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UCAST NEWS

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New Documents Show How Drug Companies Targeted Doctors to Increase Opioid Prescriptions

By Charles Ornstein Of ProPublica

Twelve years ago, ProPublica set out to build a first-of-its-kind tool that would allow users, with a single search, to see whether their doctors were receiving money from an array of pharmaceutical companies. Dollars for Docs generated a huge rush of interest. Readers searched the database tens of millions of times to see if their doctors had financial ties to the companies

A trove of recently released documents offers the public an unvarnished look inside those relationships from the perspective of drug companies themselves. The material shows company officials worked to deflect the media scrutiny even as they sought to take advantage of relationships that they had built with doctors they were paying significant sums of money.

for their role in the opioid crisis. These are exactly the kinds of documents we wanted to see when we started working on the Dollars for Docs series in 2010, but of course, no one was willing to show them to us.

Reading them should give patients, even more, pause about the financial entanglements their doctors have with the drug industry and spur them to ask questions (we have some ideas about specifics below).

The Washington Post mined the records and found that more than a quarter of the 239 medical professionals ranked as top prescribers by opioid maker Mallinckrodt Pharmaceuticals in 2013



“were later convicted of crimes related to their medical practices, had

Continued on page 11

For immediate next steps, a contractor will begin compiling the same information beginning with the ~426 speakers currently under contract. Second, we will do the same for the ~469 physicians who received payments in 2010, the majority of which are speakers. Third, if necessary, we will compile information for the ~936 physicians who received payments in 2009.

I look forward to discussing ideas for evaluating and enhancing our selection and screening process.

Credit: Screenshot by ProPublica

that made the drugs they prescribed. Law enforcement officials used it to investigate drug company marketing, drug companies looked up their competitors and doctors searched for themselves.

The documents were published online by the University of California San Francisco and Johns Hopkins University and became available as a result of drugmakers settling lawsuits against them

Spam Tax

By Marcella Wilroy

Spam calls are a different breed of annoying. Remember the days when we could use our cell phones for games, stalking exes, entertainment, and even learning? Me either. Many of us cannot so much as use our navigation systems without going on a spam call-induced detour. Nowadays we are plagued with the ongoing hysteria of wondering, “Does someone actually want to talk to me?”. No, these random numbers are not old lovers calling because they want you back. Something that was never an issue decades ago is now raging full throttle for cellphones users everywhere. But why?

Growing up many of us are taught not to talk to strangers. So, when was the last time anyone answered a phone call from an unknown number? These unsolicited calls seem entirely pointless, and they mostly are, but apparently, there is a reason for their infamous conception. According to donotpay.com, “Their goal is to sell some goods that might be unsolicited, but still genuine.” Although, Verizon expands on other possible reasons for these calls: “spam is directed to large numbers of users for the purposes of advertising, phishing, spreading

malware, and so on.”

A call every now and again wouldn’t be so bad, although T-Mobile’s Scam and Robocall Report found a 116% increase in scam attempts throughout 2021. “That’s roughly the equivalent of 700 spam calls every second.” This increased nuisance is twofold. For one, acquiring data, such as phone numbers, is incredibly easy.

Secondly, spam calls can be a bit lucrative.



Telemarketers often pay for data through third-party providers. According to the Better Business Bureau, these are a few ways telemarketers acquire your data. “You’re a registered voter. You bought anything, or entered any contest, and gave your phone number in the process. Your phone number is on your checks.”

Insider highlights: “it’s incredibly profitable to use spam calls to drive business whether the caller is a scammer trying to bilk money out of marks or an actual business using

telemarketing to increase sales.” Essentially, anyone with a working phone number is at risk—no one is safe.

Is there any real threat, though? It depends. According to spaceshop.com, a professional hacker may be able to find your location: “But in order for that to happen, the call must be for a significant duration—even then, the person will just know the nearest tower through which your cell phone signal is bouncing from”. Although, if someone gives personal information to a robot or “telemarketer” on the other line, that’s another story. At that point, anything provided can be used for fraudulent activities of various kinds. So much as just saying “yes” during one of these calls can give scammers enough information to commit some type of fraud using your voice.

If it seems scary, it is. Society will have to learn a new version of an old adage: don’t talk to strangers—unless you want them to convince you to buy pointless products and business services and provide information for fraudulent, criminal activities—in which case, full speed ahead!



Google And Facebook Targeted By Bipartisan Lawmakers Over Advertising Dominance

By ZeroHedge

A bipartisan group of lawmakers has proposed legislation aimed at breaking Google and Facebook’s market dominance over digital advertising.

Introduced by Sen. Mike Lee (R-UT), the Competition and Transparency in Digital Advertising would ‘restore and protect fair competition’ in digital advertising markets dominated by the tech giants, according to the *Washington Times*.

“This lack of competition in digital advertising means that **monopoly rents are being imposed upon every website that is ad-supported and every company – small, medium, or large – that relies on internet advertising to grow its business,**” said Lee. “It is essentially a tax on thousands of American businesses, and thus a tax on millions of American consumers.”

The bill, which has yet to be scheduled for consideration in committee, will face resistance from lawmakers - particularly those from California which is home to

Google’s parent company Alphabet, and Facebook’s parent company Meta, among others.

“It also marks the latest legislative attempt by Congress to assert federal

more than one part of the digital ad ‘ecosystem,’ and it would block them from playing dual roles in the advertising process.

Large companies, namely Google, would have to end their ownership of both supply-side platforms and demand-side platforms that have helped them generate significant revenue.

-Washington Times

Last year Alphabet earned over **\$209 billion** from

Gaetz (R-FL), David Cicilline (D-RI), and Pramila Jayapal (D-WA) who chairs the Democrats’ Progressive Caucus.

“The online advertising market is monopolized, opaque, and rigged in favor of just two companies: Google and Facebook,” said Cicilline.

That said, **previous attempts to rein in big tech suggest it may be an uphill battle**, and this year’s legislative window to get anything moving is closing quickly before Congress is expected to adjourn by August for a long summer recess. When they return, all eyes will be on the midterm elections - a time when lawmakers typically avoid major legislation before voters hit the polls.

Protecting big tech is Rep. Zoe Lofgren (D-CA), who said earlier this year regarding similar legislation aimed at curbing tech

monopolies: “While I share the desire to reform digital markets and increase competition,

advertising, while Meta raked in around \$115 billion.

The companies would be required to “divest significant portions” of their advertising business. The bill would also “impact” Apple’s budding third-party advertising business, said Lee, who added that the tech giants need to be regulated **because they’ve established a monopoly over the digital ad space that blocks competition** and hurts consumers, according to the report.

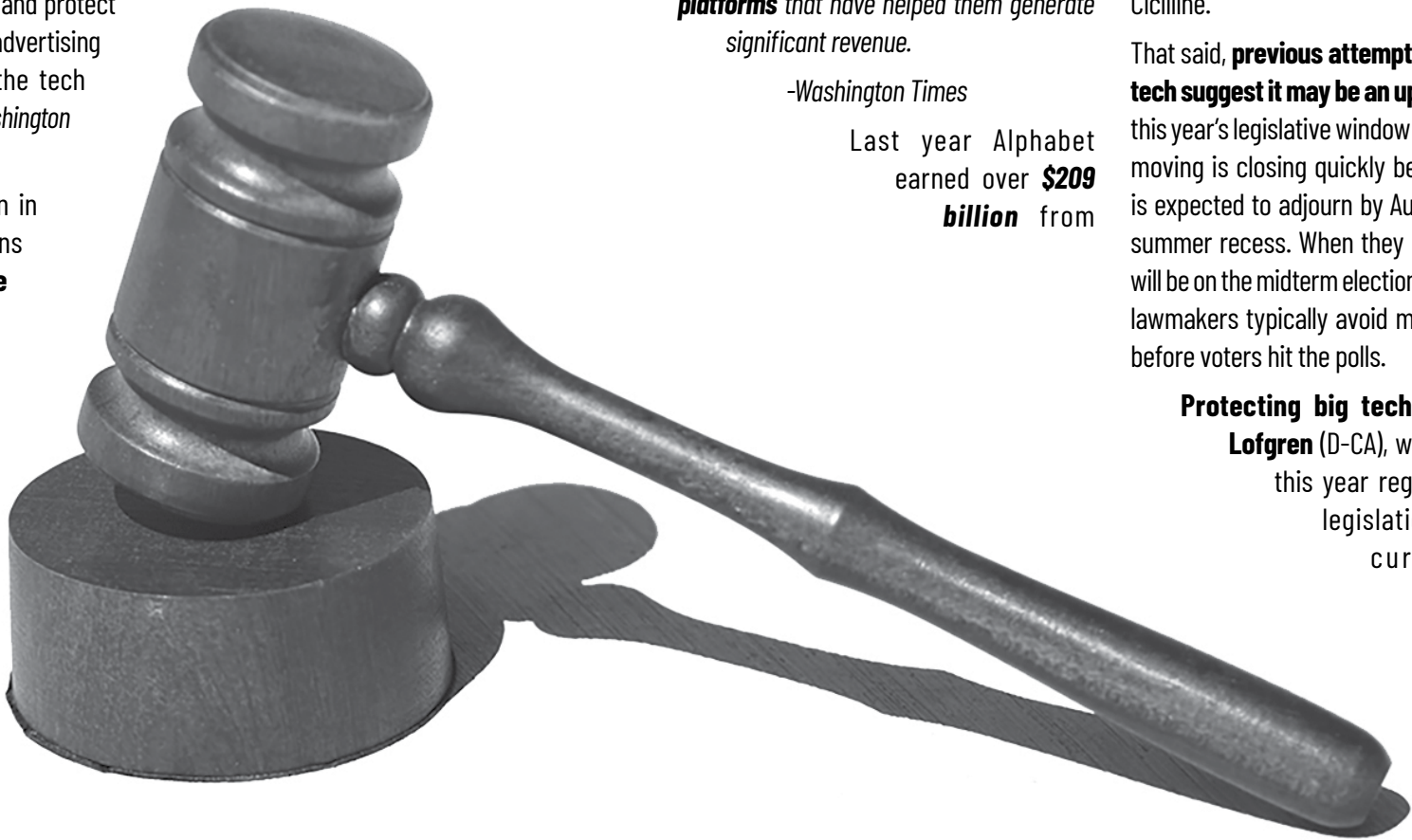
Other sponsors include Sens. Ted Cruz (R-TX), Amy Klobuchar (D-MN), and Richard Blumenthal (D-CT).

Meanwhile, an **identical measure was introduced in the House** by Rep. Ken Buch (R-CO) and is co-sponsored by Reps. Matt

as drafted, the bills fall short and will create more harm than good for American consumers and the U.S. economy.”


As the *Times* notes, tech giants have spent **millions of dollars** lobbying Congress to block federal regulations, arguing that they would lead to a wide range of problems.

“Antitrust law is about ensuring that companies are competing hard to build their best products for consumers,” said Kent Walker, global affairs president and chief legal officer for Google in a January blog post addressing the earlier bills. “But the vague and sweeping provisions of these bills would break popular products that help consumers and small businesses, only to benefit a handful of companies who brought their pleas to Washington.”



control over the flourishing and largely ungoverned online industry.

The bill would ban large digital advertising companies such as Google from owning



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Tunnel Vision

By Becky Holladay Of California Business Journal

CEO Dots Oyenuga of Analysis & Solutions Consultants is Renowned For His Expertise in Structural and Geotechnical Instrumentation on Tunnel Projects From California to Europe.

As a child, Dots Oyenuga thought his future adult self would work in the arts, perhaps as a fiction or screenplay writer, but his father — who, from humble beginnings had made a name for himself as a scientist and

private engineering and design firms, and also earned his doctorate in Geotechnical Engineering from the Institut National Polytechnique de Lorraine in France (yes, he’s fluent.)

“To do what I do, I don’t need a Ph.D., but I just wanted to go as far as I could,” he says, “and also it pleased my parents. My father had a Ph.D. and he’d always wanted one of

engineering feat and marvel. (The American Society of Civil Engineers designated “The Chunnel” as one of the “Seven Wonders of the



academic — had other ideas.

“My father was a Renaissance man. He blazed a trail of his own. He expected a lot from his kids, and he was always pushing us,” Oyenuga told California Business Journal. “He was extremely strict, and so we just did what we were told. We didn’t have a choice.”

Despite his strict nature, Oyenuga calls his father his biggest inspiration, and at his urging, embarked on an engineering career. He earned his master’s degree in Civil and Geotechnical Engineering at George Washington University, worked with

his kids to have a Ph.D.”

And it was his time in France — a country known worldwide for its engineering prowess in the world of tunnels, trains, and metro systems — that would set Oyenuga on the path where he’s made a name for himself: transportation and tunneling. In the mid-to-late 1980s, he did his doctoral research on deep foundations and the relationship between steel piles and sand. Oyenuga also proposed research on the Calais end of The Channel Tunnel, the undersea tunnel between England and France widely recognized as a historic

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Modern World,” calling its construction, “civil engineering magic.”)

“The French are very good with tunneling. They are extremely good with Metro systems and tunnels and all that, and I was very impressed with the TGV. At that time, it was Europe’s fastest train, and it was built by the French,” he says. “Riding on that with a full glass and not having it spill at speeds close to 200 miles an hour, you know, it was really, really different. So I started taking interest in tunnels back then.”

In 2001, Oyenuga founded Analysis & Solutions Consultants (ASC), a California-based design and construction consulting firm. Over the past 20 years, ASC has provided design and construction support for all aspects of tunneling projects, with a particular focus on infrastructure and transportation. Some of the biggest projects they’ve worked on include the \$3 billion Transbay Transit Center in San Francisco and the \$2 billion Crenshaw/LAX Transit Corridor for the Los Angeles

Metro. This despite ASC being what Oyenuga characterizes as a “little engine that could” type of firm, with its relatively small size compared to the larger firms with whom they are often competing.

Currently, ASC is providing consulting services on three mammoth urban tunneling projects — whose total budget is over \$3.8 billion — all on LA Metro’s Purple Line extension into Beverly Hills. Oyenuga says that winning those three contracts in a row is one of his proudest achievements in a very long career.

“These are choice signature contracts that everybody and their brother was gunning for, right? So being able to get all three is quite unusual, but it’s also extremely satisfying,” he says.

And those childhood dreams of becoming a writer? Oyenuga and the team at ASC wrote the Road Tunnel Design Guidelines for the U.S. Federal Highway Administration, which are not only used in the design of road tunnels nationwide but also sold worldwide by the U.S. Department of Commerce.

Oyenuga says that his writing style actually helps him land clients. Turns out that an engineer with a doctorate who writes storytelling emails, expresses himself well, and in his spare time composes short stories and award-winning poetry, is quite an anomaly.

But he’s an anomaly in the engineering world for other reasons too.

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U.S. Megaupload Judge Was Replaced Due To Disney Stake, Dotcom Says

By Ernesto Van der Sar Of Torrent Freak

Following the civil lawsuits against Megaupload in the US, the criminal case has been reassigned to a new judge as well. According to Kim Dotcom, District Court Judge Liam O’Grady was replaced after the defense complained about his

The request was honored this week with Judge O’Grady being replaced by District Judge Anthony J. Trenga. The court docket doesn’t reveal the reason for this reassignment but, according to Dotcom, it came at the request of his legal team.

the decision to replace the judge but since it happened soon after the Disney stake was pointed out, it’s a plausible explanation. The Megaupload case is not the only major copyright lawsuit Judge O’Grady has been

were convicted of criminal copyright infringement, including the site’s founder Hana Beshara who was sentenced to 22 months in prison. Intriguingly, Megaupload also played a role

Full docket text:

Case as to Kim Dotcom, Megaupload Limited, Vestor Limited, Finn Batato, Julius Bencko, Sven Echternach, Mathias Ortmann, Andrus Nomm, Bram Van Der Kolk Reassigned to District Judge Anthony J Trenga. District Judge Liam O'Grady no longer assigned to the case. (jlan)

financial ties to Disney, which is listed as a victim of Megaupload’s alleged crimes. More than ten years after the shutdown of Megaupload, there have been some major developments relating to the criminal prosecution recently.

Two of the three remaining defendants, Mathias Ortmann and Bram van der Kolk, signed an agreement with authorities to be charged in New Zealand instead of the United States.

Megaupload founder Kim Dotcom wasn’t offered such a deal and is still wanted for extradition by the US Department of Justice. The U.S. prosecution has been on hold for years but there’s some movement on that front as well now.

Judge O’Grady is Replaced

Last month we already reported that Virginia District Court Judge Liam O’Grady was replaced in the civil lawsuits filed by the RIAA and MPA against the site. At the time, Megaupload’s team suggested that it would make sense to do the same in the criminal case.

“Although both civil copyright actions are stayed at this time, the rulings in one action may affect or control issues in the other when active litigation resumes; therefore, the Court has prudently assigned them a single District Judge to preside over both,” Megaupload’s lawyers wrote.

Disney Stake

Megaupload’s founder says that Judge O’Grady previously worked at Disney and still has stock in the entertainment giant, suggesting that there could be a financial conflict of interest.

“Judge Liam O’Grady was removed from my criminal copyright case in the US, which was initiated by the Hollywood studios, including Disney. We complained to the Court because we discovered that our Judge used to work for Disney and owned Disney stock while active on my cases.

“Judge O’Grady never disclosed his conflict of interest. He destroyed Megaupload without any hearing,” Dotcom says.

Disney Enterprises is a plaintiff in the movie industry’s civil case against Megaupload and is also listed as one of the victims in the criminal matter. This means that if the judge has a stake in the company, it could cause issues as the cases progress.

Financial Ties are Not Allowed

In the United States, federal judges are not allowed to preside over cases in which they have a financial interest. This was also highlighted by the WSJ, which revealed last year that Judge O’Grady handled more than 60 cases that were mentioned on his financial disclosure forms.

The court didn’t clarify whether Megaupload’s complaints played a role in

involved in. He also presided over the legal battle between the music industry and Cox Communications, which resulted in a billion-dollar judgment against the ISP. Disney was not involved in that case.

New Judge With a History

Going forward, Megaupload’s lawsuits will all be handled by District Judge Anthony Trenga, who previously presided over the case against the popular pirate site NinjaVideo. In that case, several people

in the NinjaVideo prosecution, and vice versa.

In 2010, the FBI served Dotcom’s platform with a search warrant targeting files uploaded by NinjaVideo’s staff. Megaupload kept the file on its servers, assuming that it was supposed to do so. This decision later backfired as the NinjaVideo files were used as evidence against Megaupload in their criminal prosecution.



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A “Lost Decade” Ahead For Markets?

By Lance Roberts Of Real Investment Advice

Is a “lost decade” ahead for markets? We and many others have discussed a topic regarding financial market valuations and forward returns. Now, halfway into 2022, all of a sudden, the “crazy talk” of valuations seems a lot less crazy as bear markets growl.

However, it wasn’t that long ago the mainstream media discounted valuations and forward returns. For example, in December 2021, **Ben Carlson** recounted a presenter at a 2010-2011 conference who discussed valuations for a 60/40 allocation in the 95th percentile. Historically, that suggested investors were doomed for a low-return environment of roughly 2-3% over the next decade. As he states:

“Instead, this happened.”

Diagram 1

“U.S. growth is up almost 20% per year. The S&P 500 is up more than 16% per year. Small caps are up almost 14% per year. REITs rose more than 11% annually. Everyone has been dancing on the grave of value stocks for years now, yet they’re up nearly 14% per year over the last decade.

A simple 60/40 portfolio of U.S. stocks and bonds is up around 11% per year over the past 10 years.”

Valuation and forward return assumptions were wrong then.

Or were they?

Real Market Returns

Over the last 120-years, valuations have consistently proved to be a strong predictor of future returns with lost decades a common occurrence. However, as we discussed previously in “**Rationalizing High Valuations:**”

“The mistake investors repeatedly make is dismissing the data in the short-term because there is no immediate impact on price returns. **Valuations by their very nature are HORRIBLE predictors of 12-month**

returns. Investors avoid any investment strategy which has such a focus. **In the longer term, however, valuations are strong predictors of expected returns.”**

The chart below shows valuations and rolling 10-year total real returns. The obvious conclusion is that overpaying for value leads to lost decades.

Diagram 2

However, let’s go back to Ben’s comment above. In 2009, valuations had corrected significantly, not only from the “Financial Crisis” peak but also from the preceding “Dot.com” bubble. Therefore, investors should have expected forward returns on equities to be higher over the next decade.

The chart below shows this more clearly. I highlighted the three previous points for reference.

1. The “Dot.com” bubble peak.
2. January 2009 (Start of the current bull market cycle)
3. Ending valuation for 2021.

Diagram 3

From 2000 through 2010, a lost decade, annual returns after inflation were indeed negative. Such is what 43x earnings predicted at that time.

An Artificial Support

The Wall Street Journal recently discussed the last decade’s stellar returns.

“Investors’ optimism is easier to understand if one looks at the 10 years through the end of 2021, during which the compound annual return of the benchmark S&P 500 was a very good 16.6%. Not so far from what those surveyed extrapolated. Its components need closer scrutiny, though.”

Diagram 4

While the Wall Street Journal then tries to



make the case that profit margins were responsible for the bulk of the gains, the reality is most of the excess returns came from just two unique sources.

1. A decade of monetary interventions and zero interest rate policies; and,
2. A massive spending spree by **corporations on share repurchases.**

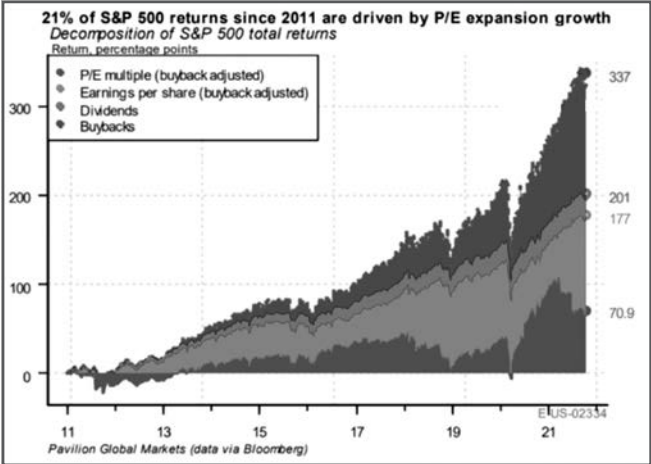


Diagram 5

Global Markets shows the impact of stock buybacks on the market over the last decade. The decomposition of returns for the S&P 500 breaks down as follows:

- 21% from multiple expansions,
- 31.4% from earnings,
- 7.1% from dividends, and
- **40.5% from share buybacks.**

Diagram 5

In other words, in the absence of share

repurchases, the stock market would not be pushing record highs of 4700 but instead levels closer to 2800.

Such would mean that stocks returned a total of about 3% annually or 42% in total over those 14 years.

Given the low growth economic environment, low rates, and weak inflation, a market return significantly lower over the last decade is logical. However, given the injections of over **\$43 Trillion in liquidity**, corporate stock buying, and the **artificial suppression of rates**, the outsized returns were not surprising.

The question is whether those artificial influences can be sustained for another decade?

Lost Decade Ahead?

“As sour as the mood has seemed lately, the S&P 500 would drop by another 45% or so if both margins and price/earnings multiples reverted to their long-run averages. Such would take the benchmark back to a level it first crossed five years ago.

That sounds alarmist, but stocks’ level in 2031 could be the same whether Mr. Grantham is correct or not about a sharp bear market. The alternative could be milder selloffs and recoveries along the lines of what we have experienced recently that lead stocks exactly nowhere.” – WSJ

“Reversions to the mean” is one of the most powerful forces in finance, The importance of which often gets lost during a raging “bull market” that seemingly defies all logic.

Scan here to read more

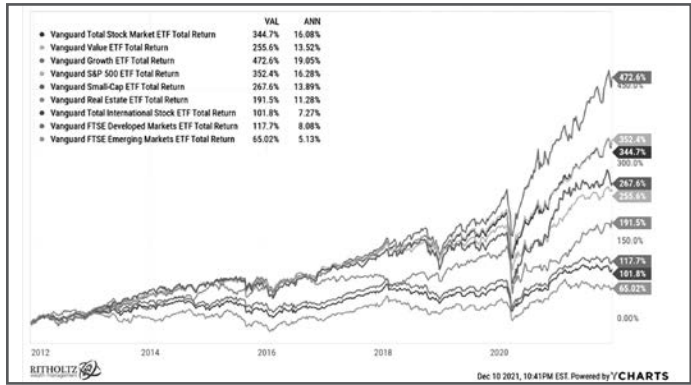


Diagram 1



Diagram 2

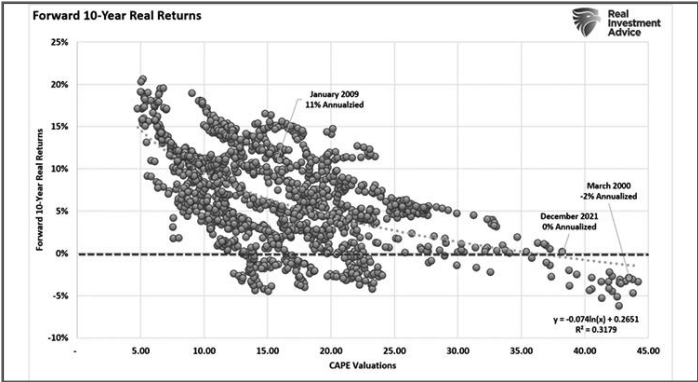


Diagram 3

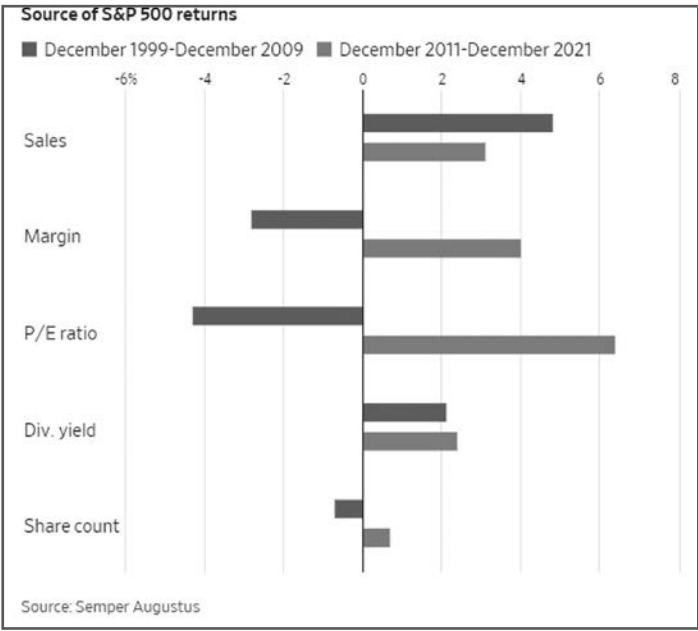


Diagram 4



Existing Home Sales Skid To Pre-Pandemic Level, A Housing Bust Is Underway

By Mish Talk

Existing home sales declined for the third month. The National Association of Realtors reports Existing-Home Sales Retracted 2.4% in April.

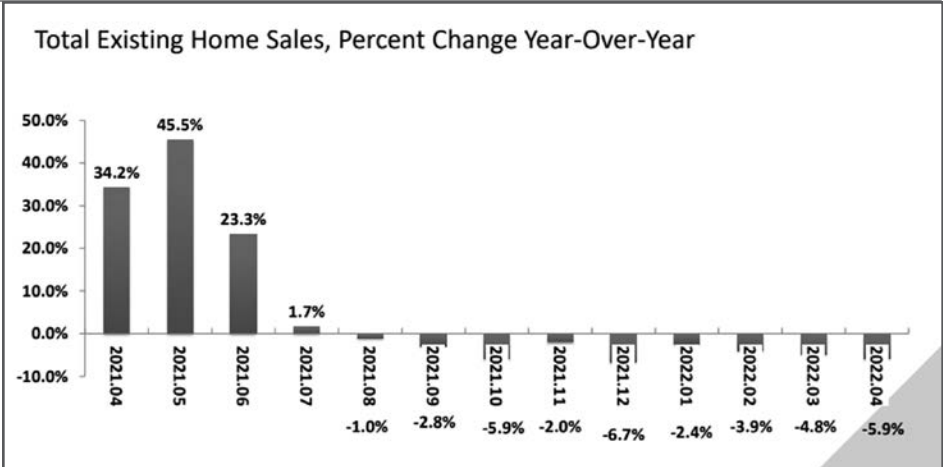
Report Highlights

- Existing-home sales fell for the third straight month to a seasonally adjusted annual rate of 5.61 million.
- Sales were down 2.4% from the prior month and 5.9% from one year ago.
- With slower demand, the inventory of unsold existing homes climbed to 1.03 million by the end of April or the equivalent of 2.2 months of the monthly sales pace.
- The median existing-home sales price increased at a slower year-over-year pace of 14.8% to \$391,200.
- All-cash sales accounted for 26% of transactions in April, down from 28% in March and up from the 25% recorded in April 2021.
- Individual investors or second-home buyers, who make up many cash sales, purchased 17% of homes in April, down from 18% in March and equal to 17% in April 2021.

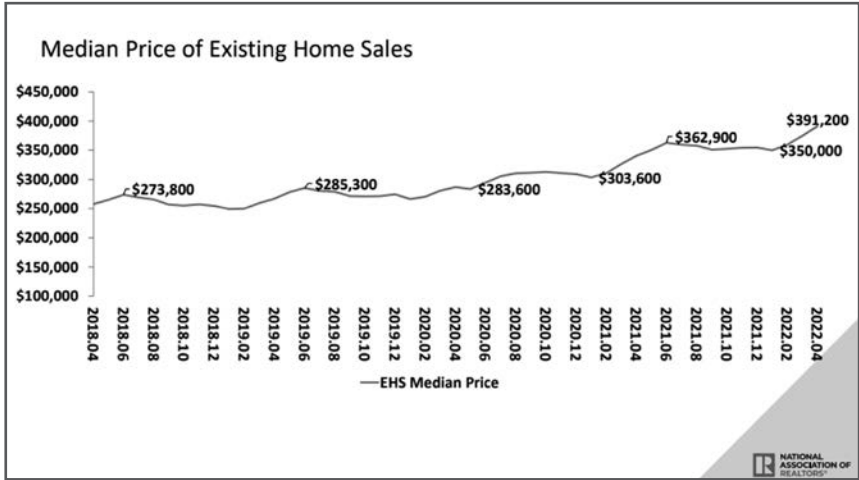
- According to Freddie Mac, the average commitment rate for a 30-year, conventional, fixed-rate mortgage was 4.98% in April, up from 4.17% in March. The average commitment rate across all of 2021 was 2.96%.

“The market is quite unusual as sales are coming down, but listed homes are still selling swiftly, and home prices are much higher than a year ago,” said NAR chief economist Lawrence Yun.

The NAR’s PowerPoint Presentation has



many interesting charts worth a review.



Median Price of Existing Home Sales Percent Change of Existing Home Sales by Price Range

Year-Over-Year Percent Change of Existing Home Sales

Key Chart Ideas

- Year-over-year sales are down 9 consecutive months.
- Sales of homes over \$500,000 are up, below \$500,000 down
- The median price of sales continues to rise

Econoday Consensus

Amusing Economists

Economists are more than a bit amusing. One predicted a 4 percent rise in sales. What was that person’s thought process? Prices are still rising (for now). But with mortgage rates up over two percentage points, this bust is just getting started.

Existing Home Sales

Released On 5/19/2022 10:00:00 AM For Apr, 2022

	Prior	Prior Revised	Consensus	Consensus Range	Actual
Annual Rate	5.77 M	5.75 M	5.65 M	5.45 M to 6.00 M	5.61 M
Month over Month	-2.7 %				-2.4 %
Year over Year	-4.5 %				-5.9 %

Retailers Getting Hammered By Rising Costs

By Schiff Gold

Retail sales have spiked over the last few months. You would think that would be great news for retailers, right?

Not so fast.

Revenues are, in fact, up for the big retailers.

Target reported revenue of \$25.2 billion in Q1. That was 4% higher than the stimulus-fueled first quarter of last year. Walmart also reported a healthy year-over-year increase in revenue of 2.4%.

People like Elizabeth Warren point to surging revenue and claim that these big corporations are gouging customers with price increases, generating big profits. But revenue does not equal profit. Revenue is the gross amount of money the company brought in. When you factor in surging costs, retailers are getting squeezed.

Target reported that its product costs jumped by 10.4%. Meanwhile, its selling and administration expenses rose by 5.6%. As a result, operating income fell by 43%, and its operating margin (operating income

divided by revenues) came in low – 5.3%. That compares to 9.9% a year ago.

“Throughout the quarter, we faced unexpectedly high costs, driven by a number of factors, resulting in profitability that came in well below our expectations, and well below where we expect to operate over time,” the earnings release said.

Peter Schiff mentioned Target’s woes during an interview on NTD News.

“Earnings are collapsing because Target customers are spending all their money on food. And Target doesn’t make big profits selling food. It makes profits selling other goods that Americans are now too poor to afford. And so the bad news is Target has to really raise prices even more, especially for food.”

Walmart faces a similar struggle. Its cost of sales rose 3.5%. Operating, selling, and administrative expenses rose 4.5%. Operating income plunged 23%, while net income plunged by 25%.

Walmart reported that its gross profit



Image Courtesy Of Schiff Gold

decline was due to “elevated supply chain costs and product mix,” with some customers shifting to lower-end products. Operating expenses increased “primarily due to increased wage costs in Walmart US.”

As *WolfStreet* put it, “the bad breath of inflation sinks Target, Walmart, other retailers.”

Online retailers aren’t fairing much better. Amazon’s revenues grew 7% in Q1. That sounds good, but it was the slowest growth since the dot-com bubble burst.

Online furniture retailer Wayfair reported a huge loss with revenues falling by 14% year on year.

Inflation creates the illusion of retail strength. But consumers are paying more to get less, and retailers are seeing all of their revenue get eaten up by rising costs. Ultimately, these companies will have to pass more of these costs on to consumers, which means you can expect to see more price increases coming down the pike.



Urban Design Forum Envisions Street-Based ‘Platform’ For A ‘Thriving City’

By Eve Kessler Of Streetsblog NYC

The urban planners, architects, officials, and “placemakers” who make up the livable-streets movement just handed Mayor Adams a handbook for how to run a crucial part of any city administration.

That handbook — a people-first blueprint for a new municipal focus on the public realm — comes in the form of “Streets Ahead: Five Routes to a Thriving City” from the Urban Design Forum — a forum for civic leaders, planning professionals, and advocates.

Focusing on how streets can contribute to five areas of city life — “commerce, culture, climate, care, and continuity” — “Streets Ahead” articulates goals that won’t be controversial for Streetsblog readers but may sound new to New Yorkers who think of streets only as repositories for free car storage.

It posits that:

- Streets can help revitalize our city’s small business community and support economic recovery.
- Streets can enable cultural expression and creative activation.
- Streets can help New York City confront the climate crisis.
- Streets can center safety, care, and healing for New Yorkers of all ages, races, and abilities.
- Streets can build connected

communities. Within each rubric, it then supplies policy recommendations, such as:

- Activate micro-distribution centers in each borough.
- Expand and equip underinvested business improvement districts and community-based maintenance partners. Co-site street safety and permanent cultural infrastructure.
- Install energy generating technologies in the right of way.
- Invest in waste containerization.

Some suggestions overlap with Adams’s “Blueprint for NYC Economic Recovery,” which included a new “Interagency Task Force for the Public Realm.”

But the Urban Design Forum platform, the culmination of a year of field studies, local dialogues, and international exchanges, goes further, seeking to transform the city’s streets and neighborhoods while responding to its climate, health, and political crises. In this, it joins works as disparate as the “vision plans” of various business improvement districts, with their heavy emphasis on pedestrianization; practical guides, such as the Design Trust’s public space management “toolkit”; and even children’s books, such as “City Streets Are for People.”

Its rhetoric is lofty.



An illustration from “Streets Ahead.” Image: Urban Design Forum

“We are at the beginning of a historic recovery for our city,” the document states. “It is imperative that we seize this moment to end roadway fatalities, equip our streets to combat an escalating climate crisis, and bring our neighborhoods together after a period of deep isolation. The last two years have shown us what is possible with nimble, collaborative work together. We invite you, our elected and appointed officials, to remain fearless and continue this work. ... A vision for a safe city is possible to achieve in eight years if we recognize that our Right of Way is an essential piece of the puzzle.”

Jackson Chabot, the director of Public Space Advocacy at Open Plans (a sister organization

of Streetsblog) and an Urban Design Forum fellow, said that the document would energize the movement — and inform policy.

“This forward-looking publication centers on people, public space, and how we manage public space in a way that is sorely needed,” he said. “Streets and sidewalks are many New Yorkers’ front yards. Open Streets and Open Restaurants have shown us what is possible if we think beyond the movement and storage of vehicles on our streets and we must continue to re-envision our streets... These steps will help us realize a city where all New Yorkers deserve access to safe, clean, and joyful public spaces and neighborhoods.”

Dear Superficial

By Doc Lovelace

Dear Doc Lovelace,

I’ve recently started seeing this guy, well, I guess we’ve been kinda seeing each other for 4 months but we’ve been more official the past month or so. I think he’s a nice guy, but I can’t help but feel that others view me as the man in the relationship. I’m 5 inches taller than him, he’s more sensitive, he likes to sew, he expresses himself through art, and he likes to talk more about his feelings than I do. I grew up with three brothers and I was a total tomboy, and all of the other guys that I’ve dated have been more manly than the current guy I’m with (by a lot). At first, I didn’t think much of it, but as time goes by and he’s meeting more of my friends and family, a lot of them are saying the same thing. I don’t necessarily want a meathead type, but I feel like with him that I have to

take on the position of being the guy. On top of all that, he doesn’t really have a clear plan for his future other than his art and I don’t know where that’ll go, whereas I’m in a nursing program and I already have my BA. Then the other day, a friend of his jokingly called him a little b**ch. The friend meant it as a joke, but I could tell the guy I’m with really let it affect him and he got a little teary-eyed. Am I overthinking it? Or is my boyfriend kind of an emotional baby?

Dear Superficial,

Firstly, I’m wondering what happened that makes you now “more official” in the last month or so?

I’m also wondering if you are really tall or he is really short, and why it would make a

♥♥♥♥♥♥♥♥♥♥

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difference? Your “feeling” about how others view you could be 100% wrong.

Do you look like a man? Are you still stuck in your tomboy ways? What difference would it make if you are? When you say that you have dated guys that are more “manly,” what does that mean? Were they lumberjacks? If not, would they be viewed by a lumberjack as not “manly” enough? Were they Hells Angels, Mutai warriors, Jetfighter pilots?

Or were they just taller than you? Down the road had you been with one of your more manly dudes, what would happen if they lost their hair, got a pot belly, and took up poetry reading? People change.

I think the fact that he is an artist has you a bit confused. He may not have the idea or ego that would cause him to work on being “manly.” Keep in mind big guys don’t fit well

in cockpits or Ferraris.

Ponder this: What matters is how much do you respect him? How much does he respect you? Is he kind, understanding, and a good listener? Does he care about other people? Does he like children and dogs? Could you love him? Could he love you?

Stop worrying about what other people might be thinking or saying. Think about what you yourself are thinking and saying. Think about what he, himself is saying.

Think positive! Choose happiness! Have fun!

Very Truly,
Doc Lovelace



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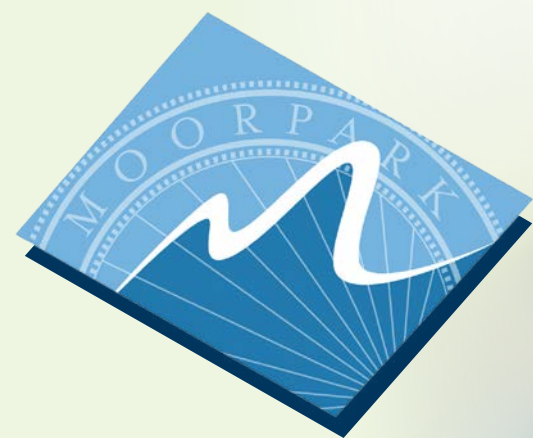
We want to take this moment in time to honor grads everywhere. Whether you are graduating from one of our area High Schools or you are a proud graduate of Moorpark College, you did it!

You and your families are to be commended for making strides this year in completing a major goal in your life– and the Moorpark College community is very proud of you.

Many of you will gather for graduations and celebrations. Enjoy this much honored tradition.

We wish Moorpark College graduates much success on the next chapter of your journey, and we look forward to welcoming graduating high school seniors and other students this fall.

You ALL make the Moorpark College faculty and staff very proud of your accomplishments.



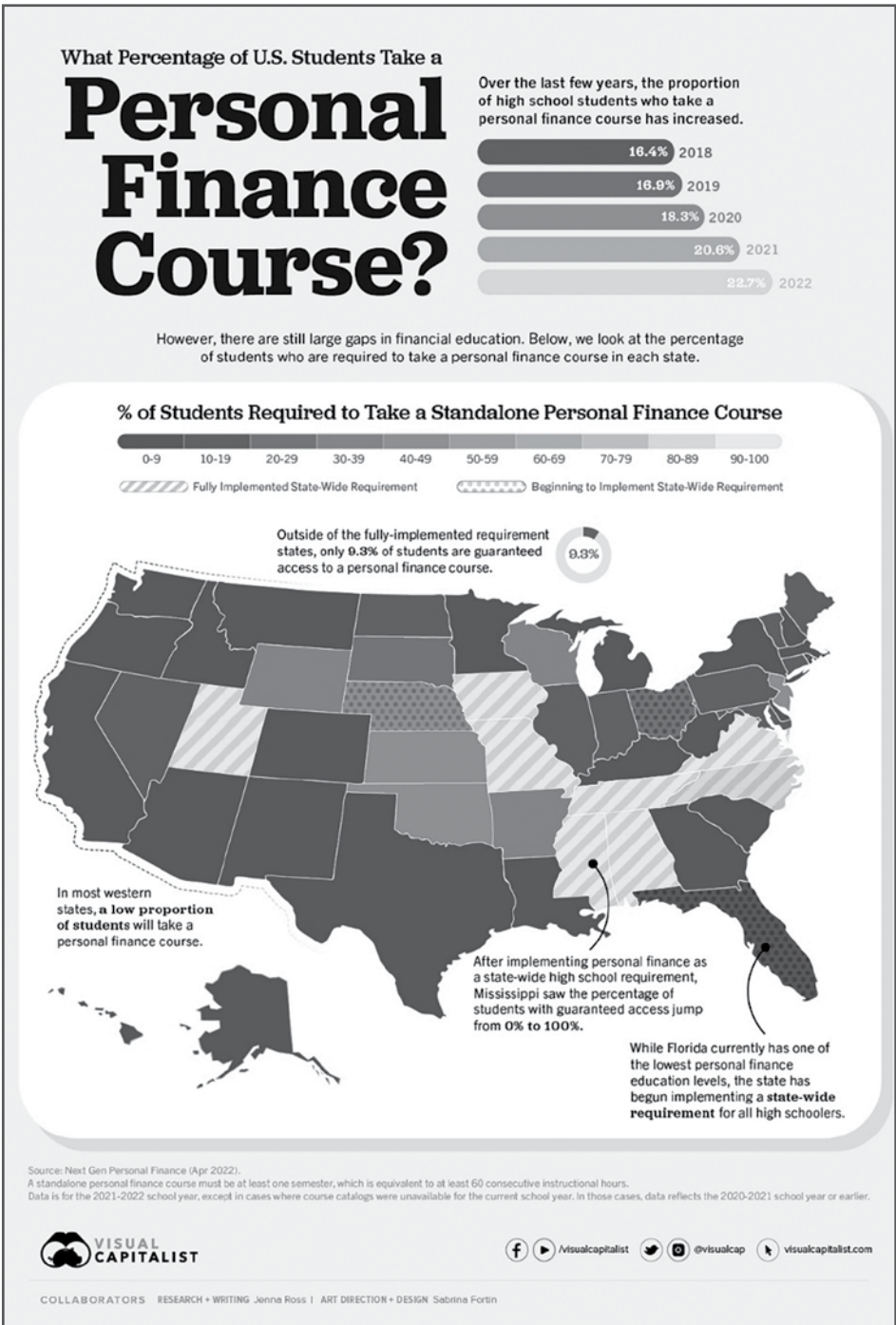
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Mapped Personal Finance Education Requirements, By State

By Jenna Ross Of Visual Capitalist



When you graduated from high school, did you know how to create a budget? Did you have an understanding of what stocks and bonds were? Did you know how to do your own taxes?

For many Americans, the answer to these questions is probably a “no.” Only **22.7%** of U.S. high school students are guaranteed to receive a personal finance education. While this is up from **16.4%** in 2018, this still represents a small fraction of students.

This graphic uses data from Next Gen Personal Finance (NGPF) to show the percentage of high school students required to take a personal finance course by state.

A Closer Look at State-level Personal Finance Education

A standalone personal finance course was defined as a course that was at least one semester, which is equivalent to 60 consecutive instructional hours. Here’s the percentage of students in the top ten states where they are required to take a personal finance course.

Eight states currently have state-wide requirements for a personal finance course: Alabama, Mississippi, Missouri, Iowa, North Carolina, Tennessee, Utah, and Virginia. Naturally, the level of personal finance education is highest in these states.

Five states have begun the process of implementing a requirement, with Florida being the most populous state yet to guarantee personal finance education for high schoolers. The state previously required schools to offer a personal finance course as an elective, but only **5%** of students took the course.

Outside of the guaranteed states, only **9.3%** of students are required to take a personal finance course. That number drops to 5% for schools that have a high percentage of Black or Brown students, while students eligible for a free or reduced lunch program (i.e. lower-income students) also hover at the 5% number.

Why is Personal Financial Education Important?

The majority of Americans believe parents are responsible for teaching their children about personal finance. However, nearly a third of parents say they never talk to their children about finances. Personal finance education at school is one way to help fill that gap.

People who have received a financial education tend to have a higher level of

financial literacy. In turn, this can lead to people being less likely to face financial difficulties.

People with low levels of financial literacy were **five times** more likely to be unable to cover one month of living expenses when compared to people with high financial literacy. Separate research has found that implementing a state mandate for personal finance education led to improved credit scores and reduced delinquency rates.

Not only that, but financial education can also play a key role in building wealth. One survey found that only one-third of millionaires averaged a six-figure income over the course of their careers. Instead of relying on high salaries, the success of most millionaires came from employing basic personal finance principles: investing early and consistently, avoiding credit card debt, and spending carefully using tools like budgets and coupons.

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A 3-D Approach To Public Investment

By Cam Gallant Of Strong Towns

On a cold January afternoon, I drove my car from Austin to the outskirts of San Antonio, not to see the famous Riverwalk or the Alamo, but to see a crosswalk.

Literally, *a crosswalk*.

But not just any run-of-the-mill zebra crossing (fun fact, this is actually what regular crosswalks are called)... I drove to see the illusion created from a 3-D crosswalk.

3-D crosswalks are relatively new experiments, being tried all around the world—from India to Iceland, to Iran. They are created by painting extra shadows around the white stripes of regular crosswalks to make them appear when viewed by oncoming traffic as if blocks are hovering above the road.

Picture it like a white block bridge you have to hop across in a video game.

The idea is that drivers will pay more attention to 3-D crosswalks; thereby improving pedestrian safety.

I was eager to see this illusion first-hand. What would it look like from a driver's point of view? According to a January 2020 KSAT 12 News report by Patty Santos and Joe Arredondo, the crosswalk in Windcrest (outside of San Antonio) was the first of its kind in Texas. “Now *that* is my favorite thing,” one boy said, glowing in the report’s



Image Courtesy Of Strong Towns

accompanying video.

This crosswalk—which the community paid a little extra for to cover the cost of an artist and the additional paint—also fits with Strong Town’s four-step approach to public investment:

1. Humbly observe where people in the community struggle
2. Ask the question: What is the next smallest thing we can do right

now to address that struggle?

3. Do that thing. Do it right now.
4. Repeat.

In a country where both Democrat and Republican presidents and congressional leaders talk about trillion-dollar infrastructure bills, it’s sometimes easy to forget that communities can take small, inexpensive action at the local level. But small actions, compounded over time,

can transform communities.

This is not to say the ideas always work. Roughly two years after the initial KSAT 12 report, and after 20 minutes of exploring and repeatedly overlooking this area, I discovered the next part of the story for the Windcrest crosswalk.



Scan here to read more

New Documents Show How Drug Companies Targeted Doctors to Increase Opioid Prescriptions..., *continued from page 1*

their medical licenses suspended or revoked, or paid state or federal fines after being accused of wrongdoing.” The article was replete with examples of doctors whose problems were well known but who were targeted anyway by sales representatives.

This was a familiar finding. Back in 2010, we found that hundreds of doctors paid by drug companies to promote their drugs had been accused of professional misconduct, were disciplined by state boards, or lacked credentials as researchers or specialists.

The document trove included some mentions of our earlier work.

Among them was a 2010 email from a senior director of global compliance at Cephalon Inc., a small drug company that was subsequently acquired by Teva Pharmaceuticals.

In the message, the director notes that what ProPublica found — Cephalon had paid doctors who had been sanctioned by their states to deliver promotional talks on its behalf — was, indeed, true and that the

company was undertaking a review of all of its doctors in light of our findings.

Another document included a list of those doctors.

And there’s a 2017 presentation from an official at Mallinckrodt about the state of transparency around payments to doctors. It called ProPublica the “most thorough and vocal media source re: Open Payments data. Their analyses and searchable database are likely the go-to place for anyone wanting to do a comparison of companies and physicians.”

Our Dollars for Docs data often was picked up by news outlets across the country, including WNBC-TV in New York City. In one document, a spokesperson for the company Covidien was happy that the reporter had not asked about Exalgo, a new opioid made by the company. “Based on our conversation, I do not believe that the reporter is aware of Exalgo — and I am certainly not

planning to make him aware,” she wrote in 2013.

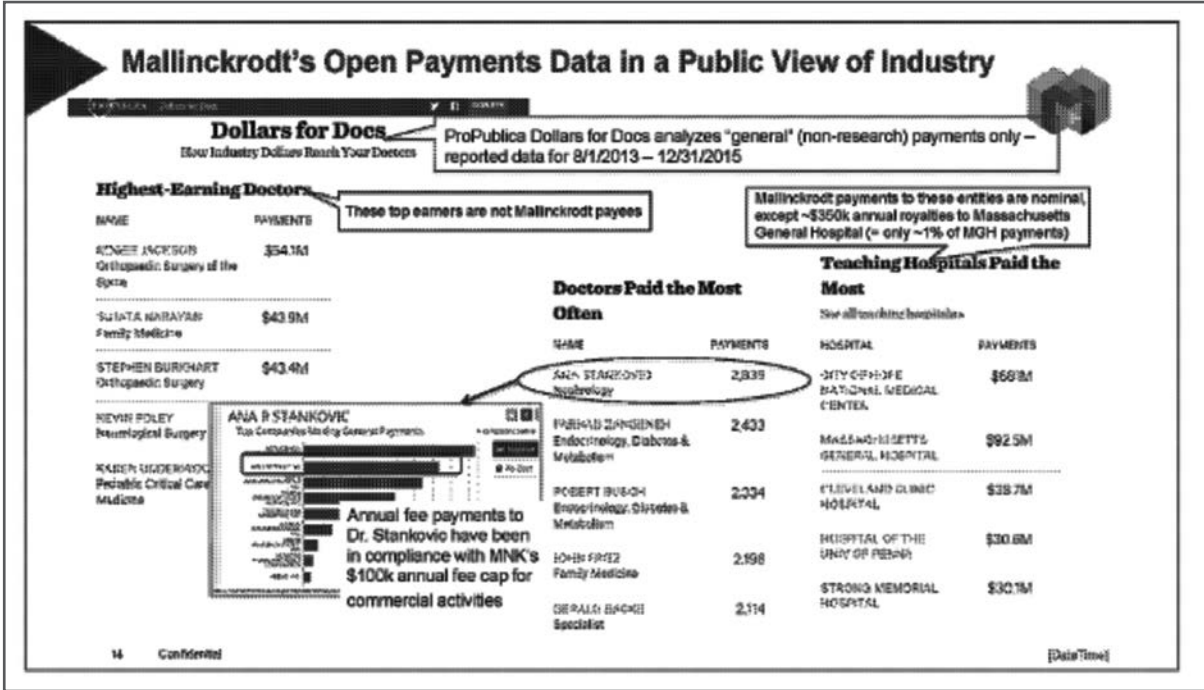
The document trove also shows firsthand how drug companies targeted doctors and used information purchased from data brokers to rank them and gain insight into how many of their drugs each doctor prescribed each week.

When we first started working on our stories, we were very eager to see what pharma drug reps knew about the prescribing practices of doctors. So, we asked a company then called IMS Health, which purchased data from pharmacies on which drugs each doctor prescribed and then sold it to the drug companies if it would sell that data to us. IMS, now known as IQVIA, told us we could not buy the data at any cost.

The document trove includes a number of samples of what that data looks like and makes clear why the industry was so reluctant to have it come into public view.

The following chart was put together for Covidien about Exalgo. For every doctor in the Las Vegas region, it shows their prescribing, by week, of the drug and notes whether they are a “target.”

Scan here to read more



Credit: Screenshot by ProPublica



Man With No Sleep, Hydration, Or Caffeine Blindsided By Inexplicable Migraine Again

By The Babylon Bee

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

Local man Roy Wayland has been caught off guard once again by a crippling migraine that came out of nowhere. Roy has been searching for what could have caused this headache but so far it has remained a mystery.

“I haven’t eaten today, or exercised in months, and I live my life in a constant state of stress and dehydration. Why does this keep happening to me?” said Roy Wayland contemplating this massive injustice in his life. “Why do I feel awful all the time when I’m doing everything right?”

According to sources Roy stayed up every night the past week playing video games

until 3 AM—all while eating junk food and drinking no water whatsoever. Consequently, Roy woke up each day that week in a hurry and without time for food or coffee. “And then without warning: BAM! My head is pounding, and it feels like a truck is parked on my skull,” complained Roy.

At publishing time, Roy stated that he planned on addressing his debilitating migraines by changing absolutely nothing about his daily

habits and becoming outraged at life when he gets another migraine tomorrow.



Protect Your Phone From Cybercriminals. High Tech Stalking Part III

By Turner Stephens

Sara Morrison, an author of many Internet-related articles for Vox, wrote a piece in the January 2020 issue on how hackers stole \$13,103 from her bank accounts. She wrote the piece as a warning that even cautious people like her can still be tricked into replying to texts, emails, or phone calls that give cyberthieves what they need to steal critical personal data. This data can be used continuously for additional thefts. This was a humbling experience for her since she is both a researcher and practitioner of Internet safety. Yet, as I pointed out in Part II of this article series, cyber thieves work full time to uncover better ways to deceive and convince computer and mobile device users to click on apparently legitimate message links which are connected to dangerous web pages or downloads.

Experts point out that the vast majority of successful cyber thefts and hacks are completed with victim participation and cooperation.

Research by Stanford University Professor Jeff Hancock and security firm Tessian showed that 88% of data breaches were from employees’ mistakes.

“Human error was a major contributing cause in 95% of all breaches.” — IBM Cyber Security Intelligence Index Report.

“98% of cyber attacks rely on social engineering,” according to cyber security company PurpleSec.

Being watchful and learning what new fraudulent techniques are trending is an ongoing process for a cybercriminal since he makes his living learning about consumer and employee habits, who they trust, and when they are most likely to make a mistake and allow a phishing or smishing attack to go through. As the weeks and months go by new attacks are tested and the ones that are more successful become common. Cybercriminals watch the news and darknet chatter and jump on the bandwagon when they learn about successful scam tactics and strategies. Luck is not enough to protect you against smishing and phishing

attacks. Good security habits will greatly lower your chances of being a victim of such an attack.

The term “Zero Trust” is appropriate here, for mobile phone users and employees alike. IBM’s corporate website defines it well. Zero Trust is a framework that assumes a complex network’s security is always at risk to external and internal threats. It helps organize and strategize a thorough approach to counter those threats.” You might say, “Well I trust my family and friends. Also, I get calls, texts, and emails on my phone from my employer. I can’t just stop communicating with them.” Zero Trust means that, for employees and consumers, they do not trust strangers or links that you have not used before, even if the link has been sent to you by a friend. Vet all links for legitimacy first. This also means that unless a person or organization absolutely must know your Social Security number, phone number, Driver’s License, Credit Card number, etc., don’t give it to them.

Here is why email and especially text are increasingly used by cyber thieves to steal from you. Your guard is down when you



being a victim. Both employees and consumers are victims of the manipulative tactics called “social engineering” and this article, *What Is Social Engineering?*, is definitely worth the read as it will help you prevent these attacks at work and home.

Keep your personal and direct employee

to Robokiller, a top computer and mobile device protection service, fraudulent spam calls increased 58% last year causing over \$10 billion in losses The following were the 5 top text scams in 2021were:

Text Scam Type Diagram

Text Scam Type	Number of scam attempts	Percentage of total text scams
Delivery announcement or problem	23,076,811,343	26.3%
Covid-19 kits, testing, vaccinations	5,696,455,112	6.5%
Bank account problems, etc.	3,071,087,772	3.5%
Apple & hardware sweepstakes	2,601,735,612	3%
Healthcare related	1,060,272,839	1.2%

Robocalls cost businesses and people over \$30 billion in losses last year. The top 87 billion scam robocalls were related to vehicle warranty, health insurance, social security, student loans, and religion.

The US Postal Service states on their website that “USPS will not send customers text messages or e-mails without a customer-first

requesting the service with a tracking number, and it will not contain a link.” So, don’t click the link on any emails from USPS.

Remember that honest companies will not request information about your accounts by text.

think you are communicating with a trusted source. Your guard is also down when you are feeling rushed to respond to an email or text because it appears urgent - your emotions are in a heightened state, and your logic is overruled.

Proofpoint, a well-respected business cybersecurity firm, has an excellent yet concise article on how spam and email attacks are successful and how to avoid

phone number off social media and all online sites if possible. Why make it easy for cyber thieves to make you a victim?

A text scam gets mobile phone users to download malware into their phone or provide private information about themselves so the cyber thief can access and steal money from their financial accounts or at minimum steal their data to resell to another criminal. According

Scan here to read more



This Month In Weird History

By Robert Belcher

Odd, off-putting, hard to believe, strange, and sometimes even miraculous tales are found throughout human history. When reading these histories, you would be forgiven for wondering if you had accidentally grabbed the latest Dan Brown or Stephen King novel. This month we will explore the panic created by Halley's Comet in 1910. Is the tale fact, outright fiction, or a blend?

used them to make predictions of comets that astonished his contemporaries. Halley discovered that a particular comet had appeared every 75 years dating back to 240 B.C. and predicted its next appearance with total accuracy 53 years in advance of the event. The ability to understand and predict comets largely demystified them. Or did it?

The return of Halley's comet in 1910 challenged the arrogance of the modern



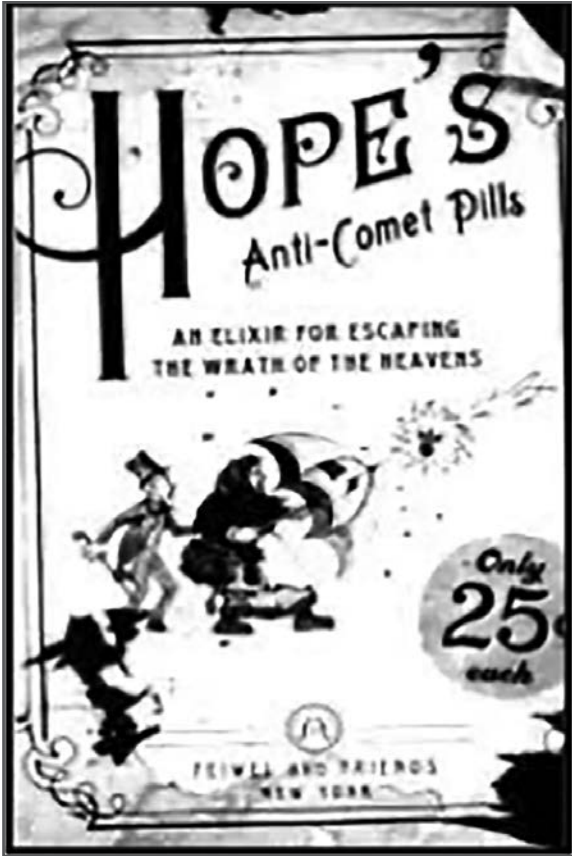
From the beginning of recorded history, most people have feared comets. Ancient peoples did not understand what the strange moving lights in the sky meant and assumed they were omens. Soothsayers often interpreted the warning as being about a looming catastrophe: the death of a leader, defeat in a war, famine, plague, or drought. This dread of comets slowly changed over time. First, the ancient Greek and Medieval Arab astronomers began to catalog moving objects and understand they were natural phenomena. Next, the invention of the telescope in the 16th century allowed people in the nascent scientific revolution to see distant objects more accurately than ever before. The final blow to the pre-scientific understanding of comets was struck by a pair of Englishmen: Isaac Newton and William Halley. Newton revolutionized our knowledge of moving bodies and provided a new field of mathematics that accurately explained the cosmos. Halley applied Newton's laws and

era and demonstrated we are just capable of irrational panic as our ancient ancestors. The panic began in 1909 when a French scientist claimed the Earth would pass through the comet's tail and the comet's cyanogen gas would kill everyone on the planet. There was no evidence this would happen, and only skeptics questioned why the comet's previous passes by the Earth had not destroyed all life if this were true. Panic spread worldwide, and cynical entrepreneurs were quick to respond with all kinds of fake medical cures for cyanogen gas. One brand of anti-comet pills promised to be "an elixir for escaping the wrath of the heavens." In the months leading up to the return of Halley's Comet in May 1910, it was falsely blamed for tragedies as varied as the death of English King Edward VII and the flooding of the Seine River in Paris, France. None of the worst-case predictions about the comet came to pass, and those who barricaded themselves in their homes missed out on a once-in-




a-lifetime opportunity to see a comet witnessed by countless others over millennia.

Our Verdict: The panic around Halley's Comet is firmly established in history. This story's relevance is in the lessons it teaches about the madness of crowds and the value of remaining a calm skeptical approach towards the fads of your day. Lest you spend your hard-earned money on a modern-day version of comet pills hawked to you by a huckster eager to exploit our fears about an uncertain future and promise an easy solution in exchange for money.



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The Pentagon, Superman, And The Freedom Of Information Act

By Spy Culture

In 1977, the producers of *Superman* and *Superman II* approached the Pentagon to try to obtain stock footage of missiles launching for use in depicting Lex Luthor's dastardly plot to nuke the San Andreas Fault. The Air Force and Strategic Air Command were provided with copies of the script in order to assess the request, and there were disagreements between the various DOD components as to whether to provide the footage. One of the factors at play was the risk of the producers filing a FOIA request in the event their request was denied, showing how the entertainment liaison offices fear exposure of their methods and motives.

In the original *Superman* (1978), Lex Luthor hijacks two nuclear missiles during a test launch and uses them to attack the San Andreas Fault. His plan is to cause massive earthquakes that will cause California to break from the continental US and fall into the Pacific Ocean. Lex has bought up large tracks of land to the east of the fault line, which in his mind would become lucrative sea-front property.

To depict this fiendish scheme, the producers wanted to buy stock footage of missile launches from the Pentagon and

approached them in spring 1977. As with other government agencies, the script depicts the military as incompetent and thoroughly stupid, leading to a problem for Don Baruch and the rest. Though the producers claimed that the military

Hatch saying that due to the 'complete implausibility of the script' that the usual criteria for deciding whether to support a movie did not apply. Hatch noted that SAC's position was that the film should not receive any support but concluded that the sale of

was being turned down, the DOD would have reversed its position and provided the footage in order to avoid releasing documents under FOIA that would reveal its reasons for rejecting the request.

The entertainment liaison officers fear the light that FOIA casts on them and consistently try to avoid releasing records that show what they're really up to. These papers on *Superman* were discovered in a second section of the Suid archive at Georgetown that wasn't available to the public when Matt Alford visited the library in the spring of last year. Without Roger Stahl discovering this second Suid archive section and visiting to take pictures of many of the documents,

we never would have known of this request from the producers, or how it was handled by the Pentagon. While vital pieces of our shared cultural history are now becoming available, this only raises the question of how many more remain hidden from the public.



sequences were 'intended to be humorous and in no way derogatory,' the military saw through this spin.

They forwarded the script to the Air Force and to Strategic Air Command who felt that the storyline 'does not portray the Air Force in a favorable, appropriate light.' The Air Force suggested limiting support to the sale of stock footage, while Strategic Air Command disagreed, saying no support of any kind should be granted.

The issue went back to the DOD's entertainment liaison office, with Norman

a few limited pieces of stock footage was appropriate.

This was overruled by Don Baruch who decided to direct the filmmakers to NASA in order to source the required footage. His memo also says:

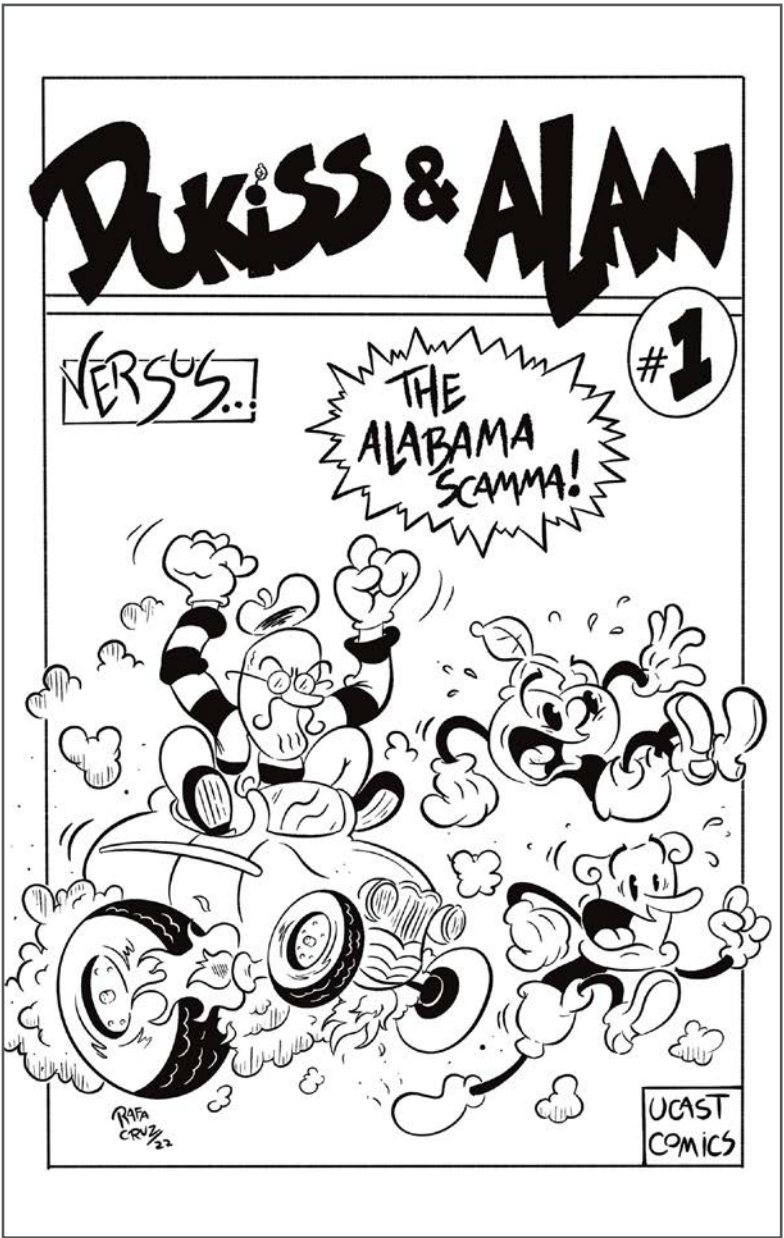
"However, if the company indicates that it intends to make an FOI case of the request, we will reverse our position in order to preclude official action under that aegis."

That is, if the company had filed a FOIA request to find out why its request

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Canada To Prosecute Crimes On The Moon

By Insider Paper

Canadian lawmakers have passed an amendment to the nation’s Criminal Code to allow for the prosecution of crimes committed on the Moon.

The change to the law — which MPs voted 181 to 144 in favor — was described in a 443-page budget implementation bill presented to Parliament.

Ottawa has already extended its jurisdiction over criminal acts committed by Canadian astronauts during space travel to the International Space Station.

They are treated the same as crimes committed in Canada.

The update comes as the number of space flights is increasing, and ahead of the first crewed mission to the Moon in more than 50 years set to launch in May 2024, with a Canadian astronaut expected to be onboard the Artemis II lunar flyby.

Under the subheading Lunar Gateway, the Criminal Code amendment reads: “A Canadian crew member who, during a space flight, commits an act or omission outside Canada that if committed in Canada would constitute an indictable offense is deemed to have committed that act or omission in



Canada.”

This would include crimes en route to or on the Lunar Gateway station currently in the works to orbit the Moon, and also “on the surface of the Moon,” the document states. Foreign astronauts who “threaten the life or

security of a Canadian crew member” on a Canadian-supported space mission could also be prosecuted, according to the ways and means of motion. The Canadian Space Agency is participating in the NASA-led Lunar Gateway project,

along with the European Space Agency and the Japan Aerospace Exploration Agency. Starting as early as 2026, the outpost will act as a staging point for robotic and crewed exploration of the lunar surface, as well as travel to Mars.

WEIRD & WACKY NEWS

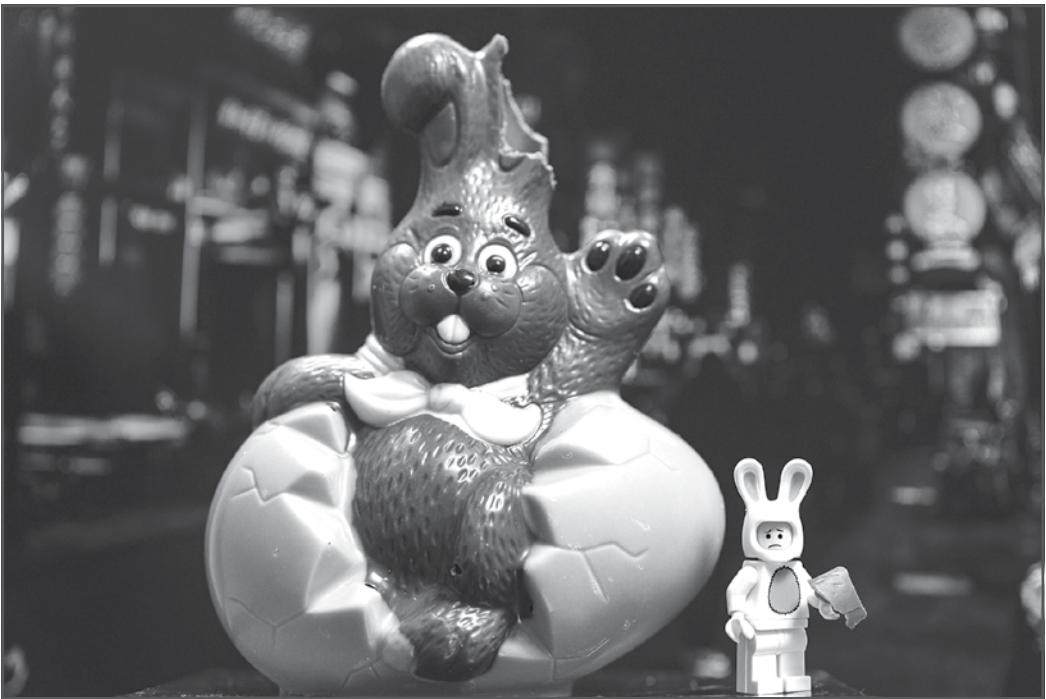
By Chris Carnicelli

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: Queensland: Australia

Dead men tell some tales. Meet Bill Edgar, aka *The Coffin Confessor*. Edgar shows

up at funerals and speaks for the deceased, telling off family members, setting friends straight, and delivering bad news about beneficiaries. And he gets paid for this! For \$2,000 to \$10,000, he’ll also remove “questionable” items from the deceased’s home (sexual toys, delete browser history, etc.). His services are now in the U.S. and U.K. with Paramount picking up his story for



a movie! Hmmm... David Lynch to direct, I suppose?

suffered any permanent damage.

Dateline: Chula Vista, California

There’s a snake in my boot! Reptile expert Alex Trejo and owner of **So-Cal Rattlesnake Removal** got a frantic call, “There’s a snake in my couch.” Upon investigation, Alex finds not a little gopher snake, but a huge 7-foot-long Vietnamese blue beauty rat snake! Trejo called it a “once in a lifetime snake rescue”. The species is non-venomous, not native to the United States, and was apparently not interested in being captured. But how it got into this guy’s sofa is a mystery.

Dateline: Manitoba, Canada

Here comes Peter Cottontail, and he’s pissed! It was close to Easter, but that didn’t stop a 27-year-old man from trying to commit a robbery! Did he have a gun or pointed stick to use as a weapon? No! This thief was armed with a Mr. Solid brand chocolate Easter bunny which he wielded like a club and used to hit a store employee with. Ouch! The shoplifter escaped but was later found nearby and arrested; the employee suffered only minor injuries. No news on whether the chocolate bunny

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