



Good News



SEPTEMBER 2020



Here's what you are missing from fair food this year

Only a handful of state fairs are open in 2020, leaving some families missing their annual dose of funnel cakes, cotton candy, and various foods-on-sticks.

Here is something new that most won't find at the store, fresh from Idaho, the home of potatoes.

It's a baked potato, sort of. But, it's fair food, so that can't be all. In fact, it is an ice cream potato, decorated with candies to replace bacon sprinkles, and whipped cream for sour cream.

Here's to 2021!

Twitter hack highlights underground trade in handles

In mid-July, hackers rocked the internet by taking over accounts of high-profile Twitter figures and using the accounts for a bitcoin scam, among other things.

Suddenly in the afternoon, accounts from Joe Biden, Amazon CEO Jeff Bezos, President Barak Obama, Tesla CEO Elon Musk, former New York Mayor Michael Bloomberg, and investment mogul Warren Buffet all announced that they were going to double any bitcoin donations sent to them.

More than 383 people sent bitcoin, snagging more than \$100,000 for the hackers.

But the hack has also shed light on an illegal underground commerce: Stealing, buying and selling short-character Twitter account names.

According to Krebs On Security, these short handles are called OG (Original Gangster) accounts and owning one means status in underground communities. Certain Twitter handles can be worth thousands of dollars.



The Twitter handles are stolen by taking control of the account, changing the email address, then contacting a middleman who resells the handle.

Among the activities of these underground communities is SIM swapping. Swapping SIMS is actually a common, legal act. When you get a new phone, you swap SIMS via your telephone company to make your old number work on the new phone. But it can also be done illegally by fraud, bribery, hacking, or relentless attacks on telecom employees. The hacks are often done for purposes of theft, using a hijacked phone to access bank accounts or bitcoin, for example.

According to The New York Times and Krebs, known SIM swappers may well have been involved in the Twitter attack.



Are you uninsured or under-insured?

Life comes at you fast. In your youth at the peak of your health, in middle age, at the height of responsibility, what if an accident or illness took you off the family map? We all know it can happen and few think it will.

As a matter of fact, about 40 percent of people have no life insurance at all. Of the people with life insurance, about half are underinsured.

But the cold fact remains: What happens to your family if you die? Will they be able to afford the house? How will their lifestyle change? Who will support the family? How will they support the family?

Life insurance answers many of those questions -- and it answers them affordably.

The least expensive form of life insurance -- term insurance -- is very inexpensive. A healthy 30-year-old can get \$250,000 of insurance for about \$15 per month. The earlier you buy term insurance, the less expensive it is and many policies don't even require a health check.

Many people have life coverage at work, but this should be reviewed because it may not be enough. Primary breadwinners should have coverage equal to six to 10 times their annual incomes. Term policies usually cover only your working life.

Whole life is another kind of life insurance. Un-

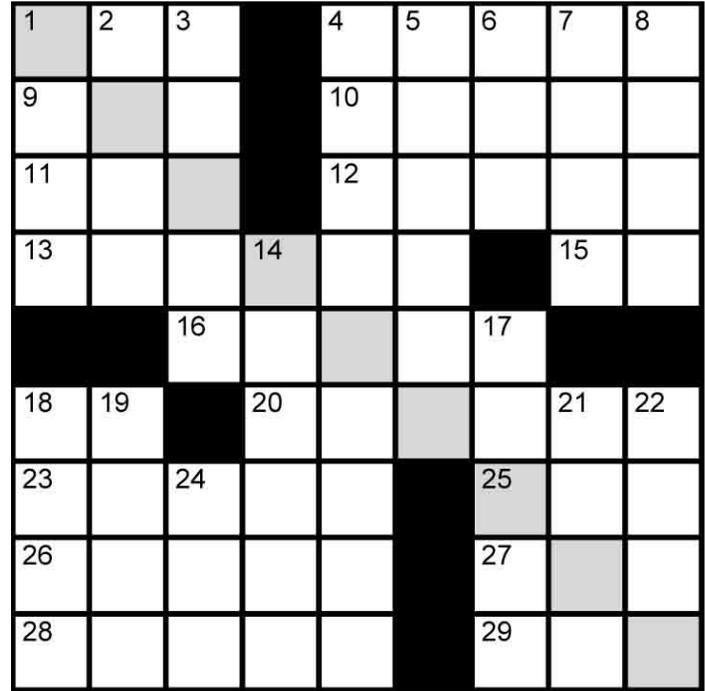
September Gold

Across

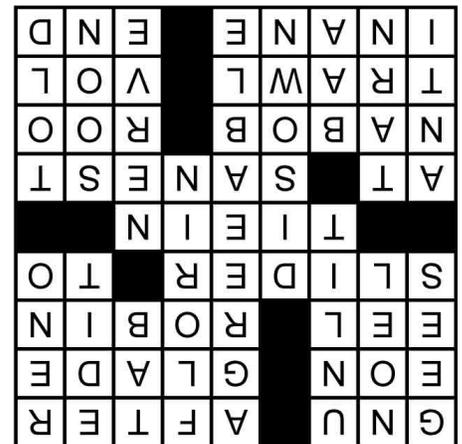
1. African antelope
4. Behind
9. Period in the earth's history
10. Forest clearing
11. Sushi order
12. Batman's sidekick
13. Small burger
14. Link
15. Gift-tag word
16. Link
18. In attendance
20. Most rational
23. Bigwig
25. "Winnie-the-Pooh" baby
26. Fish with a net
27. Tennessee athlete, for short
28. Silly
29. Football lineman

Down

1. Turns right
2. Christmas carol
3. Dark
4. Pleasant
5. Old Italian coin
6. Keyboard key
7. Cut and paste
8. Attorney General Janet
14. Renounce
17. Audacity



18. Opposed to
19. Mountain pool
21. Sometime today, say
22. Related
24. Bleat



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

like term policies, it covers you for life, as long as you make payments. It also has the benefit of building cash value. Although most experts say it shouldn't be considered an investment, if you get a big policy at a young enough age, and keep it until retirement, you could have a nice nest egg to tap into at retirement. Whole life policies can also be cashed in by your Power of Attorney for some part of the face value if you enter a nursing home, for example. It could be considered a small inheritance. Whole life policies usually require a medical exam and are unlikely to cover smokers.



"Oh, no -- it's a panda-emic!"

iOS 14 privacy method worries advertisers

Apple's latest privacy move has been characterized as an assault on advertising agencies since users will be directly asked if ads can track them across websites and other apps.

Users will be asked if they mind being tracked by websites and apps (like Facebook) and told (in small print) that, if they agree, the data will be used to deliver personalized ads. So, if you agree, when you search for a bathrobe, you would continue to see ads for bathrobes on Facebook or other websites.

According to Tech Crunch, this will inevitably reduce the amount of data that is collected, which would preserve user privacy. Websites would be able to track activities but not attach those activities to a single person. The update will not block Google Analytics, according to Search Engine Journal.

Right now, ads can track the sites you visit and build a profile on you, even if you don't click on an ad. With the profile, they know what you buy every day and share that information with other sites without your permission.

Now, starting with the iOS update in September 2020, if you use an iPhone, you would have to give permission for tracking.

Android users have been able to see app permissions for years on the Google Play app store, according to Tech Crunch.

Using social media to market

When you think of Facebook or Instagram, it is not immediately clear that the gargantuan is local, not just global.

Every community has an online presence of citizens that use the website to communicate with their local friends and family, as well as out of town folks.

So a small business can successfully market to their regular customers online.

The key is getting people engaged and getting people to share information about products and services.

Some ideas:

- Announce new products with photos using local people and local locations.
- Put your unique product ideas out there.
- Ask questions that involve your product:
How do you wear your new Smallville High School Giants t-shirt from the T-Shirt Folks? Use local people in local pictures or just a good photo of the shirt. Ask for photos of students in the t-shirt and repost the photos.
- Do a short video of your new take-out appetizer.
- Show how it's made with a video.
- Post photos of your sales associates and delivery people.
- Show your products and services in connection with holiday and obscure special days.
- Create and announce virtual events.
- Have a photo contest.
- Create video tutorials.
- Parody other videos.



Shipping: Success and hazards during the virus crisis

Unseen and largely unknown by many, shipping has actually been the lifeline for delivering essential supplies to the world during coronavirus shutdowns, but like everything else, shipping has been hit in ways both large and small.

According to an Allianz Global Corporate & Specialty (AGCS) report, the top concern for shippers has been the inability to easily change crews. Pandemic restrictions have extended the time crews have to work aboard ship. Crew relief is essential for seafarers who can suffer mentally and physically after extended periods onboard. In addition, mental exhaustion is the underlying cause of human error, a contributing factor in 75 to 96 percent of marine accidents.

Not surprisingly, while shipping has been essential in delivering goods around the world, global lockdowns have slowed all business, including shipping. More vessels are laid-up, the AGCS report says, and companies have to cut costs. Many fear companies will cut crew and maintenance budgets, greatly increasing risks.

Supply lines are under some pressure from the pandemic, especially regarding temperature-sensitive goods. When the ships get to port, cargo handling companies have often shut down suddenly, or the ports are operating under severe restrictions.

Even obtaining essential spare parts and consumables, such as oils and lubricants, has been difficult, calling into question possible engine and machine efficiency, and with those, safety.

Around the world, tankers have idled at major oil ports and terminals in the U.S., Europe and Africa, exposing companies to piracy, extreme weather, and political risks.

Time to listen, build rapport

LISTEN

Building rapport with co-workers and customers produces long-term career benefits, experts say.

It's time, they say, to listen up.

To get what you want in your career, observe how others process information and what their needs are.

It's especially important when others work for you. Daniel Goldman, author of Emotional Intelligence, says, "To inspire people and move them in the right direction, you have to engage them emotionally." Career success, says Goldman, comes more from the ability to deal with others' feelings than from personal power.

When working with your own boss, you will be more effective if you take time to understand his or her style of communication. One boss might say, "Could you please do this," and it would mean the same as when another says, "I need this done this way." By knowing the boss's communication style, it's easier to know what is needed.

Linguists at Georgetown University say people are never taught how listening works. As they listen, they think of what they will say next or do later. But they should be giving their full attention to what the other person is saying.



FANCY APPLES TAKE OVER GROCERIES

August/September means apples and apples remain a North American favorite.

Americans eat 28 pounds of apples per year. In fact, all of North America is crazy for the fruit that has been a dietary staple since at least the 1600s.

In 2019, unlike the previous 175 years, people can now buy a variety of apples. Where grocery stores once carried maybe Red Delicious, Yellow Delicious and Granny Smith, now markets may have a dozen different apples. Of the 7,000 varieties available, here are the current bestsellers:

Honeycrisp - Released in 1991, the Honeycrisp was the first exception to the Delicious apple's monopoly. Juicy and sweet, the Honeycrisp is a University of Minnesota hybrid of the Keepsake apple and another, unreleased variety.

Fuji - Born in Fujisaka, Japan, the Fuji is a cross-pollination of the Red Delicious and Virginia Ralls Janet. This super-sweet apple stores well, according to Stemilt, a fruit company.

Pink Lady - Sweet and tart with a firm bite, the Pink Lady makes a good addition to salads since it is slow to turn brown after slicing. The Lady comes from Australia where a researcher crossed the Golden Delicious with the Lady Williams apple. The resulting Pink Lady was the first apple to have its name trademarked.

