

Good News

JULY 2020 EDITION



Social media makes stars of animal babies as zoos struggle during quarantine

In January 2017, the Cincinnati Zoo staff was alarmed that their pregnant hippopotamus Bibi went into labor. It was too soon. At 3 a.m., Bibi gave birth to a 29-pound premature baby, named Fiona, who became the tiniest hippo to ever survive.

Zoo staff launched the social media project The Fiona Show, revealing their heroic efforts to save Fiona's life. They created a viral sensation as Fiona grew, matured, and finally met her mama.

Today, after the coronavirus quarantines closed zoos across the world, they have been plunged into severe financial difficulties. Zoos have relied on social media to make connections with the public.

Study: Cybercrime isn't outlaw fun; it's boring

Cybercrime has gone mainstream, according to research by Cambridge University's Cybercrime Centre, and it has become a snooze fest.

At one time, maybe, cybercrime attracted a certain type of brainy outlaw, looking for loot in the wild world of the internet. At least that is the way cybercriminals have been portrayed.

But the reality is much different.

Tedious tasks

It turns out that maintaining a network of connected computers designed to perform nefarious tasks is not only hard work, but really boring work. That's mainly because cybercrime has become a service, one that bad people can actually hire to do bad things. And if people are hiring you for a service, and if you have competition in the same evil area, you have to give good customer service. You need to collect money and deal with customer's technical questions, all while fending off the cops and fighting wars with other criminals.

Staff shortages for crime

Another thing you have to do is find people who know enough to do the low-level technical work. But, these people are in short supply and in a legal job, your low-level techie would be making more money.

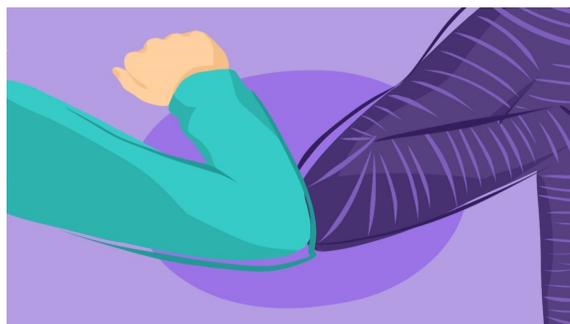
That all means costs are high, work is hard with little reward in the thrill of it, while income isn't that great.

Might as well be legit.

In fact, the business of running computer crime is nearly the same as legitimate system administrative work. The difference is most cybercrime services are exposed to law enforcement.

One former cybercriminal quoted in the Cambridge paper said:

"And after doing [it] for almost a year, I lost all motivation, and really didn't care anymore. So I just left and went on with life. It wasn't challenging enough at all. Creating a (cybercrime network) is easy. Providing the power to run it is the tricky part. And when you have to put all your effort, all your attention...When you have to sit in front of a computer screen and scan, filter, then filter again over 30 amps per 4 hours it gets annoying."



Your
picture
here!

MONEYWISE

Covid surcharges may appear

A Missouri sushi restaurant started adding a covid-19 surcharge to its bills, causing a storm on social media.

But, this may be a sign of the future.

Small businesses trying to keep their doors open have new demands:

- Increases in supply chain costs. Getting stuff costs more and takes longer.

- Extreme cleaning requirements to eliminate the virus.

- Traffic restrictions.

Some restaurants, for example, can only host half of the diners they can accommodate. But rents, utilities, maintenance, and other fixed costs remain the same. The difference has to be made up in higher prices -- or maybe one-time surcharges.

How people are respond financially

A new survey has found that 60% of adults are concerned about their finances over the next six months.

The study by Fidelity shows that people are taking steps to improve their financial goals.

- 48% are cutting back on non-essential spending.
- 44% are working to boost emergency savings.
- 15% are investing

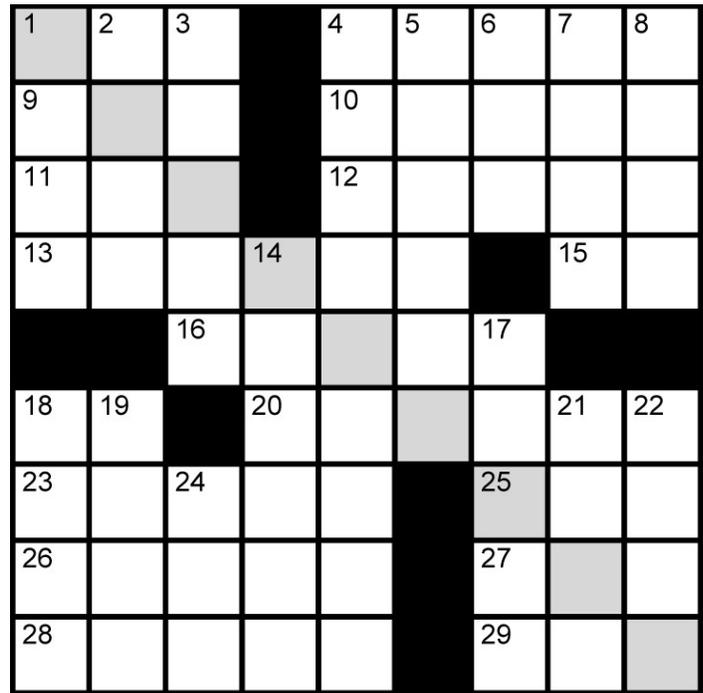
Across

1. Tank filler
4. Public row
9. Tolkien beast
10. Cornered
11. Psychoanalysis subject
12. Lubricated
13. Turbine parts
15. Coiffure
16. Adagio and allegro
18. Cellist Yo-Yo --
20. Render harmless
23. Roast host
25. ___ goo gai pan
26. Lots and lots
27. Keep out
28. Political exile, for short
29. B & B

Down

1. Attendee
2. Cornstarch brand
3. "Ivanhoe" author
4. Most tempestuous
5. Potato chips, in London
6. Sushi fish
7. Call for
8. Poi source
14. Dropsy, today
17. Poets' feet
18. ___ mortals
19. Kind of charge card
21. Reddish-brown
22. "September ___" (Neil

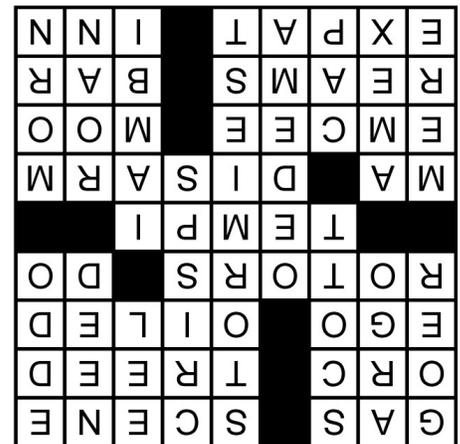
Bridesmaids' friends



Diamond hit)

24. Spending limit

The headline is a clue to the answer in the diagonal.



more money in the stock market. Very low stock prices on solid companies have made cash investing attractive. However, according to Motley Fool, people should only invest money that they won't need for at least seven years.

Fewer jobs for teens

One fallout from the virus crisis is probably going to be summer teen jobs. Teens typically flock to retail and restaurant jobs during the summer, but fewer will be available. Jobs like camp help, summer caddies and life-guarding could also see a sharp decrease, according to the Wall Street Journal. Jobs that will be available include delivery, shift-work at distribution and warehouses and fast food.



"I'll say it was good. There were times I even stopped looking at my phone."



Loving Goosie: New ethic gives animals a chance

"Let's give the fella a chance."

That's not something people said even a decade ago when animals with defects at birth were always euthanized.

And they still are euthanized, but a new ethic is emerging among animal lovers to use medical technology combined with heaps of love to give the outcasts a chance.

That's what happened to a 20-day-old pitbull puppy. Extremely tiny at birth, the puppy, named Goosie, had no nose. Her cleft palate had literally bent her nostrils under the top of her mouth.

Always small

But the people at Virginia's Sanctuary Rescue took her in, loving her through many trips to the vet, where they discovered the little pooch had another problem they didn't know about: A form of dwarfism. So the potato sized puppy would always be small.

Still, Goosie did grow. She grew in a playful, feisty spirit, demanding all the animals at her foster farm play with her. She jostled with the pig. She chased the chickens. She teased the cat and challenged her 96-pound brother dog. She reached all of 11 joyful pounds, feasting on her favorite food, meatballs. On her first birthday, she was photographed in a tutu and oodles of newspapers wrote about her. The DoDo made a video of her and she went totally viral. She even had her own parade.

The worst happens

And, then she got pneumonia. Very serious pneumonia. The vet discovered she had a heart problem. And on one weekend in July 2019 she died.

Was it all worth it; all the trips to the vet, the worry, the laughing, the love? Yes, says Adri Herron, president of the rescue. The experience left a lasting lesson:

"Be kind. Take pride in your work. Spread joy. Smile at strangers. Tip big. Approach difficult situations with an open and understanding heart. If we can't have our Goose anymore then at least we can recycle the joy she gave us out into the world."

Vaccine technologies: Why a Covid vaccine will take months, not centuries

The smallpox virus raged among humans for 10,000 years before a leap of insight led to the vaccine that killed it forever. The insight took about 300 years to develop.

Today, in the wake of the Covid crisis, drug companies throughout the world are experimenting with vaccines. One company, Moderna, took 42 days to create an experimental vaccine. Why so fast?

The most obvious reason is the research infrastructure: Laboratories, drug companies, medical systems -- systems we take for granted -- have never before been available on such a wide scale.

Still, of the seven known coronaviruses, there are no known human vaccines.

According to Johns Hopkins Senior Scholar Dr. Amesh A. Adalja, the key to the new rapid development of vaccines is new vaccine platform technologies. Writing in leapsmag.com, Adalja says these platforms use the same building blocks to make more than one vaccine. Using the basic platform, researchers are able to, in effect, switch out one targeted virus (or bacteria or other organism) like a person switches out a video game cartridge. One example of that is the ebola vaccine, which uses another virus as a platform with the ebola protein inserted.

A variety of different approaches are being used to create a Covid vaccine. Moderna is using an RNA approach. Inovio is using a DNA model in which genetic material is injected into the platform and human cells translate it into a viral protein. At that point the immune system makes antibodies.

Other approaches include nanoparticles (by Novavax), while other companies try to adapt an avian coronavirus vaccine.



The key to fraud -- printed right on your checks

In a business checking account, a small charge of \$10 to \$20 might not generate too much concern or suspicion. But, beware, small amounts coming out of your checking account can be fraud.

Automated Clearing House (ACH) fraud is a common way to steal. The criminal only needs your account number and the bank routing number. Be aware that any time you type in your checking account and routing number online you are offering a bad actor all he or she needs to steal from you.

Criminals get your checking account information through phony websites, phishing schemes, spoofed email from entities such as the IRS, and even work at home schemes.

Or, if you send them a check. That's all it takes.

Such fraudulent ACH transactions can be labeled many things, including "Bank Card draft" or "Bank payment" and seem legitimate at a glance. Consumers have 60 days to alert their banks and recover funds, but businesses may only have one day.

401(k) loans common during crisis

In March through June, many workers found some help from virus job losses and layoffs in a combination of savings, unemployment, and credit.

As July comes screaming in, what are the next steps if employment doesn't return and government programs are not renewed?

Financial experts have urged people not to look to their 401(k) retirement accounts for loans. Although the maximum loan limit was increased as part of virus relief to \$100,000 from \$50,000, a retirement loan should be considered a last resort. If you borrow from your vested retirement savings, typically you have five years to pay it back.

Plans tapped

A Bankrate study showed that 31 million people have tapped their plans already, or they expect to. As of May, 14 percent of Americans had used retirement funds. About 13 percent planned to do so.

For those unemployed during the Covid crisis, about 50 percent tapped retirement plans.

About 20 percent of Millennials hit their accounts as of May.

Overall, the majority have continued paying into their 401(k) accounts, although 18 percent contributed less due to the crisis.

According to Bankrate, younger households were most likely to turn to their 401(k), while older households were the least likely.

The top reason for not contributing to the 401(k) or cutting contributions was loss of income (62 percent). About 33 percent said they wanted to have cash on hand.

As you might expect, the 401(k) drain was concentrated among households making less than \$50,000.

Don't default

The big risk is default when you take a 401(k) loan. You'll be slapped with a 10 percent early withdrawal fee and then taxed on the money. In a 10 percent tax bracket that could cost you \$200 for every \$1,000 you borrow.



Blueberry Trifle for the Fourth!

Ingredients

- * 1 Angel Food cake
- * 1 bag frozen blueberries, thawed and drained OR 1-2 pints fresh berries
- * 1 box dry instant vanilla pudding (3.4 oz)
- * 1 can sweetened condensed milk
- * 1 8-oz. block cream cheese
- * 12 oz. Cool Whip

Directions

Break angel food cake into large chunks. Put 1/2 of cake on bottom of trifle bowl. Sprinkle 1/2 of blueberries on top of cake. Beat cream cheese until smooth, then add dry pudding mix and condensed milk. Beat until creamy. Stir in about 2/3 of the Cool Whip, reserving the rest for later. Gently spread 1/2 of mixture over cake and blueberries in bowl.

Layer again as before, keeping a few blueberries aside for garnish. Top with remaining Cool Whip and garnish with leftover blueberries.

Keep refrigerated until ready to serve.