

*This complimentary newsletter is an educational resource with "links" on financial exploitation and behavior that may contribute to privacy concerns/financial exploitation. **DISCLAIMER:** Information and links are based on sites that appear to me as legitimate, but even I can be duped. If you find a problem, please let me know immediately, so that I can get the word out.*

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1. You've been vaccinated. So what should you do with your vaccine card? <https://www.cbsnews.com/news/covid-19-vaccine-record-card-what-to-do-vaccinated/> **Do NOT laminate; carry a copy and keep original in a safe place.**

2. Avoid payment scams while rebuilding your finances, 4/7/21, <https://www.consumer.ftc.gov/blog/2021/04/avoid-payment-scams-while-rebuilding-your-finances> Warnings about requests for gift cards, cryptocurrency, & electronic transfers.

3. [Get help paying for internet] Emergency Broadband Benefit, <https://www.fcc.gov/broadbandbenefit?eType=EmailBlastContent&eld=a85596bd-c407-40a5-8440-7c760928aff2> The Emergency Broadband Benefit is an FCC program to help households struggling to pay for internet service during the pandemic. This new benefit will connect eligible households to jobs, critical healthcare services, and virtual classrooms. [Broadband Benefit Consumer FAQ for more information about the benefit](#)

4. [BAD BOTS], How good are you at spotting bots on dating apps? 2/8/21, <https://www.usatoday.com/story/tech/2020/07/10/dating-app-bots-learn-how-spot-them-before-swiping/5406539002/> Dating-app bots, like all chat bots, are coded software to simulate a "chat" with users utilizing natural language processing. Often times, they are used to spam or scam users, given how advanced some these bots can be in mimicking human conversational patterns.

5. [GOOD BOTS] 10 of the Most Innovative Chatbots on the Web, 1/26/21, <https://www.wordstream.com/blog/ws/2017/10/04/chatbots> Chatbots – also known as “conversational agents” – are software applications that mimic written or spoken human speech for the purposes of simulating a conversation or interaction with a real person.

- Endurance: A Companion for Dementia Patients
- Casper: Helping Insomniacs Get Through the Night
- Disney: Solving Crimes with Fictional Characters
- Marcel: Guarding the Galaxy with Comic-Book Crossovers
- UNICEF: Helping Marginalized Communities Be Heard
- MedWhat: Making Medical Diagnoses Faster
- Roof Ai: Generating and Assigning Leads Automatically
- NBC: Helping News-hounds Navigate the Headlines
- Unilver: Raising Awareness with Brand Mascots
- Alice: The Bot That Launched a Thousand...Other Bots

6. Parkinson's drugs may lead to compulsive behavior, [gambling, compulsive shopping, eating, sexual behavior, and other compulsive behaviors], 6/21/18, <https://www.medicalnewstoday.com/articles/322197?c=787406242225#Pramipexole,-ropinirole-have-highest-risk>

Because dopamine is deficient in Parkinson's, the go-to treatment is dopamine agonists — which are drugs that activate the brain's dopamine receptors — or the well known levodopa, which turns itself into dopamine. Of all the drugs studied, pramipexole and ropinirole were linked with the highest risk of developing compulsive behavior.

7. Drugs-Induced Pathological Gambling: An Analysis Of Italian Spontaneous Reporting, 1/23/19, <https://link.springer.com/article/10.1007/s10899-019-09828-1>

Pathological gambling has been reported as a direct complication of Parkinson's disease and its pharmacological treatment based on dopamine agonists. Moreover, further medications (not dopamine agonists) were associated to the occurrence of gambling disorder.

8. What You Need to Know About the Shadow Banking System Now, 6/2019, <https://www.kiplinger.com/article/credit/t040-c032-s014-what-you-need-to-know-about-shadow-banking-system.html>

According to the latest **Financial Stability Board report**, non-bank financing provides an alternative to traditional bank loans and is a major contributor to overall economic activity and growth. However, the benefit of that growth also comes with major risks to the economy. Since shadow banks are not depository institutions, they do not have deposits to lend out to borrowers. Instead, they rely on money from investors for making loans. Unlike deposits that are FDIC insured, investor dollars collected through the shadow banking industry are not insured.

9. When using a search engine, like Google, select "PRIVATE" if you want to search without creating a search history. MacIntosh Products: <https://support.apple.com/en-us/HT203036> Searches give you opportunity to manage privacy. Turn on Private Browsing: open Safari on iPhone/iPod, tap new page button, tap Private, then tap done.

10. Private Searches using PC, <https://support.microsoft.com/en-us/windows/change-privacy-settings-in-windows-10-55466b7b-14de-c230-3ece-6b75557c5227>
On the START menu, Tap SETTINGS-PRIVACY.

11. Scam or Not? When in Doubt, Use this 99Bitcoins' Scam Test, 3/23/17, <https://cointelegraph.com/news/scam-or-not-when-in-doubt-use-this-99bitcoins-scam-test> Researchers from Southern Methodist University have been working on the first academic paper monitoring [Bitcoin scams](#). They classified four Bitcoin-related scams:

- high-yield investment programs
- mining investment scams
- scam wallet services
- scam exchanges