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VOLUME 2 ISSUE 10

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Expert Tips To Make Your Smart Home Safe From Hackers

By Turner Stephens

Are there any smart home devices that are completely safe from hackers? Most privacy experts believe the answer is no and that all smart homes with The Internet of Things devices(IoT) can be hacked by cybercriminals. This opinion is supported by the rise of cybercrime worldwide in almost every Internet and computer-related application.

Even though corporations are projected to spend over \$60 billion U.S. dollars this year on cybersecurity, according to Statista, 53 percent of infiltration attacks go unnoticed (Mandiant Security Effectiveness Report 2020). If corporations are that porous to cybercrime, why would smart homeowners think they are more secure than global-size corporations? They are not. Smart homeowners have to take additional measures to tighten up all the loose ends when installing all smart home devices.

From 2010 to 2019, data breaches of US organizations exposed 38 billion records, according to the Risk-Based Security company. A new hacking attack occurs every 39 seconds according to Security magazine. During the first 2 sips of coffee, the next hacker attack has already taken place.

Last month's article, "What are the Hidden Dangers of Smart Homes," uncovered the many problems with smart homes and IoT devices. One new smart home's device received a total of 12,807 hacks and scanning attacks in one week alone. Multiple class-action lawsuits have been filed in the US against Amazon Ring for failing to set up basic security measures in their system. Frightened families in several states were threatened verbally by separate hackers through the Amazon Ring speakers. In one of the cases, Ashley LeMay and Dylan Blakeley's 8-year-old daughter, Alyssa, was terrified by a voice that came over the Amazon speaker in the bedroom telling her he was Santa Claus and called her a racial slur. The hacker also turned on music and lights in Alyssa's room. However, smart homeowners can take huge steps to



reduce the chance that their IoT devices will be hacked so that the smart homeowner and their assets are safe.

Thycotic is a world leader in creating Privileged Access Management systems for companies who need high-level cyber security. They surveyed criminal hackers and found 73 percent said traditional antivirus and firewall security was irrelevant or obsolete. Additionally,

Thycotic found 80 percent of the hackers said, "humans are the most responsible for security breaches." At the same time, the vast majority of the hackers said multi-factor authentication and encryption were the biggest obstacles to hacking.

The bad news is that the more IoT devices one has the more points of entry there are

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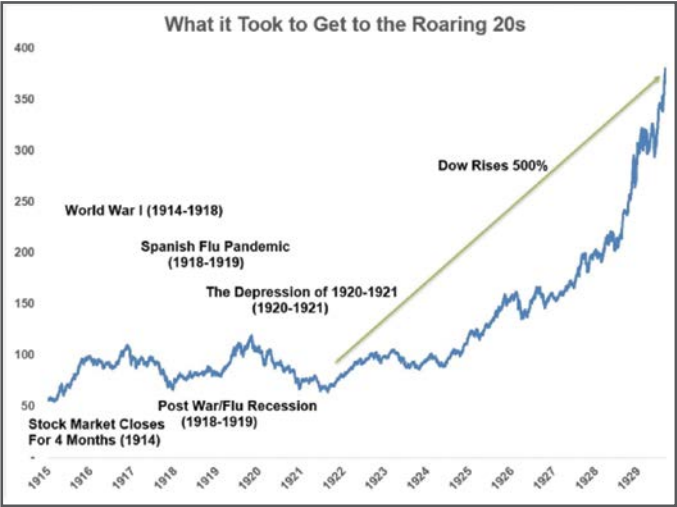
Why We Aren't Repeating The Roaring 20s

By Lance Roberts Of Real Investment Advice

No. We are not repeating the "Roaring 20's" analog. Ben Carlson had a recent post asking if the "Roaring 20's" are already here? As his chart shows below, there are certainly some similarities between 1920 and 2020 given the recent "pandemic shutdown" driven recession. However, what Ben missed were the

when they are with early market eras like the '20s. The population of the country was vastly smaller, the financial markets were rudimentary at best, there were few big players in the markets, and the flow of information was slow.

1920 Was The Bottom



Ben makes an important observation to start his post.

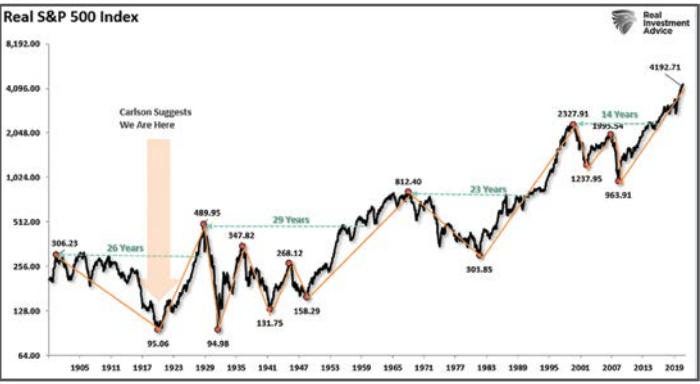
"Yet coming out of that awful period, America experienced an unprecedented boom time the likes of which this country had never seen before.

The 1920s ushered in the automobile, the airplane, the radio, the assembly line, the refrigerator, electric razor, washing machine, jukebox, television, and more. There was a massive stock market boom and explosion of spending by consumers the likes of which were unrivaled at the time.

After the immense pressure of the Great War, many people simply wanted to have fun and spend money."

Ben is correct, the '20s marked the start of a period of marvel and rapid change. However, his chart above misses some important events starting in 1900 leading to 20-years of negative returns.

- Panic of 1907
- Recession in 1910-1911
- Recession in 1913-1914
- Bank Crash of 1914
- World War I ran from 1914-1918



• Spanish Flu Pandemic 1918-1919

• Economic Depression in 1920-1921

The market "melt-up" was undoubtedly driven by an economic recovery, a surge in innovation, etc. **but was supported by historically low valuations. (Current valuations align with 1929 more than 1920).**

The innovations in the early 1900s put increasing numbers of people to work. The increases in jobs led to higher wages and more robust economic growth. **Today, companies are spending money on innovation and technology to increase productivity, reduce employment, and suppress wage pressures.**

The history of the economy and related events shows the difference between then and now.

differences both economically and fundamentally between the two periods.

Let me preface this article by stating that I don't like market analogies, particularly



American Consumers Continue To Run Up Credit Card Debt

By Schiff Gold

Consumer borrowing has slowed somewhat from the record level we saw in June, but Americans continue to pile on the debt.

Consumer debt grew by \$14.4 billion in August to \$4.35 trillion, according to the latest data from the Federal Reserve. That represents a 4% increase.

This follows on the heels of a 4.8% increase in July after a record 10.6% increase in June.

The Federal Reserve consumer debt figures include credit card debt, student loans, and auto loans, but it doesn't factor in mortgage debt. When you include mortgages, Americans are buried under nearly \$15 trillion in debt.

Revolving credit, primarily made up of credit card debt rose by \$1.4 billion, a 3.8% increase. Americans now owe more than \$1 trillion in credit card debt for the first time since the beginning of the corona virus pandemic.

Non-revolving credit, including auto loans and student loans, rose by \$1.4 billion, a 4.1% increase. A drop in auto sales held the growth of non-revolving credit down slightly in August.

Even as credit card debt dropped during the pandemic, non revolving credit continued to expand through last year and into 2021. Americans now own more than \$3.35 trillion in non-revolving debt.

Consumer spending made up over 70% of GDP in the second quarter. It appears as stimulus checks ran out in May; Americans

turned to plastic to continue their spending spree.

As *Reuters* reported it, "The surge in June could explain the sustained robustness in consumer spending during last quarter, even as the flow of stimulus money from the government ebbed." Consumers have continued spending on plastic over the last couple of months.

Through the pandemic, Americans, by and large, kept their credit cards in their wallets and paid down balances. This is typical consumer behavior during an economic downturn. Credit card balances were over \$1 trillion when the pandemic began. We saw small upticks in credit card balances in February and March of this year as the recovery began, but a sharp drop in April as stimulus checks rolled out. But Americans started borrowing in earnest again in May and June, with a \$28-billion-plus increase that eclipsed anything we'd seen since the pandemic began.

The Federal Reserve and the US government have built a post-pandemic "economic recovery" on stimulus and debt. It is predicated on consumers spending stimulus money borrowed and handed out by the federal government or running up their own credit cards. As Peter Schiff noted in his podcast, were it not for the Fed's easy-




money policy, consumers couldn't drive this borrow and spend economy.

Obviously, if consumers were not able to borrow all this money, then they couldn't have spent it. They couldn't have bought all this stuff but for their ability to borrow money. And the only reason they can borrow money is because the Fed is supplying it. The Fed is making all this money available. It's holding interest rates artificially low so that people can pay the interest on all this money that they're borrowing. And that is what is helping to create a lot of these service sector jobs that would not exist but for the ability of Americans to go deeper into debt."

But an economy built on debt and stimulus simply isn't sustainable in the long term.

In an interview on NTD news, Schiff said the US economy is addicted to stimulus, both direct government handouts and the borrowing Federal Reserve policy incentivizes. Eventually, the addict is going to overdose.

The overdose would take the form of a dollar crisis, sovereign debt crisis, runaway inflation. And we're already starting to see the beginnings of that in consumer prices. Look at oil prices... look at other commodity prices across the board that have been strong. Look at cotton prices that have more than doubled recently. But, you know, these prices still have a long way to go up. And they're going to go up a lot I think in the year ahead."



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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Cryptocurrency Crime Drops Significantly In 2020

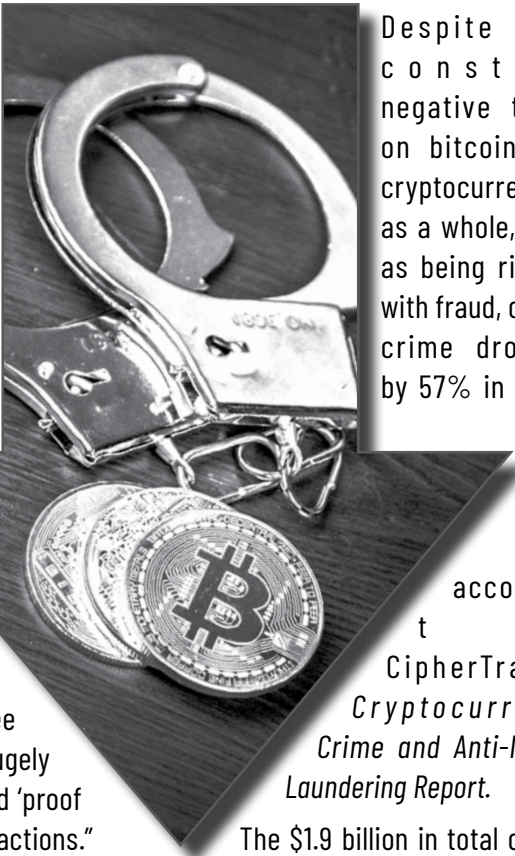
By Market Crumbs

It's ironic that during a time when the stock market has been exposed as a complete clown show, none other than the Bank for International Settlements warned that "bitcoin is increasingly vulnerable" and it could "break down altogether."

"Above all, investors must be cognizant that Bitcoin may well break down altogether," BIS general manager Agustín Carstens said in a speech on digital currencies this week.

"Scarcity and cryptography alone do not suffice to guarantee an exchange. Bitcoin needs a hugely energy-intensive protocol, called 'proof of work', to safely process transactions."

It's not digital currencies that are bad, it's just ones that aren't issued by central banks, or "the guardians of stability," or as the BIS tweeted "If #digitalcurrencies are needed, central banks should be the issuers, as they are best placed to provide sound money."



Despite the constant negative takes on bitcoin and cryptocurrencies as a whole, such as being riddled with fraud, crypto crime dropped by 57% in 2020,

according to CipherTrace's *Cryptocurrency Crime and Anti-Money Laundering Report*.

The \$1.9 billion in total crypto crime last year was a steep drop from 2019's \$4.5 billion, which was the most on record, and is marginally higher than the \$1.7 billion lost as a result of crypto thefts, hacks, and frauds in 2018. A WoToken scheme that cost investors \$1.1 billion accounted for 58% of last year's

total major crime volume. This is similar to 2019 where a PlusToken scheme, which was run by some of the same people from the WoToken scheme, accounted for 64% of the year's total major crime volume. Major fraud volume declined last year but still represented 73% of all of 2020's total crime.

"Thefts from hacks against centralized exchanges continue to decrease as these financial institutions mature and adopt stronger security measures," CipherTrace CEO Dave Jevans said. "Regulation and enforcement are restricting centralized fraud schemes, which are pushing criminals to exploit decentralized finance services."

CipherTrace noted an increase in DeFi related hacks and scams in 2020 as half of all crypto hacks last year were of DeFi protocols.

"DeFi platforms enjoy many exemptions from traditional regulatory enforcement regimes that centralized exchanges,

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money service businesses, and banks face," Jevans said. "For example, DeFi platforms often do not have to perform customer verification (Know Your Customer) or transaction anti-money laundering. This makes them ideal venues for moving and laundering money."

Last year \$3.5 billion worth of bitcoin was sent to criminally associated bitcoin addresses, which is less than 1% of the total value of all cryptocurrency transactions for the year.

While regulators continue to put pressure on bitcoin and other cryptocurrencies, its reputation as a tool for criminals is likely to remain despite data showing cryptocurrency crime is declining.



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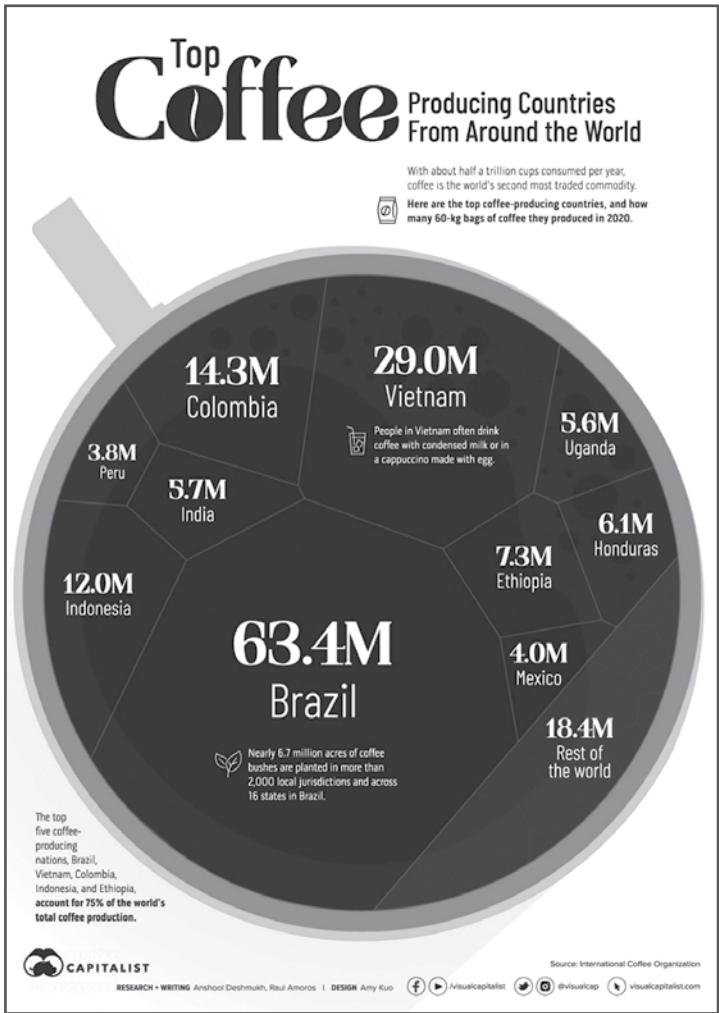


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The World's Top Coffee Producing Countries

By Anshool Deshmukh Of Visual Capitalist



In many cities around the world, there’s a café on every corner, so it comes as no surprise that coffee is one of the globes’ top commodities. As the third most consumed beverage globally, after water and tea, coffee beans are in high demand almost everywhere.

The top producing nations each produce

nations in the world:

While some of the world’s top coffee-producing nations are well known, others may come as a surprise. More than **70** countries produce coffee, but the majority of global output comes from just the top five producers: Brazil, Vietnam, Colombia, Indonesia,

In fact, we love the beverage so much that humans have conditioned themselves to associate the bitter taste of coffee with a bout of energy and positive reinforcement.

So, where does the journey of each cup of joe originate? Let’s get to know the world’s top coffee-producing countries.

The World’s Coffee Production Leaders

At the end of 2020, the top 10 biggest coffee-producing nations held 87% of the commodity’s market share.

Here is a list of the top 10 largest coffee-producing

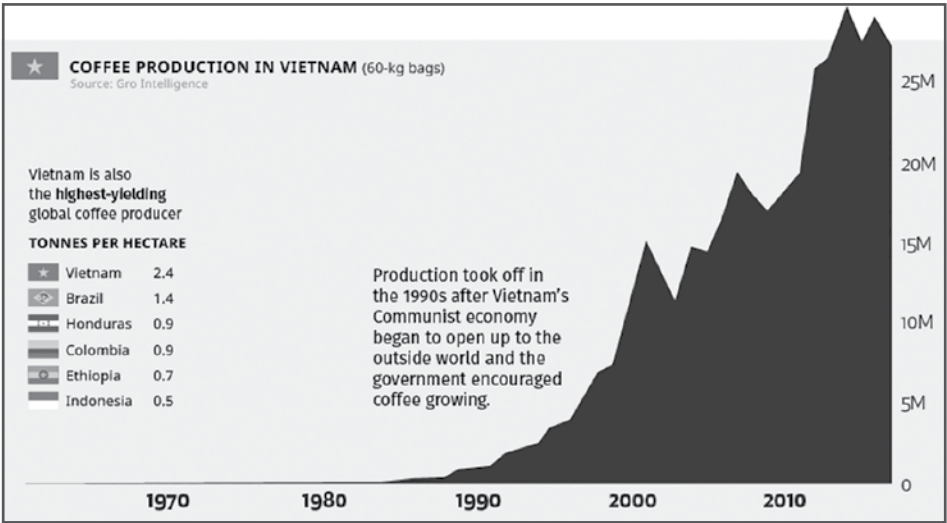
majority located in Minas Gerais, São Paulo, and Parana.

Brazil distinguishes itself from most other coffee-producing nations by drying the coffee cherries in the sun (unwashed coffee) rather than washing them.

The country is so influential to coffee production that the 60-kilogram burlap bags historically used to export beans from Brazil

Some of the rarest coffees in the Western world originate in Indonesia, including Kopi Luwak—a type of bean that has been eaten and defecated by the Asian palm civet. Coffee made from these coffee beans might cost you anywhere between \$35 to \$100 per cup.

5. Ethiopia



are still the worldwide standard for measuring production and trade.

2. Vietnam

Vietnam found a niche in the international market by focusing primarily on the less-expensive Robusta bean. Robusta beans can have up to twice as much caffeine as Arabica beans, giving the coffee a more bitter taste.

Though coffee has been grown in the region for well over a century, production skyrocketed through the 1990s after Vietnam’s communist government introduced economic reforms (known as Đổi Mới).

Today, Vietnam accounts for more than 40% of the world’s Robusta bean production.

Coffee cultivation in Vietnam is also extremely productive. The country’s coffee yields are considerably higher than other top coffee-producing countries.

3. Colombia

A popular advertising campaign featuring a fictional coffee farmer named Juan Valdez helped brand Colombia as one of the most famous coffee-producing nations. A coveted drink of choice, Colombian coffee is prized for its aromatic, mild, and fruity flavors.

4. Indonesia

Known for its full-flavored, down-to-earth, and full-bodied coffee beans, Ethiopia is the country that gave us the Arabica coffee plant. Today this type of coffee is considered to be the most widely sold in cafes and restaurants across the world.

All of these top producing countries are found in the so-called “Bean Belt,” which is located between the Tropic of Cancer and the Tropic of Capricorn.

The Future of Coffee Production

With global temperatures on the rise, good coffee may become increasingly challenging to grow. To future-proof good and continued growth of coffee beans, finding newer and hybrid blends of coffee beans is essential.

Several studies and research missions have found wild species of coffee growing off the coast of Côte d’Ivoire and in certain regions of Sierra Leone, which could be the answer to our coffee production problems. Coffee from these coffee plants tasted similar to the famous Arabica bean and also grew at higher temperatures.

Though the future of coffee production around the world is somewhat uncertain, our collective love of the morning cup of coffee will drive innovative solutions, even in the face of changing climate patterns.

Rank	Country	Production in 2020 (Million 60-kg Bags)	Total Market Share
1	Brazil	63.4	37.4%
2	Vietnam	29.0	17.1%
3	Colombia	14.3	8.4%
4	Indonesia	12.0	7.1%
5	Ethiopia	7.3	4.3%
6	Honduras	6.1	3.6%
7	India	5.7	3.4%
8	Uganda	5.6	3.3%
9	Mexico	4.0	2.4%
10	Peru	3.8	2.2%

billions of kilograms of coffee beans every year that find their way into the hands of eager consumers. According to the International Coffee Organization, a total of **169.6 million** 60-kilogram bags of coffee were produced worldwide in 2020.

So, why does the world universally love coffee so much?

For The Love of Coffee

As most coffee lovers would tell you, drinking coffee is a complex and nuanced experience—there’s the rich aroma, the comforting warmth, and the loveliness of the ritual of sitting down with a fresh cup.

With the variety of ways it can be served and the jolt of caffeine it provides us, it’s not hard to see why the world loves its coffee.

and Ethiopia.

Meet the Top Coffee Producing Countries 1. Brazil

Brazil is a true powerhouse of coffee production. The country single-highhandedly produces nearly 40% of the world’s coffee supply.

Many areas in Brazil have a climate perfectly conducive to coffee farming. Coffee plantations cover about 27,000 square kilometers of Brazil, with the ma-





Classic Art In A New Light

By Sharael Kolberg Of California Business Journal

Utilizing unique technology, Imagine Totale© has designed up close and personal art experiences to bring viewers to the heart of artistic creations and enable them to see the works of world-renowned artists in a way they’ve never seen them before.

Most art lovers view their favorite artists’ work in a museum, from a distance, framed, and hanging on a wall. What if you could remove those boundaries and feel what it’s like to step into the painting – experiencing it as larger than life?

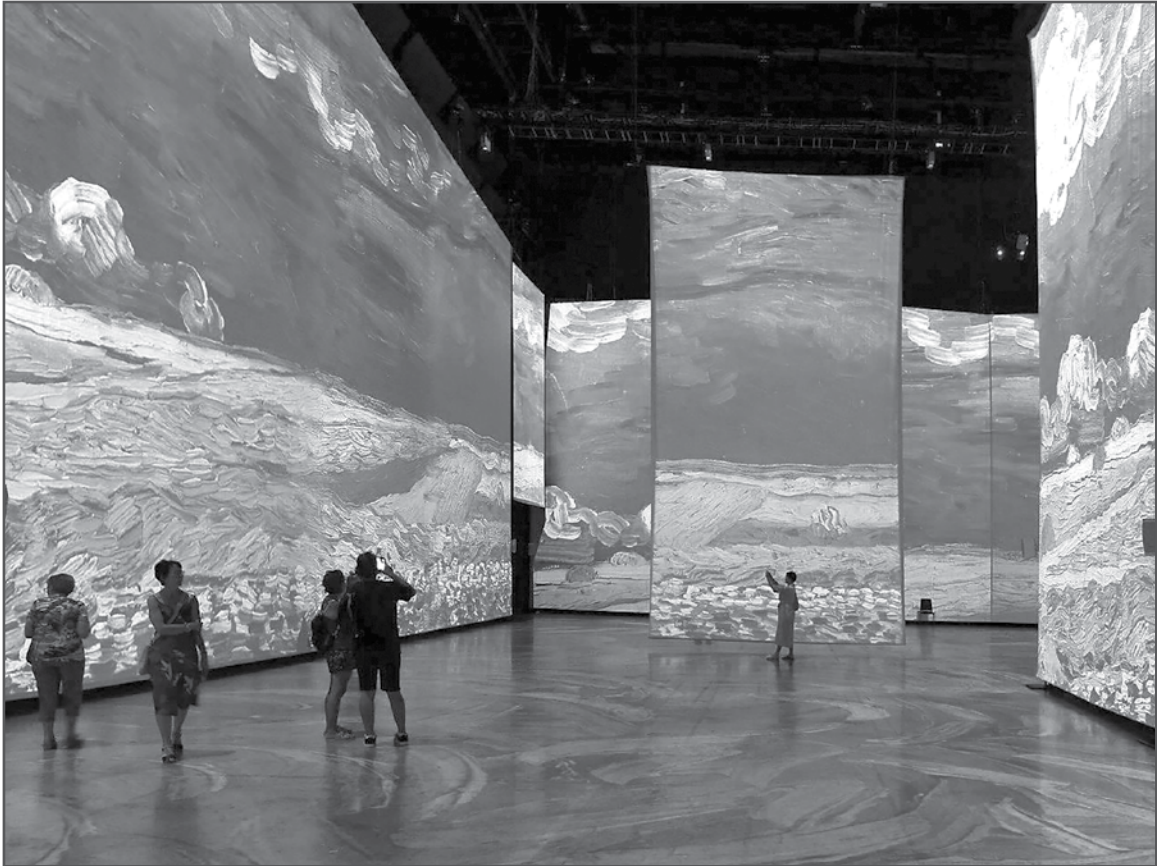
The Imagine Totale© immersive exhibitions creators Annabelle Mauger and Julien Baron want their exhibitions to allow spectators “to experience the emotional depth of the artwork in a much more personal and ethereal way, to feel more deeply connected to the artist.” The in-person experience starts in the pedagogical room where visitors learn about the artists’ life and work, as well as the Imagine Totale© technology. The journey then takes viewers into the immersive experience where approximately 200 paintings from a particular artist are projected onto surfaces, such as walls and floors, surrounding the viewer in the art. Each exhibit is enhanced with a different soundtrack to add a new dimension to the paintings. The exhibition rooms are no smaller than 3,000 square feet

with walls that can be more than 25 feet tall.

“In a traditional museum, visitors have to view the artwork in silence, follow a dictated path, and cannot touch the paintings. And some of the paintings are too high for children to even see,” Mauger says. “Our exhibits allow visitors to share the experience with others. You can walk, dance, run, jump, sing. It’s so different. It helps you to connect yourself to the **art** we are showing you.”

Imagine Van Gogh, the Original Immersive Exhibition in Image Totale©, has sold more than 500,000 tickets across Canada this past year.

The Image Totale© technology was invented in 1977 by Albert Plécy in Les Baux- de-Provence, South of France “with the aim to enhance the works of artists by freeing their paintings from their frames.” The images were projected onto quarry walls



for a “grandiose experience” at a venue they named Cathédrale d’Images.

Annabelle Mauger, the great granddaughter-in-law of Plécy, and Julien Baron partnered with Encore Productions to create their updated version of Image Totale© and opened **Imagine Van Gogh** in Paris in 2017 with rave reviews. In 2019, they presented a new exhibition paying tribute to Pablo Picasso and are in the middle of the creation process for a new exhibition about Claude Monet.

Some critics criticize immersive exhibitions, complaining that technology can compromise the integrity of the art.

Mauger and Baron argue that the Imagine Totale© technology “not only maintains the integrity of artwork, it also enhances the art itself.” According to a Pew Research poll, 83% of respondents agree that technology enhances the diversity and perception of art.

“Art viewers witness the integrity of every painting,” Mauger says. “Most of the time people disform an image when projecting it. Not with us. Not a single painting is distorted in form or color.”

The technology uses warping techniques that adapt the surface to the projected image rather than adapting the image to

the surface. In this way, the integrity is kept intact while allowing the art to be magnified.

The difference between Imagine Van Gogh and its competitors is preserving the purity and virtue of the original images rather than displaying artistic renderings. Each has its own audience; Mauger and Baron were adamant about working with art historians and leading experts in the art and careers of the painters whose work they are displaying.

There is no movement, video, or animation in the Imagine Totale© immersive experiences since some might argue that it takes away from the authenticity of what the artist was originally trying to convey.

“Creating movement in the painting is bad,” Mauger says. “You are losing what the painter is doing. You transform the touch of the painting. That’s awful. The original paintings show movement, without having any movement.”

As far as how technology might affect the art industry in the future, Mauger says it will have a positive impact. “The classic museums are now open to immersive experiences. Now museums understand that it will help people go back to the museum to discover the original paintings,” she adds.

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I’m Done With Subsidizing Corporations In Detroit And Michigan

By Charlie LeDuff Of Deadline Detroit

The attention in Detroit public square is focused on small-time crookery. City councilmembers on the take for the equivalent of a cheap suit and a sagging bag of fast food.

But the real hustle is orchestrated in the penthouse boardrooms of our so-called titans of industry, who can’t seem to cobble a development deal without holding out the proverbial tin cup.

Think about it, almost every deal of consequence in Detroit since the municipal bankruptcy includes massive public subsidies. And almost none has have lived up to its promises.

Without the public guaranteeing profit, these deals would never have been done. And with the downtown bubble bursting, be warned. They’re coming for more.

Financed with a heap of public money, Detroit’s flagship hotel, the Westin Book Cadillac, opened in 2008.

Today, it is on the block.

The Book Goes Bust

Bought and rehabbed for nearly \$200 million, the latest appraisal has the hotel valued at around \$80 million. A real dog, in real estate vernacular.

Now the owner claims he can’t make his \$77-million note and is on the verge of foreclosure. He blames Covid. But the owner couldn’t make his note in 2016. Or 2018.

The owner says he has a buyer out of Chicago for \$77 million. Exactly the amount the owner owes his lender.

That’s nice and neat. Except the buyer wants \$30 million in property tax breaks from the city and county.

Do the math. The owner is made whole and gets out from under his debt. The lender is made whole and recoups his loan. The buyer gets a high-end hotel on the cheap. And the taxpayers of Detroit and Wayne County are out \$30 million bucks.

Why not let the lender foreclose and find a buyer for \$47 million?

Did the county wave the working stiff’s taxes when he was under water?

Gilbert’s Shrinking Skyscraper

What’s happening with Hudson’s Tower that was supposed to open this year? Remember? The tallest building in Michigan built by the richest man in Michigan?

Detroit gifted the prime real estate to Dan Gilbert for a dollar. Then the city and state gave him hundreds of millions of dollars in tax subsidies to build his phallus of self-aggrandizement.

Ground was broken four years ago. So far, we’ve got three floors and some elevator shafts. That’s it. There are no anchor tenants to speak of. There is no finalized design for the main erection. Not to mention there is no demand for office space anywhere in America.

Dirt and steel get pushed around the site like a pea in a coconut shell. They try to look busy, but they look like they’re stalling. The other afternoon, four ironworkers could be seen working on the structure. That’s no way to make a profit.



With Gilbert hobbled by a stroke, and his wife taking a larger role in the family business, the smart money is on the building growing shorter by the day.

Big Three’s Big Bet

Electric vehicles: Terrific. Stuff of the future. Zero emissions. I’ll take two.

I’ll also take a slice of cheesecake that makes you skinny, a carton of cigarettes that makes you live longer, and a kitty cat unicorn.

Michigan is already committed to reimbursing The Big Three billions of dollars to keep the old jobs here.

Ford got massive public handouts for its Detroit train station redevelopment and FCA got massive handouts for its Mack Avenue expansion. The promised 10,000 jobs have yet to materialize.

Meanwhile, all the new cool electric jobs of the future are going elsewhere: Tennessee, Kentucky, and Mexico.

And few are asking the basic question: how is the neglected national power grid going to handle 40 million electric cars?

The grid in California is so threadbare that fire tearing through the foothills has become the fourth season in the Golden State along with floods, mudslides, and earthquakes.

So brittle is the grid in Michigan, people are left to burn pots of dung for energy whenever the wind blows.

If anybody in New Orleans drives an electric car, they’re probably living in it on an abandoned strip of highway on the outskirts of East Baton Rouge.

America’s for-profit power grid isn’t capable of handling the new load of electric cars coming online. Who will pay for the upgrades? You!

Hold on a Minute Here

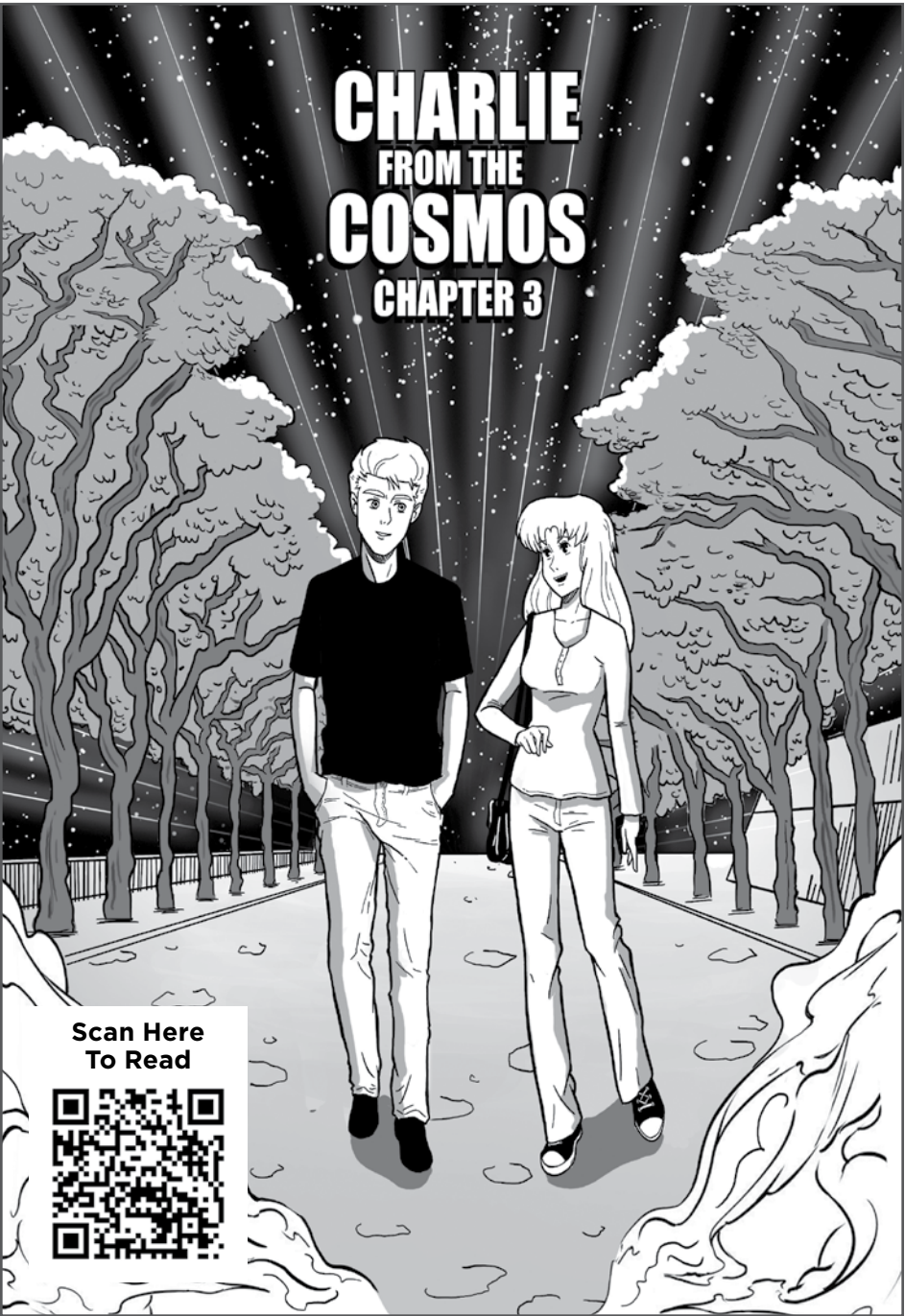
But there is a problem there as well. Only (only!) \$75 billion is earmarked for grid improvements across the country. Experts

have the cost pegged at three times higher.

All this as news has trickled out that nickel-grubbing DTE took \$220 million in federal Covid bailout money, passed the profit onto shareholders, and then cut power to thousands of Michigan customers behind on their bills.

I’m for electric vehicles. But I’m done with subsidizing corporations, Wall Street, and eco-scolds who can already afford the cars.

The moral? Capitalism works. Corporate socialism does not. Don’t say you haven’t been warned.





Thanksgiving Trivia Questions

By Conversation Starters World

Here’s our list of Thanksgiving trivia questions. Most of them are quite challenging and I would be shocked if you didn’t learn something new about Thanksgiving after going through this list.

Before we start though, there are many countries and cultures that have a Thanksgiving holiday or celebrations based around giving thanks. And I do have some Thanksgiving trivia questions for other countries, but *this is mostly about Thanksgiving in America.*

1. What year was the celebration that is most commonly considered to be the first Thanksgiving?

1621

This is the celebration that people most often talk about when they are talking about the “first” Thanksgiving. But there are others that are claimed to be the first Thanksgiving. There was another celebration in Plymouth in 1623 and one in Boston in 1631 that people claim was the actual first Thanksgiving. In reality, there were lots of Thanksgiving celebrations in North America before 1621 as well, because days of Thanksgiving were often celebrated after good events that were deemed to have the hand of God behind them.

2. How long did the first Thanksgiving celebration last?

3 days

It was celebrated much earlier than our current celebration, possibly in late September. There were about 50 European settlers and around 90 native Americans who attended the 3-day feast.

3. When the religious group that would later be known as the Pilgrims left England to practice their religion freely, where did they go?

Leiden, Holland

Unlike the Puritans, the Pilgrims believed that they couldn’t practice their religion within the English state church. This led to fines and sometimes imprisonment. To escape persecution, they fled to Leiden, Holland. But they had a hard time fitting in and finding jobs because they didn’t want to assimilate into the local culture. They were also worried about their children being influenced by the culture they were living in. So, they secured investors and made their journey to found a colony in New England.

4. Under which president did Thanksgiving become an annual holiday?

Abraham Lincoln

The US has celebrated Thanksgiving off and on since 1774. In 1789, George Washington made a proclamation that the American people should celebrate a day of thanksgiving to God on November 26th. Some presidents after him continued the tradition, sporadically declaring days of Thanksgiving. But it wasn’t until 1863 with Lincoln proclaiming a day of Thanksgiving on the last Thursday of November that it became an annual holiday. Every year after that Presidents proclaimed the last Thursday of November to be a day of Thanksgiving. It was changed to be the fourth Thursday in November under President Franklin D. Roosevelt.

5. In what decade did both the Macy’s Thanksgiving Day Parade and America’s Thanksgiving Parade start?

The 1920’s (specifically 1924)



America’s Thanksgiving Parade was inspired by Eaton’s Santa Claus Parade in Toronto, Ontario, and the papier-mâché heads that he saw on a trip to Europe. Macy’s Thanksgiving Day Parade was started by Louis Bamberger in Newark, New Jersey but was transferred to New York City where it is now held by Macy’s.

6. How do both Macy’s Thanksgiving Day Parade and America’s Thanksgiving Parade conclude?

With the arrival of Santa Claus

America’s Thanksgiving Parade usually features Santa receiving the key to the city from the Mayor of Detroit. This is supposed to herald in the Christmas season, but as we all know it’s been creeping earlier and earlier each year.

7. What is the oldest Thanksgiving parade currently called?

6abc Dunkin’ Donuts Thanksgiving Day Parade

Catchy huh? It was started in 1920 and was originally called the Gimbels Thanksgiving Day Parade until the Gimbels department stores closed down. WPVI a.k.a Channel 6 a.k.a abc6 as well as several companies have sponsored the parade since Gimbels went out of business.

8. Which president was the first to give a turkey a presidential pardon?

Ronald Reagan

John F. Kennedy was the first president on record to unofficially spare a Turkey in 1963. But it wasn’t until the Reagan administration in 1987 that a turkey was given an official presidential pardon as a joke. Despite it being a joke, the turkey was spared and put into a petting zoo. In 1989 George H. Bush made it an annual tradition and each president following him has carried on the tradition.

9. What are turkey chicks called?

Pults or turkeylings

Let me just say, turkeylings is an amazing name for baby turkeys. Female turkeys are called hens, and males are called toms in the US or stags in Europe.

10. What is the wobbly red piece of flesh on top of the beak of a turkey?

A snood

The red bit of flesh under the beak is called a wattle. We are definitely not helping the turkey’s reputation as a silly animal with all these names.



Scan here to read more

Dear Miss Kidding Yourself

By Doc Lovelace

Dear Doc Lovelace,

I’m in my early 30s, I have a career where I make good money, I have my own apartment with a roommate, I’m good looking, funny, and my friends tell me that I have a good personality. But I can’t seem to find or keep a good guy. I’ll go on dates with guys that I meet on the internet, but none of them seem to work out, and guys are too intimidated by me to ask me out in person. I don’t think that I’m intimidating, but a few friends and my sister have told me that I am and that I give off a vibe of “leave me alone.” I just know what I want, and I’m not afraid to tell a guy what I’m feeling. As I’ve gotten older, I’ve become sadder about not having someone, I’m not desperate, but I thought I would have been in a meaningful relationship by this point in my life. I’ve had some shorter-term boyfriends, but those didn’t really end well, and we just argued a lot. So, for most of my adult life, I’ve been single.

What should I do? Can it really be that all of the guys that I’m meeting aren’t good for me? How can I be less intimidating or more go with the flow when I meet someone?

Dear Miss Kidding Yourself,

Sounds like you’ve got it going on, (in your own mind).

Kind of a jump to state that guys are “intimidated” by you, don’t you think? Your friends and sister most likely are trying to be kind. It’s something that people say to make others feel better about rejection. Would be too much to just tell you that you are an egomaniac?

Try this – instead of telling the new dude what YOU think YOU want. Find out what HE thinks, what HE wants. Don’t ask... just listen for it. Relax, have some fun, let what HE wants, who HE is, what HE is like be revealed. Then if it’s a fit, great, if not, move on. But, geez,

who wants to even hang out with a person like you? Right out the gate in your face with demands. Any normal cool guy would hightail it outta there, and I mean fast. My way or the highway usually gets you the highway.

Get a grip, here it is: You are not intimidating, and stop thinking that you are. Most likely you don’t even know what you want because you’ve never had it. Your idea of what you want is a myth.

The old adage comes into play here. “Listen and learn.” Do it and your happily ever after

will happen!

Good luck!

Doc Lovelace



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McKinsey Never Told The FDA It Was Working For Opioid Makers While Also Working For The Agency

By Ian MacDougall Of ProPublica

The consulting giant was helping Purdue Pharma and Johnson & Johnson fend off FDA regulations even as it helped shape FDA drug policy.

Since 2008, McKinsey & Company has regularly advised the Food and Drug Administration's drug-regulation division, according to agency records. The consulting giant has had its hand in a range of important FDA projects, from revamping drug approval processes to implementing new tools for monitoring the pharmaceutical industry.

During that same decade-plus span, as emerged in 2019, McKinsey counted among its clients many of the country's biggest drug companies — not least those responsible for making, distributing, and selling the opioids that have ravaged communities across the United States, such as Purdue Pharma and Johnson & Johnson. At times, McKinsey consultants helped those drugmaker clients fend off costly FDA oversight — even as McKinsey colleagues assigned to the FDA were working to bolster the agency's regulation of the pharmaceutical market. In one instance, for example, McKinsey consultants helped Purdue and other opioid producers push the FDA to water down a proposed opioid-safety program. The opioid producer ultimately succeeded in weakening the program, even as overdose deaths mounted nationwide.

Yet McKinsey, which is famously secretive about its clientele, never disclosed its pharmaceutical company clients to the FDA, according to the agency. This year ProPublica submitted a Freedom of Information Act request to the FDA seeking records showing that McKinsey had disclosed possible conflicts of interest to the agency's drug-regulation division as part of contracts spanning more than a decade and worth tens of millions of dollars. The agency responded recently that "after a diligent search of our files, we were unable to locate any records responsive to your request."

Federal procurement rules require U.S. government agencies to determine whether a contractor has any conflicts of interest. If serious enough, a conflict can disqualify the contractor from working on a given project. McKinsey's contracts with the FDA, which ProPublica obtained after filing a FOIA lawsuit, contained a standard provision obligating the firm to disclose to agency officials any possible organizational conflicts. One passage reads: "the Contractor agrees it shall make an immediate and full disclosure, in writing, to the Contracting Officer of any

potential or actual organizational conflict of interest or the existence of any facts that may cause a reasonably prudent person to question the contractor's impartiality

government and pharmaceutical industry projects and the potential financial incentives at play constituted a conflict, experts said.

Pharma's highly addictive flagship opioid, OxyContin. But lately, concerns have begun to emerge about McKinsey's parallel assignments, which were worth upward of \$50 million over about 12 years, for the nation's primary drug regulator. In a letter to the FDA in August, a bipartisan group of senators led by Sen. Maggie Hassan, D-N.H., asked the regulator to address "potential conflicts of interest that may have arisen" from McKinsey's work for both the agency and "a wide range of actors in the opioid industry, including many of the companies that played a pivotal role in fueling the opioid epidemic that our country now faces."

McKinsey, which has focused on counseling the CEOs of leading corporations for much of its nearly 100-year history, began expanding its public-sector practice in the United States around the time of its earliest FDA projects. McKinsey prides itself on its ability to act quickly and with discretion, and in its largely unregulated engagements

for corporate clients, there are few impediments to the firm doing so.

In government consulting, however, the rules are far more stringent, and on several recent occasions, the firm has been caught refusing to abide by such strictures, including disclosure rules. Over the past couple of years, for example, McKinsey's bankruptcy-advisory practice has paid more than \$30 million to the Justice Department and one client's creditors to settle allegations that it failed to disclose potential conflicts, as required by the federal bankruptcy rules. Those allegations also prompted a federal criminal investigation of the firm. McKinsey has denied wrongdoing, and the investigation, which came to light in 2019, has not led to charges.

There are signs of overlap between McKinsey's government and industry engagements, though publicly available information about the firm's work for drug companies is limited. In one instance in 2008, which surfaced in a lawsuit against Purdue, the FDA told Purdue that it planned to require the company to submit a drug-safety plan for its bestselling drug, OxyContin. The company recognized that regulation of this sort threatened to cut into its sales margins, and according to McKinsey documents filed in federal court, top Purdue executives tasked the consultancy with devising a response to the FDA.

According to McKinsey PowerPoint slides, the firm proposed four options, among them suing the FDA to "delay" the imposition of a safety plan and to "band together" with other opioid producers to "formulate arguments to defend against strict treatment by the FDA." Purdue selected the latter, with McKinsey helping to implement



because of the appearance or existence of bias."

Agency officials rely on disclosure to ensure that they have the information they need to consider whether a contractor's other business relationships risk slanting its judgment. "Contractors have the obligation to disclose potential conflicts, and then the government has an obligation to figure out how to deal with it," said Jessica Tillipman, an assistant dean and government procurement law expert at George Washington University Law School.

Asked for comment, McKinsey did not assert that it disclosed potential conflicts to the FDA. But a spokesperson for the firm, Neil Grace, nonetheless maintained that "across more than a decade of service to the FDA, we have been fully transparent that we serve pharmaceutical and medical device companies. McKinsey's work with the FDA helped improve the agency's effectiveness through organizational, resourcing, business process, operational, digital, and technology improvements. To achieve its mission, the government regularly seeks support from additional experts who understand both the government's mission and the industries' practices. We take seriously our commitment to avoid conflicts and to serve the best interests of the FDA." (McKinsey is a sponsor of ProPublica's local virtual events programming.)

McKinsey's failure to disclose its industry engagements deprived the FDA of the opportunity to consider whether, for example, the overlap between McKinsey's

"For a contractor like McKinsey not to disclose the companies it is working for has all the appeal of the Addams Family on Halloween hiding Uncle Fester in the basement so as not to scare the neighborhood," said Charles Tiefer, a professor of government contracting at the University of Baltimore Law School.

An FDA spokesperson, Shannon Hatch, said: "The FDA's procurement activities are governed by the Federal Acquisition Regulations (FAR). The agency takes our role awarding contracts seriously and we work to ensure the agency maintains high standards of integrity as set forth in the FAR."

McKinsey's extensive opioid company consulting eventually began coming to light, starting with a 2019 ProPublica report. The firm's opioid work has provoked widespread criticism, spawned a welter of lawsuits, and led the firm to pay nearly \$600 million this year to settle legal claims made by all 50 states, as well as five U.S. territories and the District of Columbia. It also prompted McKinsey to issue a statement in which the firm acknowledged that it "fell short" of its standards in advising opioid makers while also denying that it "sought to increase overdoses or misuse and worsen a public health crisis." The firm pledged not to work on opioid-related projects going forward.

The lawsuits and public outrage have focused on the consulting firm's efforts to help increase (or "turbocharge," in McKinsey's parlance) sales of Purdue



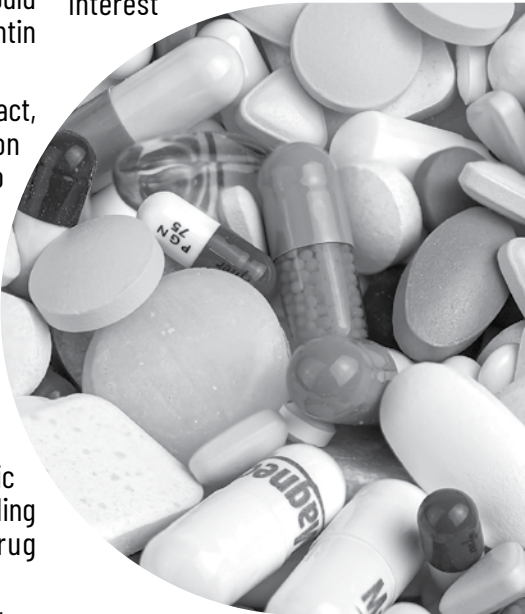
the strategy. In 2009, McKinsey emails and slides show, its consultants prepared Purdue executives for at least two meetings with FDA officials. (One suggested answer to questions about who at Purdue would take personal responsibility for OxyContin overdoses: “We all feel responsible.”)

In the meantime, according to a 2011 FDA contract, the agency’s drug-regulation division hired McKinsey to develop a “new operating model” for the office responsible for developing drug-safety plans of the sort Purdue and its allies were fighting against, with the consultancy’s help. Among McKinsey’s tasks was defining the office’s “strategic goals and objectives,” including its “role in monitoring drug safety.”

In 2012, the FDA issued a substantially watered-down version of the opioid safety plan.

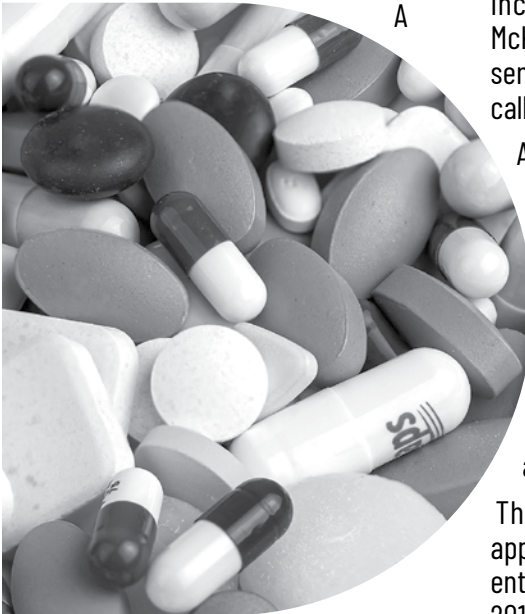
There’s no evidence to suggest McKinsey’s consultants at the FDA influenced the opioid safety plan. But this apparent overlap between a government contract

and an assignment for a commercial client reflects the type of issue an agency would want to consider when assessing whether a potential conflict of interest



exists. Agencies are likeliest to identify a conflict “where an outside business venture is related directly to the subject matter of the procurement and structured such that there is a real economic incentive for biased

performance,” Keith Szeliga, a partner at the law firm Sheppard Mullin, wrote in a 2006 article in the Public Contract Law Journal.



A number of other McKinsey projects at the FDA, contracting records show, were also likely to have a financial impact on its pharmaceutical industry clients. In 2010, for example, the FDA hired the firm to help it develop a system to track and trace

the distribution of potentially harmful prescription drugs. The contract required the firm to consult with “supply chain stakeholders,” a category that potentially included a number of long-standing McKinsey clients. Hassan and her fellow senators, in their recent letter to the FDA, called this “an obvious conflict of interest.”

Another contract, from 2014, tasked McKinsey with assessing the “strengths, limitations and appropriate use” of Sentinel, a system meant to monitor the safety of drugs once they’re on the market. That project likewise called for McKinsey to interview “external stakeholders,” including “industry organizations” and “drug and device industry leaders.”

The news of McKinsey’s opioid work apparently did little to dampen the FDA’s enthusiasm for the consultancy. In March 2019, just after the news broke, the agency signed a new contract with McKinsey — extending the firm’s multiyear effort to help the FDA “modernize” the process by which it regulates new drugs.

Personal Income Shows No Sustainable Progress Since April Of 2020

By Mish Talk

Three rounds of fiscal stimulus have kept income elevated but the impact is wearing off.

Recently, the BEA released its Personal Income and Outlays report for August.

Nominal Stats

- Personal Income: +0.2% from July
- Disposable Personal Income: +0.1% since July
- Spending rose 0.8% following a 0.1% decline in July.

Inflation Adjusted Stats

- Real Disposable Personal Income: -0.3% since July

- Real Spending rose 0.4% following a 0.5% decline in July.

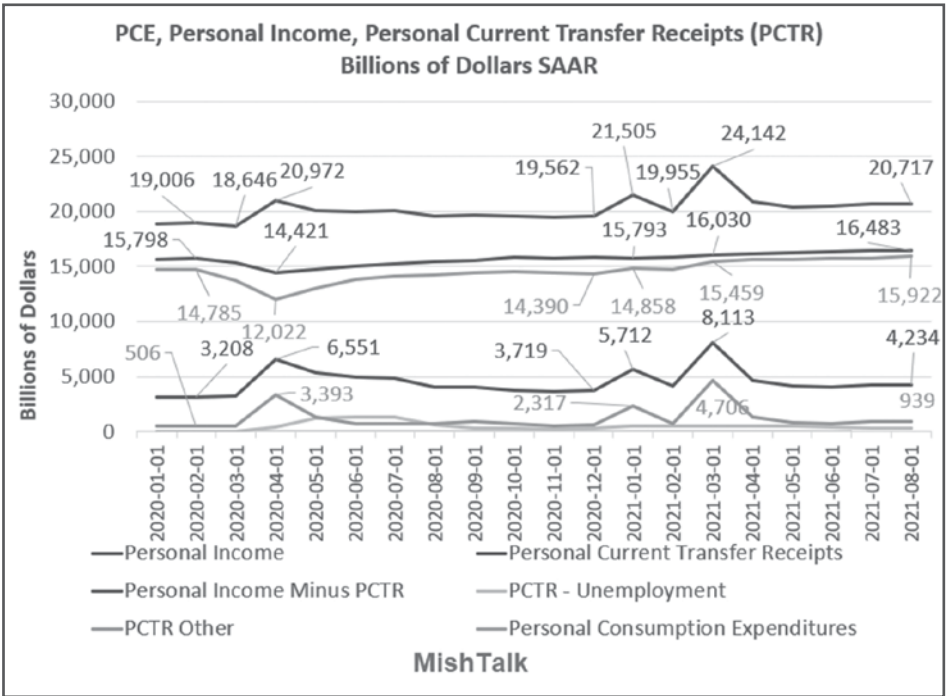
Income Flatlines

Three rounds of fiscal stimulus, easily visible in the top line of the chart have kept personal income intact throughout the entire pandemic.

Personal Current Transfer Receipts (PCTR) remains elevated since April of 2020.

PCTR includes food stamps, three rounds of Covid stimulus, federal pandemic unemployment benefits, and other social handouts.

Real (inflation adjusted) income and real spending are well below the nominal numbers as inflation takes a toll.



Expert Tips To Make Your Smart Home Safe From Hackers, continued from page 1

for criminals to break into the smart home network and secretly listen to homeowners, make video recordings of them, and steal their personal and financial data. So, after learning that, how could there be any good news? Well, as the hackers say, the owners of the systems are the biggest factor in permitting security breaches. The hackers admit that consumers can create large obstacles to hackers attempting to break into IoT devices and smart home networks. This requires the owner of a smart home to get educated about the threats and specific actions to take to make their smart home far safer than the average smart home.

The key point is that putting safety solutions in place won't take away the overall convenience of a smart home. However, increased security may reduce the level of convenience of some smart devices.

Dr. Zahid Anwar, a faculty member at

Fontbonne University in St. Louis, Missouri, is a cyber security expert. He was employed as a software engineer at the National Center for Supercomputing Applications, xFlow Research, CERN, IBM, Intel, and IBM. Below are his insights on the most vulnerable smart devices.

The riskiest smart or IoT devices have internal computers with poor or no security protocols. These include smart sprinklers, garage door openers, and wireless doorbells. Wardrivers cruising around the neighborhood can easily hack these types of devices.

Dr. Anwar says the second riskiest smart devices are those operated by smartphone or PC apps. These include smart door locks, security cameras, smart bulbs, smart thermostats, smart switches, personal home assistants, and baby monitors which have weak security tokens. Also, some of these types of devices may have command entry points left open by the vendor for maintenance.

The least risky devices are refrigerators, ovens, automatic pet feeders, and other appliances but it is still possible to hack them.

Smart devices share data when they are connected to the Internet. Hackers probe smart homes for the easiest route to access the home's smart network. A hacker that obtains control of a smart device can then hack other devices in the home and work his way through a series of devices to obtain the kind of smart device or data he is looking for. In this way, a professional hacker can unlock doors, disable smart security systems, and more. This exposes the people in the smart home to potential identity theft, burglary, assault, or other crimes.

What are people to do? Should they avoid using smart devices? That is an option, but the trend is rapidly going in the direction of more people installing various smart devices in their homes and making them a part of their

lifestyle. The solution for smart device users is to take the advice of cybersecurity experts and put safety solutions in place.

Kirby Allen runs Cybertakes.com, a “good cybersecurity practices” website. Below is a list of his easy security tips to reduce the chances that your smart devices will be hacked. Smart devices and smart home networks are complex but there are many ways to keep them secure and you safe. It may be wise to hire a professional to help you. Yet, professionals may still overlook some of these important tips below so you should participate in the installation and make sure these tips are being followed. After all, it is your safety and your assets that are at stake.

Scan here to read more





The Top 1% Now Own More Wealth Than The Entire Middle Class

By ZeroHedge

In some ways, we sympathize with Neel Kashkari’s fake “concern” about the unprecedented wealth inequality that has emerged in the US in recent years and which has resulted in a slow, methodical and relentless destruction of the US middle class... or rather make that **precedented comparison** because there was another time when the top 0.1% had amassed as much wealth and it was just before the Great Depression.

See Figure 1

After all, who hasn’t seen charts such as these showing the tremendous divergence in income earned by America’s Top 1% at the expense of the middle and lower classes.

See Figure 2

Or that the top 10% now own 70% of all the US wealth, the same as the middle and

lower classes combined.

See Figure 3

... up 10% from the 60% of the wealth they controlled at the start of the century.

See Figure 4

Yet we find Kashkari’s “jaw-dropping” virtue signaling proposal to grant the Fed wealth redistribution power not only laughable but absolutely terrifying: after all, it was the Fed’s ZIRP and QE that was behind the greatest wealth redistribution in the past decade.

See Figure 5

This redistribution started almost 50 years ago when Nixon decided to end the Fed’s biggest nemesis – the US gold standard – launching an unprecedented increase in income growth for the “Top 1%,” even as the income of the “Bottom 90%” has remained unchanged ever since 1971.

See Figure 6

For those confused, Rabobank’s Michael Every put it best: of course, the Fed can redistribute wealth but “that redistribution has been from the poor and middle-class to the rich, not the other way round.”

Unfortunately, as we showed back in November 2019, it may already be too late to fix the US: as the following stunning chart shows, the US is already effectively a banana republic if one defines such a nation as one which has a small but ultrapowerful and unaccountable kleptocracy which gets richer year after year by stealing from the rapidly shrinking middle class.

Here is the problem: while the US has one of the highest median incomes in the entire world, with only three countries boasting a higher income, it is who gets to collect this money that is the major problem, because as the chart also shows, with just a 50% share of the population in middle-income households, the US is now in the same category as such “banana republics” like Turkey, China and, drumroll, Russia.

See Figure 7

What is just as stunning: according to the OECD, more than half of the countries in question have a more vibrant middle class than the US.

Alas, since November 2019 it has only gotten worse...

much worse. Because of the unprecedented wealth redistribution unleashed by the Covid pandemic, America has truly cemented its banana republic status as the wealth of the top 1% exploded as a direct result of the Fed pumping trillions into the stock market and levitating asset values, while the lower and middle classes stagnated.

Two weeks ago, when discussing the latest US record household net worth number, which hit an all-time high of \$142 trillion or up to \$31 trillion since Covid, we showed that it would be great if this wealth increase was spread evenly across most Americans, but unfortunately, most Americans have not benefited from recent gains in wealth.

Indeed, the latest data as of Q1 shows that the top 1% accounts for over \$41.5 trillion of total household net worth, with the number rising to over \$90 trillion for just the top 10%. Meanwhile, the bottom half of the US population has virtually no assets at all. On a percentage basis, just the Top 1% now own a record 32.1% share of total US net worth, or \$45.6 trillion. In other words, the richest Americans have never owned a greater share of US household income than they do, largely thanks to the Fed. Meanwhile, the bottom 50% own just 2% of all net worth, or a paltry \$2.8 trillion. They do own most of the debt though.

See Figure 8

And the saddest chart of all: the wealth of the bottom 50% is virtually unchanged since 2006, while the net worth of the Top 1% has risen by 132% from \$17.9 trillion to \$41.5 trillion.

See Figure 9

All of which brings us to the latest update from the Fed on Household Wealth distribution published on Friday and covering the second quarter of 2021, and which revealed yet another jaw-dropping fact about America’s full transformation into a banana republic.

According to the Fed data, which breaks down the distribution of wealth according to income quintile (or 20% bucket) with a special carve-out for the top 1%, **the middle 60% of US households by income (those in the 20% to 80% income range) – a**

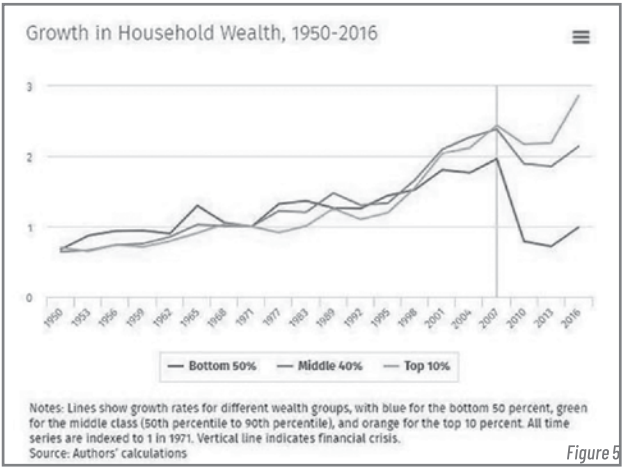


Figure 5



Figure 1

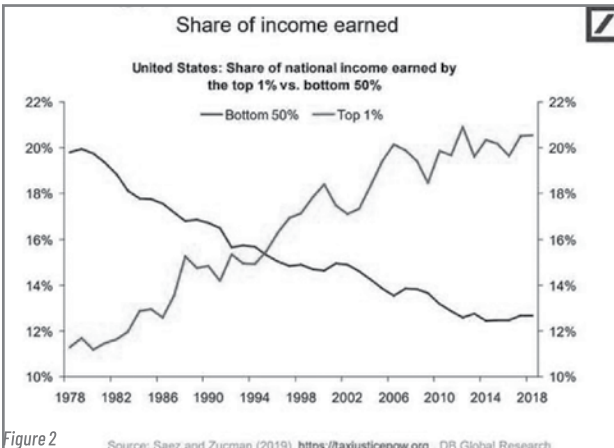


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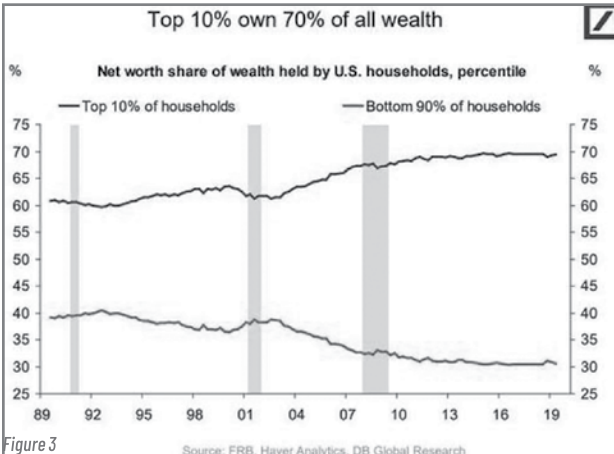


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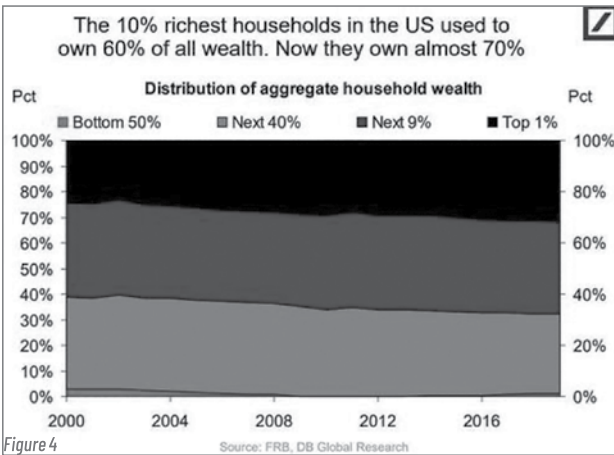


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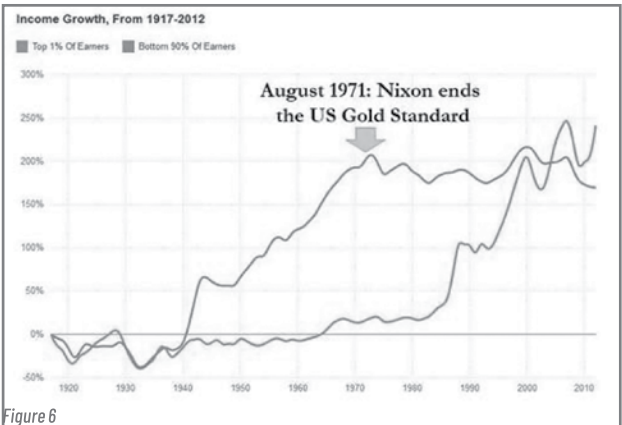


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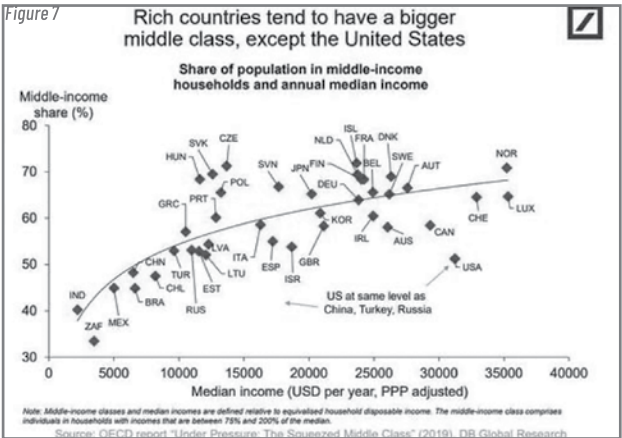


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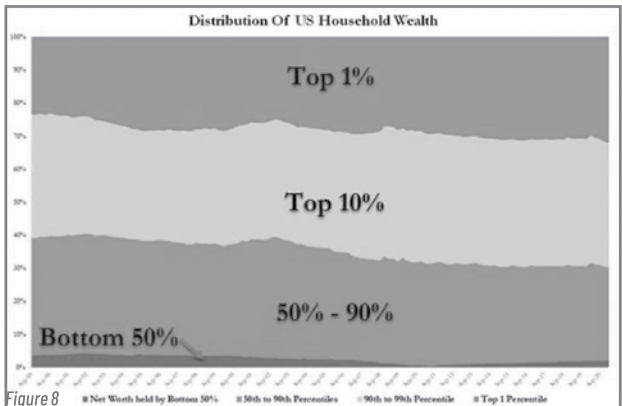


Figure 8

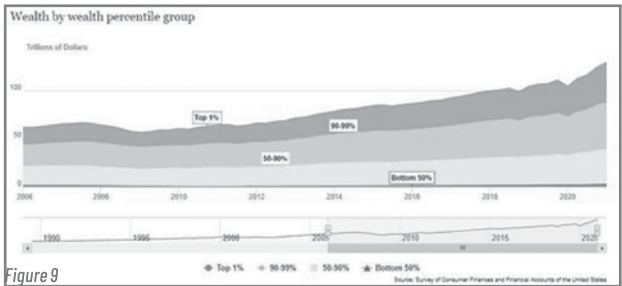


Figure 9

measure economists use as a definition of the middle class – saw their combined assets drop from 26.7% to 26.6% of national wealth as of June, the lowest in Federal Reserve data, while for the first time the super-rich had a bigger share, at 27%.

Scan here to read more





Evicted In Less Than 10 Minutes: Courts Fail Tenants Broken By Pandemic (In The UK)

By Maeve McClenaghan Of The Bureau Of Investigative Journalism

People in dire financial straits are losing their homes in a matter of minutes because of a legal system that has failed to account for the catastrophic impact of the pandemic, with judges powerless to prevent evictions being ordered, the Bureau can reveal.

At the start of the pandemic, the government said no one should lose their home as a result of coronavirus. But despite campaigners warning that the pandemic would lead to a “cliff-edge” of evictions, nothing has been done to address the fact that a judge is required to grant a possession order – paving the way for eviction – against any tenant who falls two months behind on their rent.

Now, an unprecedented analysis of 555 recent possession court hearings involving rented properties in England and Wales reveals that 85% of cases leave judges with no scope to take a tenant’s circumstances into account. The impact of Covid-19 was explicitly mentioned in a third of all hearings where a possession order was granted, yet the existing rules left judges with no choice but to order an eviction.

People we saw handed an eviction order on these grounds include a pregnant woman whose work had dried up because of Covid-19, a man who had suffered a mental breakdown and whose wife was hospitalized with Covid-19, and a woman who had become depressed after quitting her job to start another that never materialized because of Covid-19. Some possession orders were granted in under a minute.

One in five cases involved the controversial Section 21 “no-fault eviction” notice, which states that landlords do not need to give a specific reason for wanting a tenant out. Lord Bird, the founder of the *Big Issue*, told the Bureau: “It’s clear that the government must act now to suspend no-fault evictions. We need to keep people in their homes at all costs – or we risk facing a mass homelessness crisis like never before.”

Until now, little had been known about the pandemic’s impact on those struggling to keep

a roof over their head. The Bureau sent a team of reporters to 30 courts across England and Wales, gathering information that provides an unparalleled insight into how the pandemic has affected housing. We found:

- Life-changing decisions that often



Image Courtesy Of The Bureau Of Investigative Journalism

leave people homeless are made in an average of nine minutes and 40 seconds. A third of cases where a possession order was granted took five minutes or less.

- The vast majority (85%) of cases logged were on legal grounds that meant a possession order was mandatory, affording the judge no discretion to factor in a person’s situation.
- The impact of Covid-19 was mentioned explicitly in one-third of all cases where a possession order was granted.
- One in five cases involved Section 21 “no-fault” orders. The Conservative party promised in 2019 to scrap Section 21 and the government told the Bureau it would set out proposals to repeal the legislation “in due course.”
- In just under 60% of hearings, neither

the tenant nor their lawyer was in attendance – so no one was there to argue against the eviction.

- In nearly one in five (18%) hearings where the tenant was represented in court, they mentioned having children.

- Landlords complained of being owed thousands of pounds and were frustrated by court delays caused by the pandemic.

MP Clive Betts, chair of the housing, communities, and local government committee said: “It is saddening to read the results of this research, which show that huge numbers of renting households, including families, have been pushed out of their homes since the lifting of the evictions ban.

“As the pandemic continues and we head into winter, there remains a need for urgent government action on these issues to help avoid evictions and the devastating impacts of homelessness.”

In carrying out this project, our court reporters met various obstacles. Despite possession courts being open to the public, we were repeatedly stopped from attending hearings by

judges who wrongly believed all cases should be private. Some had never seen a journalist in their court before. One judge told a reporter they would not be allowed in without written permission from a senior judicial figure. But despite this, our reporters sat in more than 100 hours of possession hearings.

An inflexible system

Mohammed* was among the people whose cases were decided in a matter of minutes. He leaned back in his chair and sighed when the judge sealed his fate: he would be evicted, along with his wife and three children.

He had wanted to speak in court: to explain that he had been hospitalized for a mental breakdown and was unable to continue doing his job as a taxi driver. To explain why, as the only breadwinner in his family, he could no longer pay the rent.

He wanted to say that his wife had just come out of the hospital, having been in intensive care with Covid-19. He wanted to offer to try and pay some of the £5,000 or so they owed in rent. But every time he tried to speak, the judge silenced him.

“The problem is, this is ground 8 – mandatory ground – and the claimant has fulfilled all the criteria,” the judge explained. “I’ve no option but to grant possession.” Mohammed and his family were given 42 days before the bailiffs would be called in.

“They never listened,” Mohammed told the Bureau. “They should have said, ‘Do you want to say anything?’ Even if they said, ‘Pay a couple of grand now and pay the rest later,’ we would have sorted something out, you know, borrowed it, but they never said anything.”

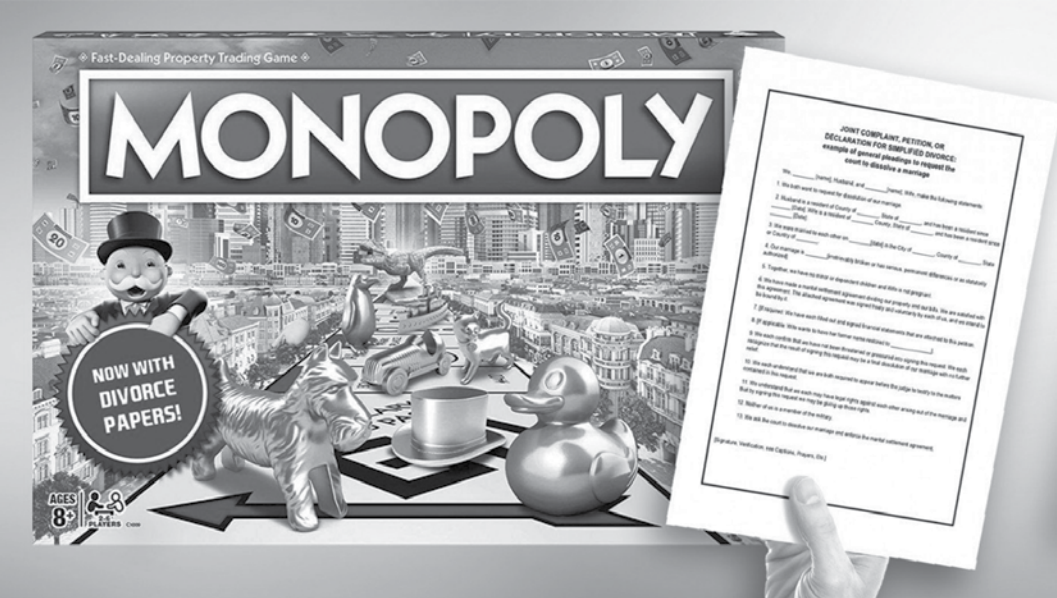
**Some names have been changed*

Scan here to read more



Convenient: ‘Monopoly’ Will Now Include Divorce Papers Right In The Box

By The Babylon Bee



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

Well, this is convenient! Hasbro has announced that to make things fast and easy for couples playing Monopoly together, the popular mass-

market board game will now include divorce papers right in the box.

All copies of the game shipped in North America will include the papers, as well as copies of *Diplomacy* and *Risk*. Other publishers are following suit with games like *Settlers of Catan* and *The Resistance* including divorce papers as well.

“This should make it easy on everyone,” said Hasbro representative Javier Lopez. “Now you don’t have to mess around trying to find the appropriate petition for divorce form for your state. We’ll have the right forms for you in the box, tucked right into the rulebook.”

Hasbro says they hope this will make for fun, action-packed game nights with the family that end in couples sobbing, flipping the board, screaming “I never loved you!”, and finally, dissolving their marriage for good. So, “it will be just like regular game night but with easier paperwork,” according to Lopez.

The number of divorce filings has skyrocketed since the move. At publishing time, Nintendo had confirmed that divorce papers would also be included in all copies of *Mario Kart* moving forward.

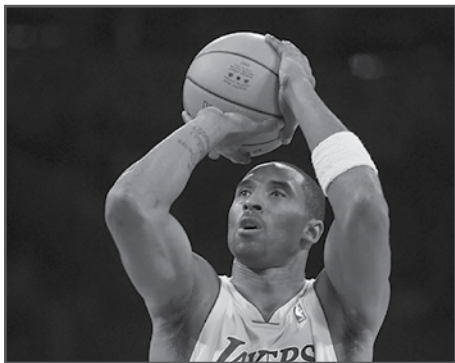
Scan here to read the original





This Month In Sports History: November

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



November 3rd

On this day in 1996, Los Angeles Lakers superstar Kobe Bryant became the then youngest player to make his NBA debut (18 years, 2 months, 11 days) in a 91-85 win over the Minnesota Timberwolves at the Great Western Forum. One of the greatest players to ever set foot on the court, Bryant backed up his competitive nature with his phenomenal work ethic and talent for the game. Bryant spent his entire 20 season career with the Los Angeles Lakers. During that time, he helped lead the Lakers to five NBA championships. In the 2009 NBA Finals, Bryant averaged 32.4 points, 7.4 assists, 5.6 rebounds, 1.4 steals, and 1.4 blocks. Bryant earned NBA Finals MVP and helped the Lakers defeat the Orlando Magic 4-1. In 2010, the Lakers repeated as champions and Bryant was again the Finals MVP. It was the first time the Lakers defeated their rival Celtics in a Game 7 in the NBA Finals. Bryant

said that this was the most satisfying of all of his five championships. Bryant’s other accolades include NBA MVP (2008), 15x All-NBA Team selections, 12x NBA All-Defensive Team selections, 2x NBA scoring champion, and 18x NBA All-Star. Bryant’s no.8 and 24 jerseys were retired by the Los Angeles Lakers.



November 18th

Roger Federer won the 2007 Tennis Masters Cup title when he beat David Ferrer in the Final in Shanghai, China. Federer is ranked no.5 by the Association of Tennis Professionals (ATP) and is known as a versatile, all-court player. Federer holds 103 career titles, no.2 in the Open Era, and has won the ATP Player of the Year five times (2004–07, 2009). He is credited with ushering in the Golden Age of tennis and was voted to receive the Sportsmanship Award 13 times and won the ATP Fans’ Favorite award 17 times.



November 21st

In 1965, Chick Hearn began his streak of broadcasting consecutive Los Angeles Lakers’ games. By the end of the 2000–01 season, Hearn had broadcast 3,338 consecutive Lakers games, including preseason and playoff games. The legendary sportscaster was known for his staccato broadcasting style and coining an amazing list of iconic basketball phrases. What used to be known as “Chickisms,” are now simply accepted basketball lingo. Colorful phrases like “charity stripe,” “picking the pocket,” “finger roll,” and “slam dunk” were all invented by Hearn. Hearn was inducted by the National Sportscasters and Sportswriters Association Hall of Fame in 1997.



November 30th

In 1996, Michael Jordan became the 10th player in NBA history to reach 25,000 points after scoring 35 in the Bulls 97-88 win over the Spurs. Jordan reached 25,000 in 782 games, faster than any other player except Wilt Chamberlain (691). Jordan finished his career with 32,292 points scored. 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-peats. 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 was inducted into the Naismith Memorial Basketball Hall of Fame in 2009 and his no.23 is retired by the Chicago Bulls.

Five Must-See Games This Season

By Dustin Brewer



With the NBA’s 75th anniversary season beginning, Lakers fans should be excited

about the team’s chances of winning another championship. Whether you’re a lifelong fan ready to watch the team hang another banner, or you’re new to the sport and don’t know where to start, these are five games that all fans should have circled on this season’s schedule.



Nov. 23rd vs. the New York Knicks

A surprising playoff berth last season has Knicks fans even more optimistic about this season, but the main reason Lakers fans should be excited for this game is LeBron James and the show he typically puts on in Madison Square Garden. The Basketball Mecca is always the site for major performances and adding new Laker and former Knicks’ superstar Carmelo Anthony to the mix is going to make for an even more memorable game.

game day, the Nets head into LA to battle the Lakers in what many predict could be an NBA Finals preview. Both teams view themselves as top championship contenders, and this will be the first time this season that they face-off, with stars like LeBron James, Anthony Davis, Russell Westbrook, Carmelo Anthony, Kevin Durant, and James Harden guaranteeing an unforgettable holiday matchup.



March 3rd vs. the LA Clippers

Crosstown rivals, the Lakers and Clippers play several times every season, but this matchup is the last regular-season matchup between the two teams, meaning it’s likely going to be more important with playoff implications for both teams likely hanging in the balance. The Clippers will likely be without Kawhi Leonard as he recovers from off-season ACL surgery, but Paul George and a team of talented young players will look to continue their way out of the shadow of the “Big Brother” Lakers.



Nov. 17th vs. the Milwaukee Bucks

LeBron James vs. Bucks’ star Giannis Antetokounmpo is always a big matchup, but this is the first matchup between the teams since Giannis and the Bucks claimed their first NBA title in 40 years. Every team wants to see how they compare against the reigning champs, and the star power between these teams will surely produce one of the most exciting games in the early months of the season.



Dec. 25th vs. the Brooklyn Nets

Christmas Day has become an unofficial NBA holiday with the league arranging several high-profile and star-filled matchups to celebrate. In the middle of this year’s five-



Feb. 12th vs. the Golden State Warriors

These two teams will play throughout the season, but February 12th is likely the first matchup between the two teams that will feature Klay Thompson, the Warriors sharpshooter who’s missed two seasons with unfortunate and unlucky injuries. The Warriors were coming off one of the most successful stretches in modern NBA history until injuries and the departure of Kevin Durant to Brooklyn sent them quickly to the bottom of the league. Healthy and re-loaded with young talent, this will be a huge matchup between two Western Conference superpowers looking to establish dominance.



Anti-Piracy Outfits Still Target Pirate Sites That Shut Down Years Ago

By Ernesto Van der Sar Of TorrentFreak

Pirate sites such as ExtraTorrent, KickassTorrents, and isoHunt disappeared from the web more than half a decade ago. Intriguingly, that hasn't stopped some anti-piracy groups from going after them, as they're still asking Google to remove 'infringing' URLs of these sites.

Over the past decades, hundreds of popular 'pirate' sites have come and gone. These shutdowns have a serious impact but, as time passes, estranged users eventually move on. The same can't be said for all anti-piracy organizations.

Hunting Pirate Ghosts

As it turns out, sites that have long disappeared are still seen as a 'threat.' That is, judging from the takedown notices they send to Google. While browsing through the Lumen Database this week, we spotted a takedown notice targeting NYAA.se, for example.

While the NYAA brand is still used today by

a different operation, the original NYAA.se site shut down more than four years ago. At the time of writing, Google no longer indexes any NYAA.se URLs. However, that doesn't stop takedown notices from coming in.

This unusual request prompted us to take a deeper dive into the matter to see if other dead sites are still alive in anti-piracy circles. We didn't have to look very far to get confirmation.

KickassTorrents and ExtraTorrent

Five years ago marked a turbulent time for the torrent ecosystem as some of the top sites were taken offline. This includes KickassTorrents, which was shut down following a criminal investigation from US law enforcement.

At the time, the site was operating from KAT.cr which immediately went offline. While someone else picked up the domain name after it expired, the site never returned in its original form.

When we look through Google's DMCA takedown database, however, it's clear that anti-piracy organizations still see a threat. The domain was targeted in dozens of requests this year, filed by multiple reporting agencies. This includes the one below that came in this week.

118. http://www.nwanime.com/dragon-ball-super-episode-61/video/ebe186f90efb533f2512/
119. https://www.nyaa.se/?page=view&id=829568
120. http://torrentersh.com/bbs/board.php?bo_table=tr_anil&wr_id=696772
121. http://www.fileyo.com/main/popup/bbs_info.php?clink=Y&popoid=filecheck&idx=30398646
122. http://www.fluxy.net/anime-y-manga-gratis/462747-dragon-ball-super-63-sub-espanol-mega-mediafire-duploa-09-99mb.html
123. http://hdhay.com/xem-phim-bay-vien-ngoc-rong-sieu-cap/76665-3427.html
124. http://ggganime.in/dragon-ball-super-episode-53
125. http://video.sibnet.ru/video1945368-Dragon_Ball_Super_15_seriya_russkaya_ozvuchka_Skim___Drakoni_jemchu_E_Super_15/
126. http://dunyahvid.com/8366711-video
127. http://torrent.org/t/ani=24523
128. https://www.nyaa.se/?page=view&id=863101

Technologies Improving Natural Disaster Response

By Jike Eric Of Insider Paper

The number of U.S. weather disasters reached double figures in 2021, which have tragically taken people's lives, destroyed homes, and damaged the economy. Examples include Hurricane Ida, the Western Drought and Heatwave, and Texas Hailstorms.

While volunteers and charitable organizations are essential for recovery, various innovative solutions are helping communities to bounce back.

Aerial Robotics Transform Humanitarian Aid

Aerial robotics are helping organizations transform humanitarian aid. Drones can successfully map terrain, assess the level of damage, and even improve situational awareness thanks to high-resolution mapping.

In addition to improving insight, aerial robotics are substantially lighter and more affordable than planes and helicopters. This technology can help organizations save money and make an online donation go further during a natural disaster, such as the devastating Hurricane Ida. Plus, the lightweight design makes it easier and safer to fly through arduous conditions.

If the above benefits aren't enough, drones can serve as digital responders by delivering aid to unreachable areas. The infrared cameras and innovative listening systems can uncover survivors, too, as they can identify people underneath rubble or near flames. As the tech can support rescue efforts and increase a person's likelihood of survival, it is likely to be embraced by government and humanitarian organizations in the future.

Big Data Analytics Prioritizes Response Efforts

Organizations will gather large amounts of data during a natural disaster, such as

survivor tracking, personal and medical data, geolocation of roads, and much more. Yet, managing extensive data has been a major problem in the past, but big data analytics software is simplifying the process. The right software can analyze and prioritize response efforts and improve situational awareness.

For example, an ESRI data visualization platform can offer an in-depth understanding of shelter mapping, water levels, available beds, road closures, and much more. It will ensure a community receives the aid and resources it needs as soon as possible.

Targeted Social Media Disaster Response Efforts

Social media is also improving disaster response, as a global non-profit organization recently partnered with Facebook to target specific social media audiences during a natural disaster. Complex data analytics can help a humanitarian organization pinpoint and target messages to the correct audience. Plus, it can provide key information from third parties, such as local non-profits, FEMA, and international humanitarian non-governmental organizations.

Of course, social media is also a valuable tool for not only sharing information, but the online platforms allow people in need to ask for help during and after a crisis. The popular networks could increase awareness of a disaster, improve essential aid, and help families and individuals to recover.

Technology isn't a substitute for vital resources, such as shelter, food, water, and comfort, but it is helping to transform various disaster relief efforts, improve survival rates, and support community resilience and recovery. For these reasons, various humanitarian organizations may rely on the likes of aerial robotics, social media targeting, and big data analytics soon to support their life-saving services.

46. http://katcr.eu.org/married-at-first-sight-au-s06e05-480p-x264-msd-eztv-t3569963.html
47. http://kat.cr/download/married-at-first-sight-au-s06e05-hdtv-x264-cct-eztv-t3568926.html
48. http://kat2.biz/married-at-first-sight-s06e05-720p-web-h264-1bs-eztv-t2768985.html
49. http://kat2.biz/married-at-first-sight-au-s06e05-720p-hdtv-x264-cct-eztv-t3569949.html
50. http://kat2.biz/married-at-first-sight-au-s06e05-480p-x264-msd-eztv-t3569963.html

We see a similar pattern for ExtraTorrent.com, which decided to go offline in 2017, a few months after KickassTorrents disappeared. While Google no longer indexes any ExtraTorrent links after all these years, new takedown requests continue to come in.

Defunct Pirate Bay Domains

We can repeat these findings for pretty much every prominent piracy site that shut down in recent years. Not just that, it also works for domain names that were suspended or abandoned, including those of The Pirate Bay.

Thepiratebay.se domain, for example, was previously the main domain of the notorious torrent site. After a legal battle, it was eventually handed over to the Swedish police in 2017. However, hundreds of new takedown notices come in for this domain every month.

While the reported links lead nowhere, the anti-piracy groups may have a better reason here, as there are still several ancient Thepiratebay.se links indexed by Google's search engine.

How Far Can We Go Back?

Google only started reporting its takedown requests ten years ago so we can't go back

indefinitely. However, we can certainly go beyond 2016, starting with FilesTube, which once was the top target for Google takedown notices.

FilesTube transformed itself into a legal platform in 2014 and later it disappeared completely. Today, takedown notices for FilesTube are rare, but we were still able to spot six separate reports this year. The most recent one was filed last month.

If we go back yet another year, we arrive at 2013, when Hollywood took down Hotfile and isoHunt, which many considered to be pirate sites as well.

After roughly eight years, anti-piracy groups haven't forgotten about these two either. Both continue to be targeted occasionally. For example, just this week Google was asked to remove an isoHunt.com URL from its search engine, which probably hasn't been indexed for over half a decade.

The main question we have is why these sites are still being reported?

It's clear that reporters don't always confirm that the links are actually live. We will ask some of the reporting agencies to shed a light on this, so perhaps we'll find out more on that in the near future.

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: Madison, Wisconsin

I may know art, but I like eggs. Police are looking for a sculpture that was stolen from a local art fair. The unique piece, titled "Dumpty Humpty," is a bronze of the nursery rhyme character sitting on a toilet, his pants around his ankles, and a book in his hands. Oh, and it's worth \$1,400! The artist told police she'd seen two men loitering around her booth, and when she stepped away, they vanished, along with the artwork. Security camera footage showed the egg thieves, so it's only a matter of crime... er, time.

Dateline: New Delhi, India

I've heard of Goldfinger, but not THIS guy! Mohammad Sharif was arrested at the New Delhi airport for trying to smuggle nearly a kilogram of gold. The Central Industrial Security Force said that Sharif attracted their attention because of the weird way he was walking. When he was detained & examined, officials found more than 900 grams of gold paste (worth roughly \$56,000) in his rectum! Ouch! The CISF says they watch for people who walk awkwardly or are displaying discomfort on their faces. Insert your own joke here.

Dateline: Bursa, Turkey

Where's Waldo? How about 'Where's Mutlu?' Beyhan Mutlu was out drinking with his buddies when he wandered away from them. Thinking him missing, they called for a search party to look for Mutlu, unaware that the drunken Mutlu had joined the search group as a volunteer, not realizing they were looking for him! When volunteers began shouting his name, the lightbulb went on. "I'm here," Mutlu said, and the police gave him a ride home.

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