users now spend more time per month watching content than YouTube users.

According to app analytics firm App Annie, TikTok first surpassed YouTube in the United States in August of last year, and as of June 2021, its users watched more than 24 hours of content per month, compared to 22 hours and 40 minutes on YouTube.

The difference is even more pronounced in the United Kingdom, where TikTok surpassed YouTube in May of last year, and users there now watch nearly 26 hours of content per month, compared to less than 16 on YouTube, according to The Verge.

The figures, however, only include viewership on Android phones and may not be representative of all mobile users, according to the report.

But, caveats aside, they demonstrate the

magnitude of TikTok’s meteoric rise in just a few short years, and are even more impressive given the three-minute maximum length of most of its videos, compared to the 10-minute format preferred by many YouTubers, it added.

Not to mention that, for much of 2020, TikTok was threatened with being banned in the United States due to a shambles of negotiations.

According to BBC News, YouTube is still ahead in terms of overall time spent, no doubt due to its two billion users versus TikTok’s 700 million.

Again, excluding iOS users and users of the app renamed Douyin in China, YouTube is still number one in terms of time spent on Android phones among “Social and Entertainment Apps” as of the first half of this year, with TikTok coming in fifth, trailing three Facebook apps: Facebook, WhatsApp,

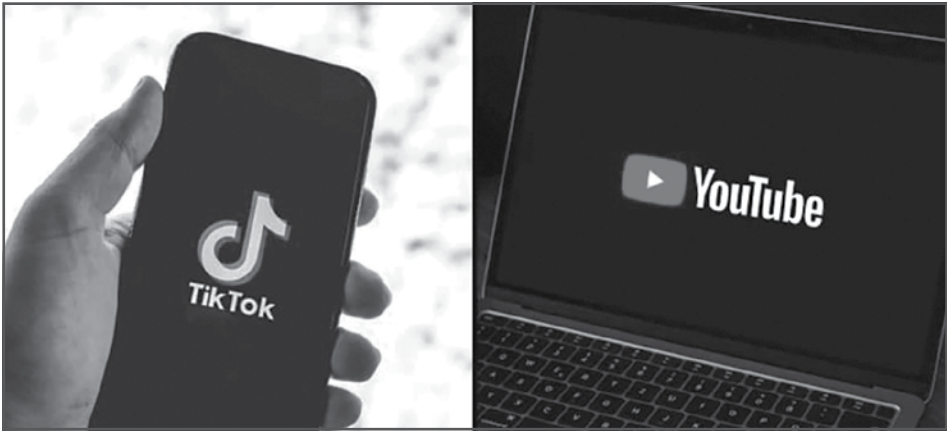


Image Courtesy Of Insider Paper and Instagram.

According to App Annie data, users spend more money on YouTube than TikTok across both iOS and Android globally (excluding Android users in China).

Last year, the Indian government announced the ban of 59 Chinese-developed apps, including ByteDance’s TikTok, due to concerns that these apps were engaging in activities that threatened national security.

Ten 90s Trivia Questions

By Conversation Starters World

The 90s. A time when Michael Jordan, Playstation, and Mariah Carey reigned supreme. Power ballads, grunge, and mixtapes ruled; and if you didn’t have at least one pair of baggy cargo pants you were totally lame.

Read on to test your knowledge of 90s trivia and see if you’re all that and a bag of chips.

1. What is the name of Will Smith’s character in Independence Day?

Captain Steven Hiller

The 1996 film was considered a huge turning point for Hollywood blockbusters and started the summer blockbuster craze. It grossed over \$817 million worldwide and was the highest-grossing film of 1996. The film was nominated for two Academy Awards. It holds the record for most miniature model work to appear in one film, but some of the models were quite large. The spaceship in Area 51 was a full-scale model that measured 65 feet wide.

2. Which 1997 film stars Nicolas Cage, John Cusack, and John Malkovich?

Con Air

Put the bunny back in the box. The film was a box office success and grossed over \$224 million. However, many of the actors were unhappy due to the script being rewritten almost daily. John Cusack dislikes the film so much that he refuses to be interviewed about it.

3. How many people were killed in the 1996 film Scream? (Hint: It’s less than 10).

Seven

The seven victims in order of their deaths are Steve Orth, Casey Becker, Principle Himbry, Tatum Riley, Kenny Jones, Stu Macher, and Billy Loomis. There are also seven “Stab” movies total in the Scream franchise. The film is credited with revitalizing the horror genre in the late 90s and quickly became a cult classic. Due to the popularity of the film the use of caller ID increased more than threefold after its release.

4. What year was Forrest Gump released?

1994

The iconic film was the top-grossing film in the U.S. for 1994. It won 45 awards and had 65 nominations. In the scene where Forrest first learns to play ping pong, he is told the trick is to “keep his eye on the ball.” After that, whenever he is shown playing ping pong he never blinks. Also, in the first scene of each age transition, he is always wearing a blue plaid shirt.

5. Who is Keyser Soze in the film The Usual Suspects?

Roger “Verbal” Kint played by Kevin Spacey

The 1995 film is remembered for its iconic plot twist. The “usual suspects” in the film are five small-time crooks: Dean Keaton, Michael Mcmanus, Fred Fenster, Todd Hockney, and Roger “Verbal” Kint. Kevin

Spacey took his role very seriously and had the fingers on his left hand glued together to make his character’s cerebral palsy more believable. He also filed down his shoes to make them look worn down by his character’s limp.

6. What year was the song “My Heart Will Go On” from Titanic released?

1997

The hit single sung by Celine Dion went to number one around the world when it was released. The song won an Academy Award, two Grammys, and a Golden Globe Award. Titanic was nominated for fourteen Academy Awards and won eleven Oscars.

7. Which artist sang the song “Oh, Pretty Woman” from the film Pretty Woman?

Roy Orbison

The iconic theme song was inspired by Orbison’s wife and earned him a posthumous Grammy Award. The movie Pretty Woman is one of the most popular films of all time, and it has the highest number of ticket sales in the United States ever for a romantic comedy. The scene in which Richard Gere snaps the necklace case on Julia Robert’s fingers was improvised by Gere. The director liked Robert’s genuine laughter so much that he kept the scene in the film.

8. Which 90s movie featured the Looney Tunes on its soundtrack?

Space Jam

The soundtrack from the film was certified as double platinum within two months of being released. Eventually, in 2001, it was certified six-times platinum. The song “I Believe I Can Fly” by R. Kelly was a massive hit and earned him two Grammy Awards.

9. Which 90s movie soundtrack is the best-selling soundtrack of all time?

The Bodyguard

The soundtrack from the 1992 film sold more than 45 million copies worldwide. It featured five hit singles by Whitney Houston: “I Will Always Love You,” “Run To You,” “I’m Every Woman,” “I Have Nothing,” and “Queen of the Night.” The film was Houston’s acting debut and was the second highest-grossing film of 1992 (second to Aladdin).

10. Which 90s movie featured the songs “My Guy (My God)” and “I Will Follow Him?”

Sister Act

The 1992 film starring Whoopi Goldberg was one of the most successful comedies of the early 90s and grossed \$231 million worldwide. The film spawned a sequel (Back in the Habit) and a Broadway musical.

Scan here to read more





What Are The Hidden Dangers In Smart Homes?, *continued from page 1*

into reality – a home filled with devices that communicate with each other and share data through the Internet which we call the smart home. In a sense, the home is retrofitted to be a master robot (smart network) that enables humans to command the devices within it. Companies advertise their smart devices promising the benefits of energy efficiency, a lower cost of utilities, and a safer home. Smart homes are supposed to appraise higher in the real estate market. But what people really love about smart devices is that they are so surprisingly convenient. “I don’t have to go to the computer and look up the music I want to hear on YouTube,” Lois says. “I just

say, ‘Alexa, play Imagine Dragons,’ and I listen to my music.” Alexa is an interactive speaker with virtual assistant technology. In 2018, Amazon sold over 100 million Alexa devices that can interact with over 100,000 different smart devices. Alexa started with only 130 skills in 2013 but now has 100,000 skills. Most people order online on their computers but in 2020 almost 11 percent shopped through Alexa. Smart homes have internet-connected appliances and devices that can be controlled remotely using a mobile or networked device. The number of devices and types of services they offer is steadily increasing but the most

common devices are security systems (locks, security cameras), smart virtual assistant/speaker systems (Amazon Alexa, Google Home, and Apple Siri), thermostats, kitchen appliances, lighting systems, and baby monitors. All smart home devices work through the Internet of Things or IoT. According to Digital Market Outlook, the worldwide number of smart homes in 2025 is projected to be 478.2 million and the US will still have the most. Statista.com reports the following for the USA: 40.1 percent of the housing market will be made up of smart homes in 2021 and 53.7 percent by 2025 which will be a total of 77 million homes. In 2020,

Statista reported 46.1 percent of smart home users were high income and 27.4 percent of smart home users were between 25 and 34 years old. Amazon, Google, and Apple have invested huge amounts in IoT networks which opened a market for many other companies to create and sell smart devices. The speed of smart home growth is directly related to the speed of building 5G infrastructure. The World Economic Forum estimates 5G technology will have 2.6 billion subscribers by 2025. [Scan here to read more](#)



This Month In Sports History: October

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

October 14th

Wayne Gretzky, nicknamed The Great One, scored his first goal against the Vancouver Canucks in 1979. Of the 1,487 games he played, Gretzky scored 894 goals and won 2,875 points. He scored 50 goals in just 39 games during the 1981-82 season when he played for the Edmonton Oilers, breaking the 1945 record set by Montreal Canadiens legend Maurice “Rocket” Richard. He also holds 61 National Hockey League (NHL) records:



40 regular season records, 15 playoff records, and six All-Star records. Gretzky joined the Los Angeles Kings in 1988 and led them to the 1993 Stanley Cup Finals. In addition to his time

in the NHL, Gretzky also played in the 1998 Nagano Olympics, the World Cup of Hockey in 1996, four Canada Cup tournaments, and both the IIHF World Junior and World championships. After his retirement in 1999, the NHL retired his jersey #99 and inducted him into the Hockey Hall of Fame without the traditional waiting period. Almost ten years later, he became the managing partner for the Phoenix Coyotes and was honored as the torchbearer in the opening ceremony at the 2010 Vancouver Olympics.

October 16th

Boxer Mike Tyson scored a technical knockout during the seventh round of a 1987 boxing match against Tyrell Biggs during the last heavyweight title fight to be scheduled for 15 rounds. Biggs won the gold medal in the super



heavyweight division at the 1984 Olympics. Sports critics say Tyson resented Biggs since he did not make the Olympic boxing team. Tyson defeated Biggs with a right hand followed by a flush left hook. Tyson, nicknamed Iron Mike and Kid Dynamite, was the youngest boxer to win a heavyweight title at 20 years old. He was the “undisputed heavyweight champ,” winning all three major belts – World Boxing Association (WBA), World Boxing Council (WBC), and International Boxing Federation (IBF). He also starred in an arcade game called Punch-Out!! and a Nintendo game, Mike Tyson’s Punch-Out!!, which were released in 1987. One of his most memorable fights was a 91-second victory – when he knocked out Michael Spinks in the first round. In a shocking upset, Tyson lost to Buster Douglas and forfeited the championship title in a 1990 match in Tokyo. He was later inducted into the International Boxing Hall of Fame and named “The Greatest Heavyweights of All-Time” by boxing publication The Ring.



October 18th

The Golden State Warriors defeated the Charlotte Hornets 132-116 at the Palais Omnisports de Bercy in Paris, France during a 1994 preseason game. Star player Chris Mullin scored 25 points during the game. The Warriors later retired his jersey after Mullin played 13 of his 16 seasons in the NBA with Golden State. The Golden State Warriors vs. Charlotte Hornets game was one of 11 NBA games played outside the United States that year. The NBA has had a presence in France since 1985 and is scheduled to play the first-ever regular season game in Paris in 2020.

October 9th

James Worthy played his first game for the Los Angeles Lakers in 1982. The Lakers loss 132-117 to the Golden State Warriors. After a standout college career as a power forward for the University of North Carolina, Worthy was the No. 1 pick of the 1982 NBA draft by the Lakers. He averaged 13.4 points per game and held a shooting record .579 field goal percentage during his rookie season. Although his 1982-3 season was cut short by a broken leg, he was still named to the 1983 All-Rookie First Team. In the 1983-4 season, he replaced Jamaal Wilkes in the starting line-up and proved his skill as a strong offensive player. He led the Lakers to championships in 1985, 1987, and 1988 and earned the nickname “Big Game James.” His field-goal percentage of .544 ranks among the top 10 on the NBA’s all-time playoff list and he was inducted into the Basketball Hall of Fame in 2003.



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Scientists Create Cosmic Concrete Made Of Extraterrestrial Dust And Human Waste To Build House On Mars

By Brendan Byrne Of Insider Paper

Building a house on Mars may now be simple, thanks to the development of a concrete-like material made of extraterrestrial dust, as well as astronauts’ blood, sweat, and tears.

Transporting even a single brick to Mars can be prohibitively expensive (estimated at around US\$2 million), implying that future Martian colonists will be unable to bring their building materials with them and will have to rely on resources obtained on-site for construction and shelter.

However, researchers at the University of Manchester demonstrated that a common protein found in blood plasma, human serum albumin, can act as a binder for simulated moon or Mars dust, resulting in a concrete-like material.

According to the article published in the journal Materials Today Bio, the resulting novel material, AstroCrete, had compressive strengths as high as 25 MPa (Megapascals), roughly the same as the 20-32 MPa seen in ordinary concrete.

However, the scientists discovered that incorporating urea – a biological waste product produced and excreted by the body through urine, sweat, and tears – could

increase the compressive strength by over 300 percent, with the best performing material having a compressive strength of nearly 40 MPa, significantly stronger than ordinary concrete.

According to Dr. Aled Roberts, a varsity researcher who worked on the project, the new technique has significant advantages over many other proposed construction techniques on the moon and Mars.

“Scientists have been trying to develop viable technologies to produce concrete-like materials on the surface of Mars, but we never stopped to think that the answer might be inside us all along,” he said.

The team calculated that a crew of six astronauts could produce over 500 kg of high-strength AstroCrete over the course of a two-year mission on the surface of Mars.

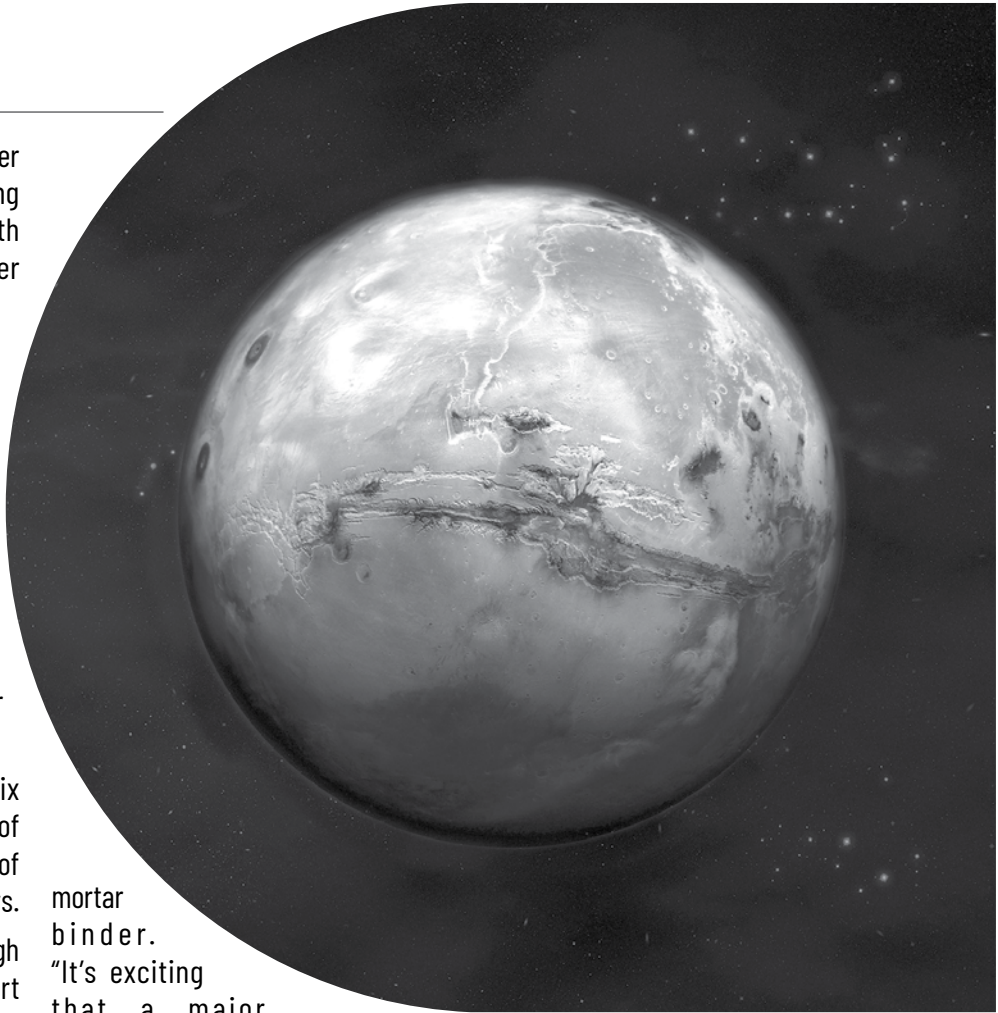
Each crew member could produce enough AstroCrete to expand the habitat to support an additional crew member if used as a mortar for sandbags or heat-fused regolith bricks, doubling the housing available with each subsequent mission.

Historically, animal blood was used as a

mortar binder. “It’s exciting that a major challenge of the space age may have found a solution based on Medieval technology,” Roberts said.

The researchers looked into the underlying bonding mechanism and discovered that

blood proteins denature, or “curdle,” to form an extended structure with interactions known as “beta sheets” that tightly hold the material together.



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Scientists In Japan 3D Print Wagyu Beef

By ZeroHedge

The ‘carbon neutrality’ of 3D printing food, especially meat, is a fast-moving trend in the culinary world that may be coming to a restaurant near you. The entire process of printing food is pitched as a “sustainable” alternative to commercial farming – which involves significant amounts of land, water, feed, and fossil fuels to operate anything from generators to farm equipment to transport trucks. Then, of course, the slaughterhouse, packaging, and then transport the finished product to supermarkets and restaurant suppliers.

Within the next five years, the cost to print 3D meat may have come down to the point at which supermarkets may start carrying lab-grown offerings. Readers may recall we’ve already mentioned 3D printed ribeyes, chicken breasts, and chicken nuggets, among others.

Now, **Japanese scientists from Osaka University have managed to 3D print wagyu beef**, according to a press release.

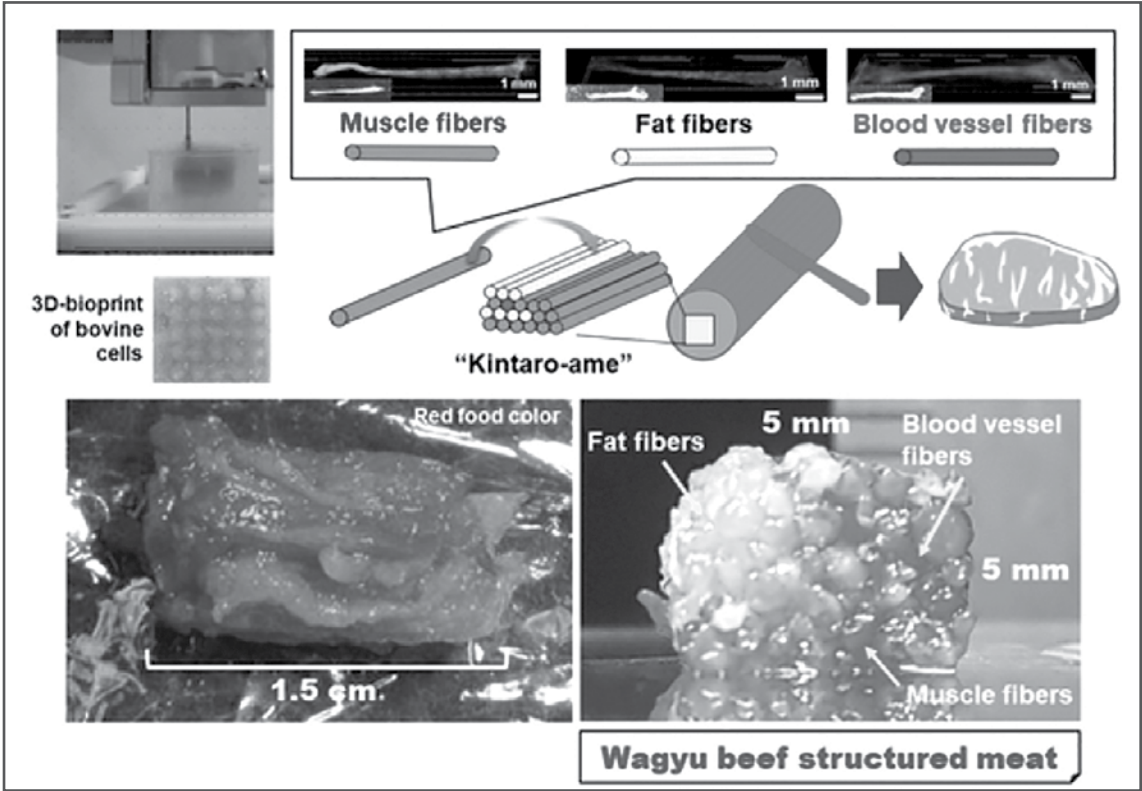
Wagyu is some of the most sought-after and expensive meat globally, known for its marble texture and richness in flavors.

“Using the histological structure of Wagyu beef as a blueprint, we have developed a 3D-printing method that can produce tailor-

made complex structures, like muscle fibers, fat, and blood vessels,” lead scientist Dong-Hee Kang said. The team used two different stem cells from cows, called bovine satellite cells and adipose-derived stem cells – and under the right laboratory conditions – researchers then printed artificial Wagyu beef.

“Individual fibers including muscle, fat, or blood vessels were fabricated from these cells using bioprinting. The fibers were then arranged in 3D, following the histological structure, to reproduce the structure of the real Wagyu meat, which was finally sliced perpendicularly, in a similar way to the traditional Japanese candy Kintaro-ame. This process made the reconstruction of the complex meat tissue structure possible in a customizable manner.”

Scientists didn’t mention if they partnered with a food producer that could scale



the technology to a commercial size or if fake wagyu meat would be less expensive than real wagyu meat.

So, while some may hope that the 3D printing revolution will eventually eliminate commercial farming and livestock farming ‘as a path to a more sustainable green

future’... if you don’t want to eat lab-grown meat – now is the time to buy some farmland (in a non-drought area) and start raising your own beef cattle. Or locally source beef from mom-and-pop farms in the countryside.

“Train Wreck” Therapy

By Antarra Belcher

Most of us have heard of shock therapy as it has been around for many years, dating back to the 1930s in Italy. Its origins were, by today’s standards, quite controversial as the treatment was initially done without anesthesia; with the results sometimes including memory loss, fractured bones, as well as some other serious side effects. Nowadays we are much more humane in our Electroconvulsive Therapy (ECT) treatments, and it is only used in the most severe cases.

Electroconvulsive Therapy was originally used to treat a patient diagnosed with schizophrenia, hallucinations, and cognitive confusion. Now it is typically only prescribed to those suffering from depression, bipolar disorder, or certain chronic pains.

Train Track Therapy could potentially be deemed the poor man’s shock therapy treatment as it is predominantly sought out by the poor and destitute residing primarily in Indonesia. The origin of Train Track Therapy is quite different that Electroconvulsive Therapy. A couple of rumors started this trend, one being an Indonesian man who tried to kill himself by laying on the train tracks. He was tired of the immense physical pain he was struggling with and partial paralysis, and after many medical treatments were tried and had failed, he was at the end of his rope. While this man was lying on the train tracks, prepared to end his pain, he felt a shock go through him, adrenaline perhaps, but regardless of what caused the shock he suddenly felt cured and jumped up off the tracks and to safety. A similar rumor of a Chinese man who was partially paralyzed due to a stroke laid on the tracks felt a shock and walked away healed.



These shocking stories are now the reason thousands of people sprawl out onto the train tracks throughout Indonesia with hopes of physical healing to take place right before the fast-moving train threatens to claim their lives. Both the very young as well as the very elderly alike lay on the train tracks waiting for the low-voltage electrical current to race through their bodies and heal their nerves and ailments.

Why are the people willing to put their lives in such a risky situation rather than seek other remedies? For most of them, they have tried other treatments available, spent all their earnings, and received no relief. Others simply cannot even afford to try any treatments to get rid of their ailments and so their only option is to try the Train Track Therapy, as it is a free option.

This is a very dangerous thing to attempt, and the people who are resorting to doing this, are typically very impoverished. If you’re experiencing chronic pain, it’s highly recommended that you seek professional medical attention.

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: Surrey, England

Throw this perp in the CAN! Authorities in the small, quaint village of Wonersh are stumped. Some serial lunatic is going around the town committing crimes. Murder? Nope. Arson? No. Robbery? Uh-uh. This person is pouring baked beans on people’s doorsteps, cars, and into mail slots. The fiend! Locals newspapers are asking: “What half-baked idiots would do this?” and “It’s an absolutely Heinous crime.”

Dateline: Baltimore, Washington

Urnning your trust. Demetra Street attended a memorial service for her husband, Ivan, complete with a photo of him next to an urn at the Wylie Funeral Home. But after the service, she wasn’t given the urn with Ivan’s ashes in it. She found out that some other woman, claiming to be Ivan’s wife, had “her husband” buried three days earlier over at Baltimore’s Mount Zion cemetery! Oopsie! Street filed a lawsuit against the funeral home for \$8.5 million calling the urn displayed at the memorial service a “sham.”

Dateline: The Vatican, Rome

Bless this mess. The Vatican in Rome is full of goodies given to various popes over the centuries, but our current Pope Francis has a new toy that’s delighting him: a foosball table. Local news reported that a Tuscany-based table football association, *Sport Toscana Calcio Balilla*, presented his holiness with the game, and he immediately struck up a match with Natale Tonini, president of the club. Pope Francis is a big fan of soccer and of his home club, San Lorenzo, in Argentina. I don’t suggest losing to him!

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