



ACC NEWS



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YOUR WEEKLY UPDATES

Week 15 of 2021



Healthcare



Ports



Shipping



Rail



Supply Chain



Beverages



Retail



C-Stores



Road

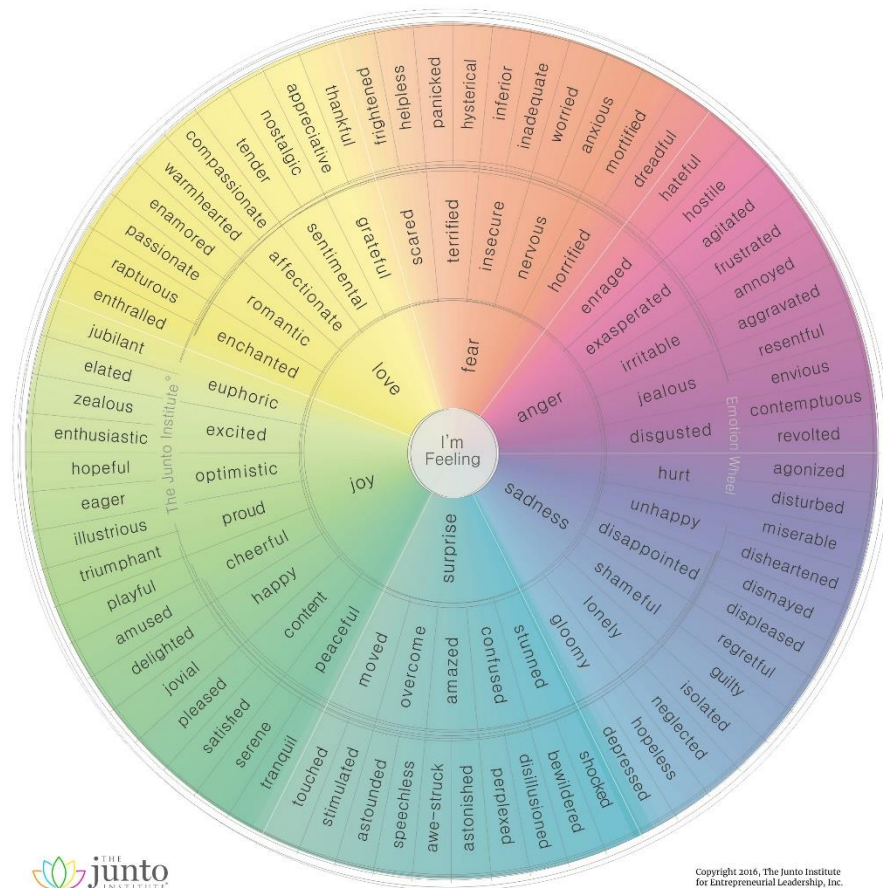
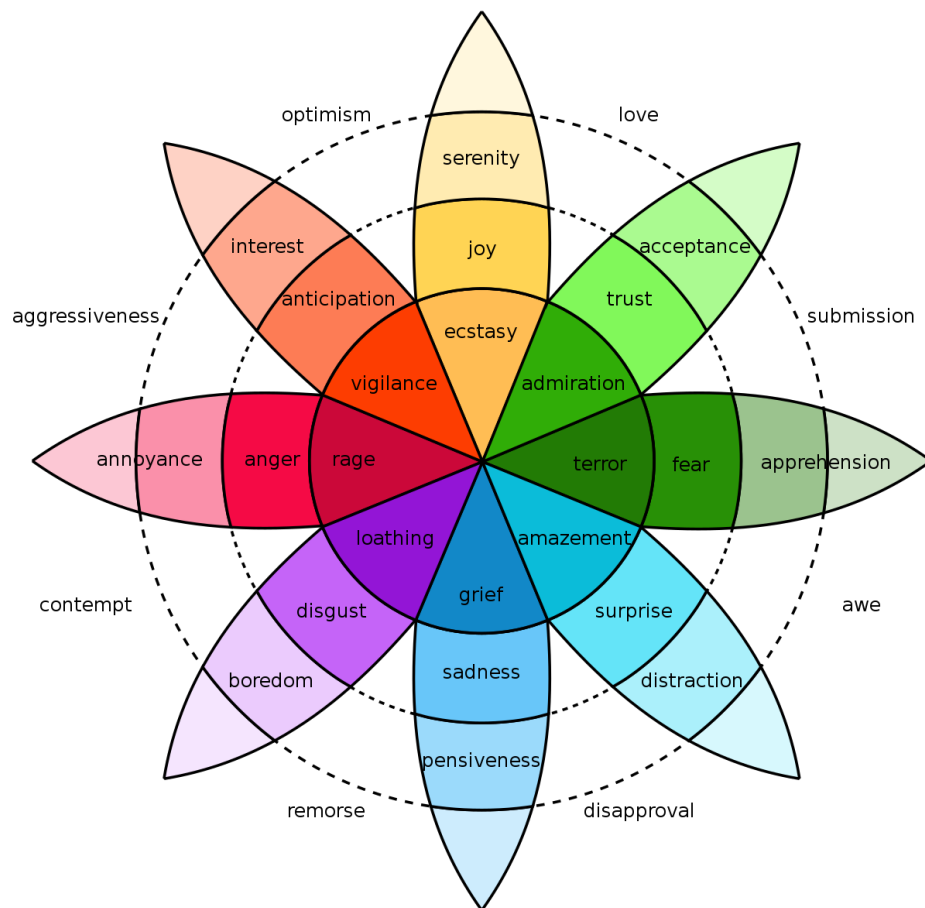


Handling



- Slide 3 – Consider these questions before reopening the office
- Slide 4 – A Visual Guide to Human Emotion
- Slide 5 – How Companies Are Scored
- Slide 6 – Retail Update
- Slide 13 – Supply Chain Update
- Slide 21 – Shipping Update
- Slide 27 – Beverages, CBD & C-Stores
- Slide 28 – Healthcare Update
- Slide 31 – Cybersecurity Update
- Slide 32 – Alternate Energy Update
- Slide 34 – Food Prices Rise Sharply in 2021 – except meat
- Slide 35 – Change in Debt-To-GDP
- Slide 36 – \$69 Trillion of World Debt

- Things like the role, the company size and type, the planning and communication around reopening, support and training you're giving managers, how teams are structured, and how you develop employees. We shouldn't be surprised that companies are speaking up about reopening offices and reestablishing them as the default. At some level, that's OK. Vaccination progress is encouraging, if incomplete.
- Companies spend a lot of money on real estate, and they want a return on it. And while last year's rapid shift to remote work was remarkably successful, given the circumstances, it has still been traumatic, ill-planned and produced stress and burnout across the board.
- Here are some questions to ask before reopening your office
 1. ***What is the role, and where is it?*** - How quickly we forget how many jobs have been remote, or at least disconnected from a core office, for decades. Many professions spend little time in a traditional office, such as salespeople, construction workers, plumbers or events management, even if some of those people have worked through the pandemic.
 2. ***What did you do before all this?*** - Companies should be careful not to set policies that are stricter after the pandemic than what your employees enjoyed beforehand, even if it seems easier to set blanket policies. Equitable treatment matters, of course, but that should be pursued as a positive goal, not a punitive measure.
 3. ***What groundwork have you done?*** - All of what I've mentioned is under the assumption that there is a plan. Does your company have a plan for reopening, for vaccinations, and so forth? Do teams and departments have insight into those plans and a liaison who can disseminate information from HR?
 4. ***How do managers manage? How do employees learn?*** - Thankfully, many companies and executives have realized in the past year that remote work is not as simple as saying, "Have fun at home!"
 5. ***Return to (a better) work*** - The problems of remote work during the pandemic won't be solved by reentering office buildings. Look at burnout, overwork and loneliness. The pandemic exacerbated these conditions, but they are part of the human condition. We need better workplaces, not just ones in better settings.



MSCI

Inside MSCI ESG Ratings

How Companies Are Scored

When MSCI began its ESG research in 1972, it carved out a path that changed the way we think about investing.

Contrary to what critics said at the time, ESG investing has become a global phenomenon. Today, \$30 trillion is invested in ESG.



Source: MSCI ESG Research, MSCI ESG Index (2021).
Through our history, MSCI has been a leader in ESG research and ratings. We are proud to be a part of the MSCI ESG Index, which is the world's largest ESG index. The MSCI ESG Index is a benchmark for ESG performance. It is composed of companies that are leaders in ESG performance. The MSCI ESG Index is a benchmark for ESG performance. It is composed of companies that are leaders in ESG performance. The MSCI ESG Index is a benchmark for ESG performance. It is composed of companies that are leaders in ESG performance.

But what's behind the company ratings, and where does this vast universe of data come from?

The ESG Data Universe



The Fundamental Questions

01 Which ESG issues could cause harm to investors?

02 Which ESG issues may create opportunities, relative to their peers?

To answer these, MSCI uses a combination of advanced technology and ESG research analysts.



MSCI ESG Research uses industry-leading techniques—far beyond the data a company voluntarily provides.

How does MSCI ESG Research harness this data?

First, it asks two fundamental questions:

Calculating Ratings

MSCI calculates a company-specific ESG score founded on three pillars:



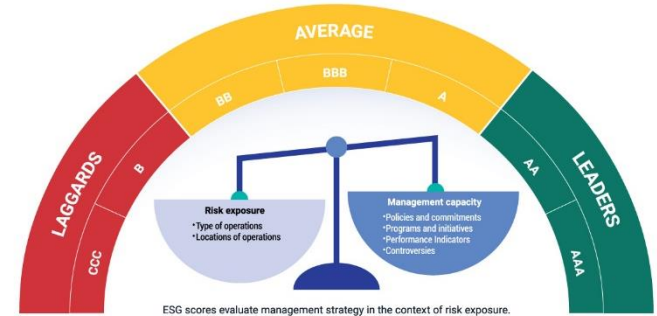
For each company, MSCI identifies the level of exposure to each key issue by applying:



This shows just a fraction of an ESG ratings process—with MSCI ESG Research doing the heavy-lifting for investors.

The ESG Scorecard

Based on a thorough analysis of the most relevant themes and issues facing a company, the final score is assigned.



Why does this matter?

Investors can prioritize companies' resilience to unanticipated, financially damaging ESG risks.

Example: Regulatory bans on single-use plastics

Ratings provide a launching point for shareholder engagement on ESG performance and investment product creation.

Investors can find opportunities in new and existing markets.

Example: Cleantech and renewables

Investors can make informed ESG decisions in the medium and long term.

Source: MSCI (2020)

ESG: Investing Evolves as the World Evolves

The world is rapidly changing.

These significant changes require new approaches to investing that seriously take into account the notions of sustainable finance.

By combining MSCI ESG Ratings and traditional financial analysis, investors can put together a more discerning picture of a company's risks and opportunities.



Powering better investments for a better world. [msci.com](https://www.msci.com)



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"One day I learned that dreams exist to come true, and since that day I do not sleep for rest. I sleep just to dream."
Walt Disney

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Retail is being fast-forwarded into the future **Logistics** MANAGEMENT

- Retail fulfillment sites require a level of flexibility to be profitable as they manage availability in product and volume demand as costs increase and labor becomes more difficult to find and retain. Instead of purchasing large fixed capital, retailers find relief in minimizing both infrastructure changes and other financial burden by choosing an intelligent robot solution.
- With the right intelligent automation retailers:
 - Eliminate unproductive walking time and fatigue for human associates, increasing productivity to lower cycle time
 - Gain full-visibility into operational performance for real-time workflow optimization
 - Enable operational flexibility to quickly adapt to changing fulfillment models, inventory mix, and inbound and outbound workflows
- Retail leaders are already using intelligent automated solutions in their warehouse to optimize order fulfillment operations and capture market share before their competition joins the race to automate. A determining factor of success for all other retailers will be how quickly they automate, too

If you can get it from the tap, you can't buy it in these Oregon and California supermarkets. **FASTCOMPANY**

- If you walk down the drinks aisle inside one of New Seasons Market's Portland, Oregon, grocery stores later this month, you'll notice something missing: A shelf that used to hold bottled water will be mostly empty, with plastic and glass bottles replaced by a smaller number of reusable bottles. Another empty shelf below it will be covered with a sign boosting reuse.
- The sustainability challenge from bottled water keeps growing. By one estimate, more than half a trillion plastic bottles will be produced this year, and the majority won't be recycled. As consumers have become more aware of the problem—and the fact that millions of tons of plastic ends up in the ocean—some water brands have started shifting to different types of packaging. Aluminum cans are especially popular. But New Seasons Market's decision applies to all aluminum and glass bottles as well.



Top Technology Trends Every Grocer Should Adopt in 2021

Progressive
GROCER

1. ***The Use of Technology is Here to Stay*** - According to McKinsey: “There’s no going back. The great acceleration in the use of technology, digitization, and new forms of working is going to be sustained. Many executives reported that they moved 20 to 25 times faster than they thought possible on things like building supply-chain redundancies, improving data security, and increasing the use of advanced technologies in operations.” While this is across industries, it is plain to see grocery retailers are no different.
2. ***Health & Safety Trends*** - Cleaning for health and safety will be an essential focus for grocery retailers. Creating an atmosphere that promotes a positive perception of clean as well as promotes health and safety are key issues that drive consumer confidence and help garner loyalty. According to Retail Wire: “Retailers do have to consider the mindset of shoppers, many of whom...are continuing.
3. ***Intelligent & Autonomous Floor Cleaning Equipment*** - Flooring can be one of the biggest “clean” indicators for consumers who are scanning the environment to determine the level of attention being paid to cleanliness. On top of that, flooring is one of the largest contaminated surfaces due to dust, dirt, and particles brought in with guests that eventually settles on flooring. Consistent routine cleaning of flooring is essential to creating a space that is safe and healthy for shoppers.
4. ***Point of Sale Technologies*** - Technology can be useful in other areas as well. Checkout lanes are high touch point areas where clients use POS (point of sale) systems to pay for groceries. The CDC recommends cleaning POS systems between each use. This can be a challenging task due to the time it can take to properly train staff on sanitizing and disinfecting, let alone having enough staff on hand to keep up with the amount of traffic in check-out lanes.
5. ***Store Operations – Omnichannel*** - Stores will need to support customers through efficient and easy omnichannel operations. As the market continues to shift, more consumers will buy online and the platforms through which they do this will be based on ease of use and access to the goods they need and want. ***Order Fulfillment Innovations*** Global POS (point of sale) software provider, NCR notes in recent research “...some grocery retailers are looking to retail innovations to fill online orders as fast as possible. Safeway, for example, is using micro-fulfillment centers to fill orders five times faster with a mix of robots and employees.”



Retail Update

8

US ECONOMY: Coronavirus Predictive Indicators for Economic Impact

prevedere

All Categories: Look at these indicators to understand how they are placing upward or downward pressure on the economy.

Last Refresh: 04-05-2021

Category	Indicator	Relationship	Next Update	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021
Business Investment	Average Weekly Hours - Retail	Procyclic	05-04-2021	1.42%	1.32%	-0.33%	-0.66%	
	Small Business Sentiment	Procyclic	04-11-2021	-2.74%	-6.22%	-7.96%		
	Weekly Economic Index	Procyclic	04-11-2021	-1.92%	-1.83%	-1.91%	2.67%	
	Weekly Jobless Claims	Countercyclic	04-10-2021	260.73%	293.76%	289.94%	-36.62%	
Transportation and Tourism	Google Search "Travel Cancellation"	Countercyclic	04-10-2021	-11.54%	-12.90%	-48.94%		
	ISM Services Index	Procyclic	05-06-2021	4.10%	4.87%	2.39%	7.50%	
	Restaurant and Bar Sales	Procyclic	04-18-2021	-17.57%	-18.26%	-18.78%		
	Sentiment: Vacation Travel Next 6 Months	Procyclic	04-17-2021	-43.43%	-42.90%	-39.65%	-33.02%	
Consumer Big Ticket Purchases	Auto Sales	Procyclic	04-09-2021	-15.35%	-16.16%	-18.15%		
	Consumer Sentiment - Discretionary Spend	Procyclic	05-01-2021	-14.07%	-14.68%	-13.36%	-8.65%	
	Global Luxury Index	Procyclic	05-06-2021	27.22%	35.33%	43.69%	63.25%	79.47%
	Home Building Permits Issued	Procyclic	04-24-2021	9.24%	16.03%	19.84%		
Logistics and Manufacturing	Economic Policy Uncertainty	Countercyclic	04-06-2021	89.68%	97.39%	39.14%	-50.73%	-75.90%
	Industrial Production	Procyclic	04-18-2021	-4.34%	-3.41%	-3.23%		
	Overtime for Hourly Mfg Workers	Procyclic	05-04-2021	-2.44%	0.00%	2.48%	5.88%	
	Purchasing Managers Index - Mfg	Procyclic	05-02-2021	22.95%	20.37%	20.97%	22.72%	
Financial	Financial Stress Index	Countercyclic	04-09-2021	41.12%	39.09%	131.17%	-117.50%	
	S&P 500	Procyclic	04-06-2021	16.02%	15.47%	18.54%	46.85%	46.52%
	US High Yield Index Option - Adjusted Spread	Countercyclic	04-06-2021	10.00%	7.95%	-9.51%	-54.01%	-58.84%
	VIX Volatility Index	Countercyclic	04-06-2021	63.31%	84.84%	21.81%	-61.83%	-55.40%

NOTES

Values represent the percentage change from the previous year.

In April, 5 out of 5 indicators are signaling economic improvement from the previous year.

In March, 11 out of 14 indicators are signaling economic improvement from the previous year.

Look to subsequent pages for monthly trend analysis.

Upward pressure on economy

Downward pressure on economy



Carrefour France and Deliveroo expand partnership for on-demand grocery delivery **EDGE[^]** BY ASCENTIAL

- Carrefour and Deliveroo have expanded their partnership to bring on-demand groceries to customers in France with the launch of a ‘less than 30-minute home delivery service’. The service will begin in Paris, with a rollout to ten other major cities in the coming months. Carrefour and Deliveroo already partner in Belgium, Italy and Spain. While the recent rollout in Belgium is ‘picking up speed’, the service is already present in 50 Italian cities.
- This latest initiative allows Carrefour to expand the reach of its services at a time when the market for rapid fulfillment is accelerating. Grocery retailers across Europe have been teaming up with delivery firms including Glovo, Everli and Uber Eats to service customers during lockdowns, which have also seen the emergence of a new breed of ultra-rapid providers such as Getir, Gorillas and Flink. Carrefour’s focus on ‘less than 30-minute’ delivery suggests a focus on competing with these new entrants before they become established.

Dick’s Sporting Goods unveils new store concept **CSA**

- The nation’s largest sporting goods retailer will debut a new concept, called Dick’s House of Sport, at Eastview Mall, in the Rochester suburb of Victor, New York, on April 9. Described as a place to “connect and play,” the 100,000-sq.-ft. store offers customers a hands-on shopping experience and features a rock-climbing wall, a high-tech batting cage and a 17,000-sq.-ft. outdoor turf field and running track where Dick’s will host sports events. The field will be open year-round for customers to use and will boast an ice-skating rink in the winter.

What Grocers Really Need to Know About Instacart **Progressive GROCER**






- Instacart’s role in the grocery ecosystem is one that helps retailers meet the needs of their customers, no matter how they choose to shop for their groceries. The retailers that will win over the long-term are those that offer customers different shopping modalities to meet their evolving needs — including comprehensive delivery, curbside pickup and in-store experiences.
- Grocers partner with Instacart because grocery is their foundation and focus and where they provide the technology, tools and services that give retailers of all sizes an edge in an increasingly competitive industry.



Walmart at a glance



Walmart Key Markets by Ecommerce Sales (2020)

	Country	Net Sales (USD bn)	CAGR 2020-2025 (%)	Share of Sales (%)
	1 United States	43.6	16.2	69.1
	2 India	14.3	11.9	22.6
	3 United Kingdom*	2.1	-	3.3
	4 Canada	1.9	29.4	3.0
	5 Mexico	0.6	16.9	0.9

*Please note, Walmart has now sold its stake in [Asda](#)

Walmart Sales (Net, USD bn, 2020)

\$	Total Sales	562.3
	Total Ecommerce Sales	63.1
	Ecommerce Share of Total Sales	11.2%
	Ecommerce Sales (1P)	55.7
	Ecommerce Sales (3P)	7.4

Walmart Top Banners by Ecommerce Sales (2020)

Banner	Net Sales (USD bn)
Walmart.com	31.6
Flipkart.com	11.7
Sam'sClub.com	5.2
Walmart.com Grocery	5.1

Walmart Top Competitors (US only)

US Retailers by Ecommerce Sales 2020 (USD bn)





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Amazon is snapping up disused shopping malls and turning them into fulfillment centers CNBC

"I see articles about Amazon building here and Amazon building there. I'm not sure any of us really fully understand the implications because it's happening so fast," the resident of one such neighborhood said.

- Malls that buckled due to e-commerce or suffered during the pandemic are being given new life by the very entity that precipitated their decline — Amazon.
- Over the last several months, the retail giant has gone on a shopping spree of its own, buying up disused malls across the country and turning them into distribution centers.
- In March, Amazon won approval to turn a mall in Baton Rouge, Louisiana, into a 3.4 million-square-foot distribution building, and a mall in Knoxville, Tennessee, into a 220,000-square-foot distribution center. In December, the local planning board in Worcester, Massachusetts, signed off on Amazon's request to convert the city's Greendale Mall into a 121,000-square-foot distribution center.
- Between 2016 and 2019, Amazon converted around 25 shopping malls, according to an analysis by Coresight Research. Last year, it was reportedly in talks with Simon Property Group, the country's biggest mall owner, to convert bankrupt JCPenney and Sears department stores into fulfillment centers. Target and Walmart have also turned some space in their own stores into mini fulfillment centers. "The reality is that the cash flow at these lower-quality malls is declining rapidly," said Vince Tibone, lead retail and industrial analyst at the real estate analytics firm Green Street. "You have to decide, 'Do I want to do something myself to invest a lot of money to transform this dead retail into thriving retail or convert into offices?' Selling a dead mall as land is a more attractive option."
- About 50 percent of mall-based department stores could permanently close by the end of 2021, according to Green Street. Most of these mall closures are expected to be lower-tier shopping centers that make less than \$320 per square foot of space, which makes it difficult to cover their mortgages, Tibone said.
- Cortana Mall in Baton Rouge will be Amazon's third distribution center in the area. Owned by Moonbeam Capital Investments and located in the east end of the city at the intersection of two major highways, the 1.4 million-square-foot mall has been on the decline since the years following the Great Recession. Amazon bought the Cortana Mall property earlier this year for about \$17 million, according to the East Baton Rouge Clerk of Court.

"One day I learned that dreams exist to come true, and since that day I do not sleep for rest. I sleep just to dream."
Walt Disney

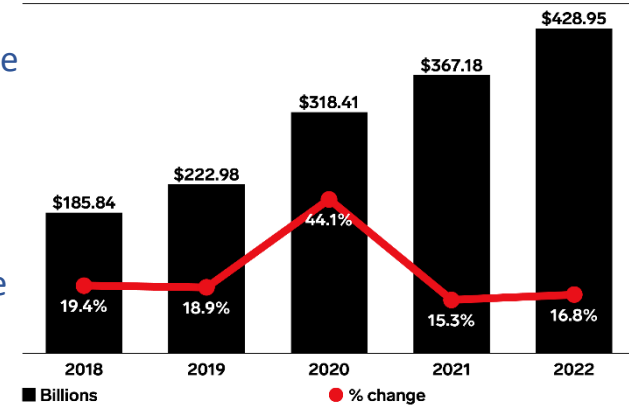


Amazon eyes malls to expand distribution network. eMarketer.

- Amazon is purchasing well-located US malls to convert them into massive fulfillment centers.
- With store closures set to ramp up, the timing is ripe for Amazon to leverage these spaces for its fulfillment network. The pandemic wreaked havoc on in-store retail space, especially in nonessential categories, and malls in particular face strong headwinds.
- Amazon could also use these spaces to extend its push into physical retail in essential areas through chains like Amazon Fresh, diversifying its revenue stream—or as a testing ground for new payment technologies.
- Expanding its physical presence could help the e-tailer combat threats from rivals. Top competitors like Walmart and Target have one main advantage: an extensive network of brick-and-mortar stores that can support fulfillment by enabling click-and-collect purchases and hastening delivery speeds. This gave these providers an edge early in the pandemic, when overwhelming demand caused distribution issues that forced Amazon to slow delivery speeds and ultimately cost it several points of market share, which were ceded to these rivals. By expanding its fulfillment network through malls and other initiatives, Amazon could chip away at this advantage and protect its own position.

Amazon Retail Ecommerce Sales

US, 2018–2022



CP-KCS Merger: Let the Games Begin

- Several shipper trade associations, a major agricultural shipper and four of the remaining five North American Class I railroads have asked the Surface Transportation Board to review Canadian Pacific's proposed acquisition of Kansas City Southern under the more stringent 2001 merger rules. A few argue that the smallest Class I rail carrier, KCS, should not get a "gentle pass" STB review. As to the merger itself, most support it, with a few notable exceptions.
- CP immediately filed 259 support statements for both the waiver and the merger that included support letters from 23 Class II and Class III railroads, 214 shippers and 22 other rail stakeholders. (On April 6, the number topped 300.) In addition, Genesee & Wyoming, the largest small-railroad holding company, filed a support letter.

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7 Logistics Trends that Will Radically Change the Manufacturing Industry in 2021



1. **Digitization of sales processes calls for greater flexibility** - For some time, the term “digitization” has failed to describe the end-to-end transformation underway in manufacturers’ supply chains. In the first wave of “digitization,” paper-based processes were replaced with ERP systems that featured smart tooling and user-friendly databases. These powerful but complex applications connected and streamlined organizational processes, syncing data from multiple functions and providing stakeholders with a “single source of truth.” This development marked a huge leap forward for manufacturers in terms of productivity.
2. **Omnichannel means omnipresent** - Consumers search online and then buy a product in store. Others research products in physical stores and end their search with the best deal they can find online. And if the online order doesn’t appeal when it arrives? The physical store is the logical place to return it.
3. **The rise of logistics marketplaces** - Manufacturers in both B2B and B2C supply chains traditionally engage in long-term agreements with a limited number of logistics partners. This strategy maximizes volume discount benefits and justifies the cost of complex technical integrations.
4. **Sustainability is essential** - Consumers are increasingly opting for brands with a sustainable business model, and they weigh multiple factors in their purchasing decisions – from the choice of raw materials to the factory locations or the recycling policy.
5. **A return to re-shoring and near-shoring for faster fulfilment** - Globalization can no longer be referred to as a trend. Our borders have been blurring for decades, and western organizations have moved parts of their operations or production to other countries, with SE Asia as the most popular off-shoring location.
6. **IoT – Internet of Transparency** - In the manufacturing industry, the Internet of Things is often mentioned in the same breath as predictive maintenance. Sensors are making machines ‘smart’, in turn enabling precise calculations regarding when the machines will need maintenance or replacement parts.
7. **Big Data analytics and logistics come together** - Partly due to the emergence of the IoT, manufacturers now have access to an unparalleled amount of data. This data contains the key to huge savings as well as insight into valuable patterns that help predict supply and demand.



Airbus floats concept for A380 freighter conversion

- Airbus is polling airlines that fly the massive double-decker A380 for interest in converting the out-of-favor plane into a freighter, while keeping the top level for passengers, to take advantage of demand for e-commerce shipping, according to sources with direct knowledge of the matter.
- The trial balloon is a reflection of how far the super-jumbo's stock has fallen as a people mover and the industry's thinking that passenger traffic isn't going to come back enough after the pandemic to support what once was the manufacturer's crown jewel.
- Developing a hybrid cargo jet with passengers on the upper deck also underscores the A380's limitations as a pure freighter and that dual revenue sources are needed to make the business case work. Analysts expressed skepticism that Airbus (DXE: AIR) can pull off the project because a freighter conversion would be costly to engineer and uncompetitive with other all-cargo aircraft.

Utah trucking owner admits bribing FedEx manager, defrauding PPP loan program FREIGHTWAVES

Ugarte netted over \$24 million in FXG pay-to-play bribery scheme

- A former Utah trucking company owner pleaded guilty in federal court to bribing a former FedEx Ground manager in a pay-to-play scheme in exchange for lucrative contracts, and to defrauding the PPP loan program.
- Hubert Ivan Ugarte, 52, of Draper, Utah, pleaded guilty to fraud and money laundering last week in U.S. District Court in Salt Lake City. He admitted to paying a former FedEx Ground (FXG) senior linehaul manager, Ryan Lee Mower, approximately \$490,000 over a seven-year period between 2012 and 2019 in exchange for operating at least 45 delivery routes originating from the Salt Lake City hub, tripling the limit of routes allowed under FedEx Ground's established policies.
- The practice, known as "overscaling" in the contract shipping industry, along with the payment of bribes to the FedEx Ground manager, would have resulted in the automatic termination of Ugarte's contracts if discovered by FXG, a subsidiary of Memphis-based shipping and logistics giant FedEx Corp.
- In exchange for the payments, Ugarte's 14 trucking companies netted over \$24 million over seven years. Ugarte was one of 10 defendants who paid approximately \$1 million in bribes to Mower, according to federal investigators.

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Walt Disney

Will e-cargo bikes take over last-mile delivery? MODERNSHIPPER

Decarbonizing the last mile using electric motors and muscles

- A day in the office — or biking the streets of sunny Miami — begins at the DHL Service Center for e-cargo bike couriers.
- From there, Orlando Rosal makes his way to the REEF Technology garage, where an e-Cargo Cycle is waiting for him. Once he transfers a 60-cubic-foot container onto his bike, he takes off for Brickell Bay and various Miami neighborhoods, delivering packages along the way.
- Electric-assisted cargo bikes (e-cargo bikes) have an electric motor, which means that couriers such as Rosal don't need to be in shape for the next Tour de France or RAGBRAI in order to haul more freight or travel challenging distances. That's one reason why, according to a study, drivers initially hesitant to try e-cargo bikes often “get a silly grin on their face” after climbing on board the first time.
- Couriers can adjust how much physical effort they put forth and how much of the work they want to put on the electric motor as they navigate different landscapes. They could get a full-on workout every day they're out making deliveries — and many couriers like the option to use the electric assist or be more physically active while working.



Major carriers adopt DCSA Track and Trace Standards

- The Digital Container Shipping Association (DCSA) has announced that a majority of its member carriers have adopted DCSA Track & Trace (T&T) standards and are currently or will soon be providing customers with access to the standards-based API.
- The DCSA T&T API provides a streamlined way for shippers to receive real-time, cross-carrier data regarding the whereabouts of their containers.
- Widespread adoption of DCSA standards will advance the industry in terms of visibility and real-time responsiveness, resulting in greater reliability and a better customer experience.

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STB sets information requirements for Class I demurrage bills



- The Surface Transportation Board (STB) has adopted a final rule that establishes certain minimum information requirements for demurrage bills from Class Is.
- Requirements under the final rule include billing cycle, shipment, car replacement and credit and debit information.
- The minimum-information requirement represents what the board determined will have the greatest impact on the ability of rail users to review and verify the accuracy of demurrage charges and facilitate the resolution of disputes between railroads and their customers, STB officials said in a press release.
- In addition, the final rule establishes a machine-readable data requirement to ensure that rail users have the option to access machine-readable data containing the minimum information.
- In its decision, the board reiterated its expectation that all carriers take reasonable action to ensure the accuracy of their invoicing processes and that their demurrage charges are warranted.
- The rule takes effect on Oct. 6.

Recovery in road freight volumes not expected to arrive in 2021



- The European road freight market is projected to show positive growth in 2021, expanding by 4.7% in real terms.
- Although this marks a recovery from 2020, Ti's COVID Recovery Tracker (CRT) shows the market is expected to be smaller in real terms than in 2019 by 1.5%. In 2020, the market contracted by 5.9%.
- The market was primarily damaged at the beginning of 2020 by the COVID-19 outbreak across Europe, which led to national lockdowns and government-imposed restrictions on everyday life. Volumes related to the manufacturing sector suffered as a result of factory shutdowns during the first wave of infections. Border congestion and restrictions further compounded the difficulties manufacturers saw in international supply chains. Meanwhile, bricks-and-mortar retail was hit as shops were forced to close, severely curtailing the sectors' main sales channel. As a result, demand for road freight services plummeted in the early part of the year.
- As the year progressed, pent up demand was released after household savings were effectively enforced during lockdowns. This led to the start of a recovery in the latter half of 2020.



Reversing the Supply Chain Bullwhip Effect **RetailWire.**

As the global pandemic continues to affect the retail industry, retailers and store operators must stay ahead of the curve to stay afloat. During the onset of the health care crisis, shoppers were frantically panic buying items, resulting in supply chain difficulties and a significant number of out-of-stock items at stores. This caused a bullwhip effect — a supply chain error that creates false supply and demand fluctuations — disrupting retailers, distributors, manufacturers, and suppliers.

Reversing the Bullwhip Effect

From dealing with unpredictable suppliers and inaccuracies in the supply chain to increased demand, panic/hoarding buying behaviors, and understanding consumers' every move and their next steps, retailers face daily challenges. But with scientific planning, retailers can work toward a successful 2021.

- **Utilize the data:** A significant component of success is in the data. Retailers should plan at a granular level and use real-time data — from point-of-sale systems, supply chain, and inventory management systems, and customer relationship management systems, updated explicitly with integration capabilities - to forecast inventory and consumer behaviors. Systems with end-to-end visibility on all operations and those producing real-time aggregations will be highly beneficial, as recent historical data needs to be adjusted and optimized.
- **Simulation models and scenarios:** Once retailers have aggregated their real-time data, fusing this data with real-life scenarios will be crucial to help predict customer behavior. Setting scenarios to historical outbreaks and current events are critical to dealing with the horizon ahead. Simulating scenarios of customer behaviors towards soup or tissues may be valuable and provide reliable guidance on inventory, pricing, and promotion during future flu seasons.
- **Adjust to the new next:** The “new next” will not resemble the retail industry's yesteryear. Technology is continuing to advance, and customers and their needs are continuing to evolve with it. Retailers will need to create new risk profiles and provide new and improved avenues for customers. With customers shopping online more, retailers will need to understand and predict what that means for sales, supply, and demand. Finding new and alternative suppliers will also be key, on both the supply and demand side. How much of the recent demand disruption is permanent or temporary?



Norfolk Southern's Chicago backlog hits East Coast rail shippers JOC.com

Container shippers using Norfolk Southern's service for inland rail moves have been seeing major delays from US East Coast ports.

E-commerce drives need for 28,500 new warehouses by 2025

- A new research project from Interact Analysis, the "Warehouse Building Stock Database," points to rapid growth in the number of warehouses needed globally, driven by the rapid expansion of e-commerce. The analyst firm estimates that the global stock of warehouses reached 150,000 at the end of 2020, and combined with e-commerce as the core driver, 28,500 new warehouses will be needed by 2025
- While many industrial and service sectors continue to reel from the effects of the Covid-19 pandemic, warehousing and fulfillment centers are a real growth area, with staffing set to increase by 50% by 2025," said Interact Analysis. There has been a surge in automation projects caused by labor shortages in some markets. Yet 60% of all warehouses are in regions where the cost of labor is under \$10 an hour and automation has yet to gain a firm foothold. As developing economies advance, which they inevitably will, we can expect to see major growth in automation in these regions, too.

End-to-End Visibility in Your Supply Chain

- Only 1 in 3 supply chain leaders cite being very prepared for future supply chain disruptions. When lack of visibility combines with unexpected disruption, disconnected teams are unable to respond to challenges & adapt as needed.
- Achieving greater transparency in the complex supply chain processes can lead to higher efficiency, more informed decision making, and reduced risk.
- Leading organizations are leveraging no-code technology platforms to help increase supply chain resiliency in advance, by solving for:
 - Invisible information due to scattered spreadsheets and manual processes
 - Difficult communication and information sharing with external partners
 - Siloed legacy systems that slow down innovation and adaptability

"One day I learned that dreams exist to come true, and since that day I do not sleep for rest. I sleep just to dream."
Walt Disney



Developing the Supply Chain Professional of 2025 **Gartner**

- The average supply chain organization was complex before the coronavirus pandemic. What COVID-19 introduced was a new level of complexity, requiring supply chain leaders to better sense and respond to exponential ramifications — disruptions to suppliers' suppliers or impacts to the organization's customers' customers. Although a vast majority of supply chain organizations felt that they were capable of sensing and responding to disruptive events prior to COVID-19, the pandemic's arrival quickly invalidated or called into question this assertion for many. Employees are not currently empowered to act with agility. If CSCOs truly want to build an agile workforce, then they need to redesign work and focus on the capabilities that support digital.
- **Digital dexterity** is composed of the beliefs, mindsets and behaviors that accelerate digital business transformation. It can be described in two dimensions, employees': (1) ambition and ability to build digital businesses; and (2) ambition and ability to work digitally.
- **Competencies** that drive digital dexterity
 - **Business acumen** - (i) Outcome-focused and aware of how work affects the end customer, (ii) Prioritizes the business's long-term goals over short-term and/or personal wins and (iii) Makes sense of internal and external business contexts to address the most pressing business priorities
 - **Adaptability** – (i) Successfully delivers work in novel, uncertain and ambiguous situations, (ii) Is intellectually curious and (iii) Approaches obstacles with a persistent and positive attitude
 - **Political savviness** – (i) Gains support from a range of stakeholders, (ii) Deeply self-aware and committed to maximizing personal impact and (iii) Is empathetic
 - **Fusion collaboration** – (i) Leverages peers' strengths to inform their work, (ii) Thrives in a team setting and can assimilate the contributions of peers into their own thinking and (iii) Communicates clearly, adjusting style based on the audience
 - **Systems thinking** – (i) Understands how their work affects other functions and the organization as a whole, (ii) Considers risk and security practices when completing work and (iii) Understands the relationship between different company technologies



Shipowner Declares General Average for Ever Given Captain

- As the investigation into the grounding of the Ever Given in the Suez Canal begins, the vessel's Japanese owner, Shoe Kisen, this morning declared General Average.
- And a customer circular from Evergreen, seen by The Loadstar, confirms that Shoe Kisen this morning appointed Richard Hogg Lindley as adjustor.
- For the vessel, now at anchor at the Bitter Lakes area undergoing technical inspections, a possible date of departure to ports of discharge has yet to be set.
- And while there is no reported damage to the cargo, and that to the vessel appeared to be minimal, the cost of the salvage operation, which ultimately required 11 tugs and two dredgers, as well as possible compensation claims from a variety of interests such as the Suez Canal Authority or shipping companies caught up in the backlog, could amount to a sizeable bill.
- In addition, it remains unclear whether there will be a separate salvage claim from the vessel's salvors.
- *General Average is a principle of maritime law that requires that the shipowner and its customers share a proportionate amount of the costs associated with saving a vessel after a major casualty. When General Average is declared, cargo owners are required to contribute to a GA fund before cargo can be released.*

Egypt to seek over \$1 billion in compensation for Suez blockage

- Egypt will ask for over \$1 billion in compensation for damages caused by the grounding of Ever Given and the resulting blockage of the Suez Canal last week, Reuters reports citing Suez Canal Authority (SCA) Chairman Osama Rabie as saying to local reporters.
- The compensation is also expected to cover the costs incurred for the massive salvage operation in the Suez Canal that finally managed to free the ill-fated container vessel on March 29.
- The amount does not cover the losses suffered by numerous shipowners whose vessels ended up queuing in the waterway for days due to the logjam.
- Therefore, the final bill for the incident is yet to be finalized.



MSC doubles down on avoiding Arctic shipping routes

- Swiss shipping major Mediterranean Shipping Company (MSC) has reaffirmed its commitment to avoiding the Northern Sea Route, including the Northeast and Northwest Passages on environmental grounds.
- *“As a responsible company, this was an obvious decision for us,” commented MSC CEO Soren Toft. “MSC will not seek to cut through the melting ice of the Arctic to find a new route for commercial shipping and I consider this a position the whole shipping industry must adopt. Some of our peers have already made the same commitment to put the preservation of the Arctic environment ahead of profits. The Northern Sea Route is neither a quick fix for the current market challenges, nor a viable long-term strategy.”*

South Carolina Ports breaks all-time container record

- South Carolina Ports turned in its best cargo-handling performance in history in March — and the volume was 34% higher year-over-year.
- “This significant achievement leads up to another historic milestone as we prepare to welcome the first ship to the Leatherman Terminal on Friday,” South Carolina Ports President and CEO Jim Newsome said in a statement. “Our all-time container record reinforces that we are adding more capacity to the Port of Charleston at the right time. The state-of-the-art Leatherman Terminal will add 700,000 TEUs of throughput capacity and a 1,400-foot berth to the East Coast port market when it is most needed.”
- The Hugh K. Leatherman Terminal will have five ship-to-shore cranes with 169 feet of lift height above the wharf deck, 25 hybrid rubber-tired gantry cranes and an expansive container yard, the South Carolina Ports Authority has said. At full build-out, the terminal will add 2.4 million TEUs of capacity — doubling existing port capacity.
- In its all-time container record, the SCPA moved 248,796 TEUs across the Port of Charleston’s Wando Welch and North Charleston container terminals in March. The previous record was set in August 2019 with 233,110 TEUs.
- In March 2020, as the supply chain stoppage brought on by the COVID-19 pandemic was felt at U.S. ports, the SCPA handled a total of 185,631 TEUs.



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MSC Ariane experiences engine problem en route to LA

Container ship diverted to Japan for repairs

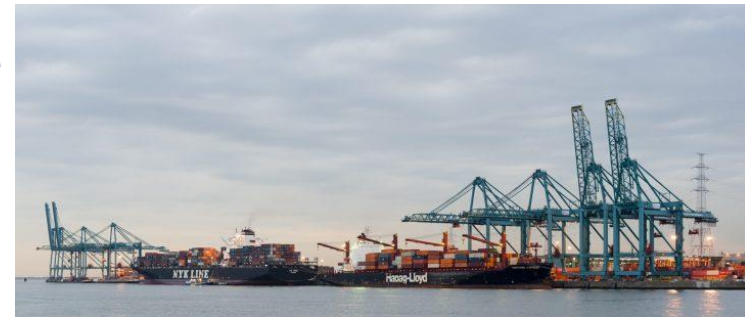
- The MSC Ariane will not be arriving at the Port of Los Angeles on April 24 as scheduled.
- The container ship “had to stop at sea due to an engine issue due to bad quality of fuel” last Friday while en route from Xiamen, China, to LA, MSC Mediterranean Shipping Co. said in an updated customer advisory. “The vessel has been diverted to Wakayama, Japan, for repairs.”
- MSC did not respond by publication time to an inquiry regarding the needed repairs. There was no indication that any cargo aboard the container ship, with a capacity to carry 13,050 twenty-foot equivalent units, had been affected.
- MSC also did not attribute the Ariane’s delay to the engine problem. “Due to the congestion in the Los Angeles area, we are now expecting a schedule adjustment to this original berthing plan,” the ocean carrier said in Tuesday’s advisory.



Port of Antwerp leans into container boom with Europa Terminal expansion



- The Port of Antwerp’s Europa Terminal expansion will unlock the possibility of two megamax ships operating simultaneously at the terminal as the Port seeks to capitalize on its continued growth in TEU traffic.
- The current quay wall at the Europa Terminal, with a length of nearly 1,200m, will be demolished.
- The renovation will include new flooring, installation of large container cranes, and “no-regret” infrastructure to enable shoreside power, Lennart Verstappen, spokesperson for Port of Antwerp, explained.
- “Containers are the most important segment at our port and a growth segment in the world, our yearly figures in 2020 prove this once again,” Verstappen said.



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DP World to bring 11 Kalmar straddle carriers to Southampton as part of major investment



- DP World will invest in new terminal equipment and widen berths to accommodate larger ships as part of a £40 million (\$55.4 million) expansion drive at its Southampton container terminal.
- DP World Southampton, the UK's second largest container terminal, will benefit from the investment designed to provide customers with greater service and efficiencies.
- Amongst the investment will be the dredging and widening of berths to ensure DP World Southampton can accommodate the world's largest ships. The project, in association with Associated British Ports (ABP), has already been completed.



FBX Overview FREIGHTOS (smooth shipping)

- Asia-US West Coast prices increased 4% to \$5,375/FEU. This rate is 251% higher than the same time last year.
- Asia-US East Coast prices climbed 2% to \$5,868/FEU and are 108% higher than rates for this week last year.
- With the Ever Given freed last Monday, and another five days needed to clear the backlog of waiting ships (though nearly double the typical number of ships are still waiting to pass), Asia-Europe ocean shipping resumed this week, and the industry is starting to feel the effects.
- Delayed vessels will start arriving in Europe and to the US East Coast soon. Carriers are scrambling to optimize when and where ships arrive to minimize delays and congestion and some European port calls will get skipped.
- This move will mean delays for cargo at skipped ports, and longer dwell times at larger ports, though, as Europe's imports are spread among several major ports, extreme backlogs like the one at LA/Long Beach are not likely.
- Asia-US prices have also not shown a significant impact, though East Coast capacity could be affected somewhat by delays, and the West Coast could feel the equipment crunch.
- But continued strong demand and scarce capacity sent rates spiking on transatlantic lanes this week.

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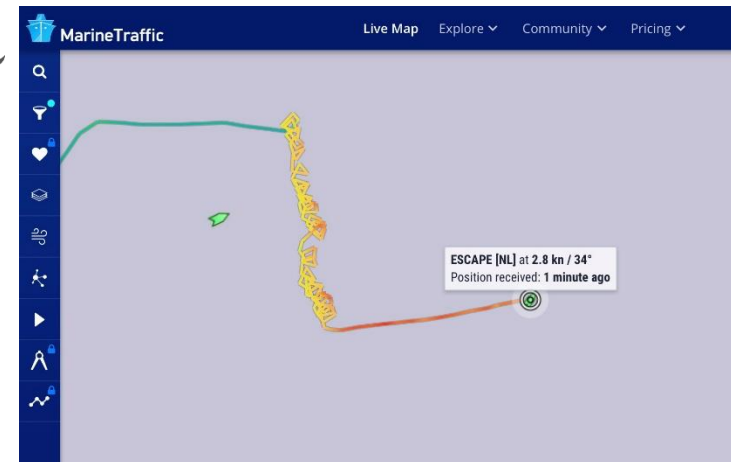


Suez Canal Authority Contemplates Changes After Ever Given Grounding The Maritime Executive

- The Suez Canal Authority is contemplating the possibility of widening the southern section of the waterway, the agency's chairman told Reuters on Tuesday.
- The canal is a critical maritime chokepoint, and last month's boxship grounding showed a unique vulnerability: the 400-meter-long Ever Given straddled the canal's entire width, halting all traffic for six days and stalling the movement of tens of billions of dollars' worth of goods. In an interview, SCA chairman Osama Rabie suggested that the authority might widen the waterway to a dimension equal to the length of its largest permitted vessels (400 meters).
- "Our procedures are sound, we are just aiming to improve the service," SCA chairman Osama Rabie told Reuters. "If there is a 250-meter part that needs expansion, maybe we will make it 400 meters."
- SCA may also consider buying new tugs with more pulling power, like the privately-operated anchor handlers that salvors called in to remove Ever Given.
- Groundings in the canal are a periodic occurrence, but rarely result in a major disruption. On Tuesday, two vessels in a northbound convoy briefly went aground in the canal's southern section, according to shipping agency GAC. The cause was a loss of power aboard the tanker Rumford, the agency said, and the tanker behind Rumford grounded as well. The incident briefly delayed four additional vessels that were located behind Rumford in the convoy.

Dutch Containership with Stuck Rudder Does Circles in North Sea -AIS

- A Dutch-registered containership was doing circles in the North Sea off the Wadden Islands after the ship's rudder apparently got stuck.
- The Netherlands Coastguard says it spotted the ship about 17.5 kms. from the island of Vlieland at about 9 p.m. on Tuesday.
- The ship is the MV Escape, a 168-meter containership built in 2011.
- AIS data shows the vessel as being underway from Rotterdam to Helsinki, Finland with its status as "Not Under Command".
- The vessel Escape did about 25 circles before the spinning eventually being stopped.

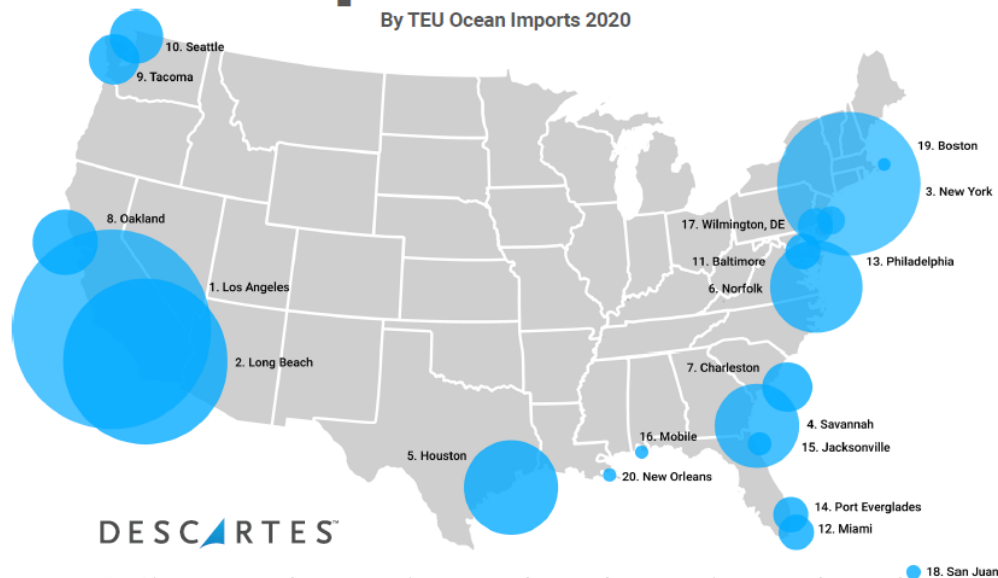


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Top U.S. Ports

By TEU Ocean Imports 2020



Rank	Port	2020 TEU	2019 TEU	TEU Change	2020 Value	2019 Value	Value Change
1	LOS ANGELES, CA	4,832,315	4,666,928	3.54%	230,695,006,319	244,165,212,420	-5.52%
2	LONG BEACH, CA	4,042,266	3,710,980	8.93%	62,715,463,627	61,790,080,941	1.50%
3	NEW YORK / NEWARK	3,891,771	3,721,509	4.58%	148,943,057,762	160,121,418,266	-6.98%
4	SAVANNAH, GA	2,307,446	2,218,203	4.02%	76,557,205,921	78,006,966,342	-1.86%
5	HOUSTON, TX	1,290,192	1,241,799	3.90%	82,107,851,024	68,794,234,644	18.20%
6	NORFOLK, VA	1,258,789	1,318,938	-4.56%	44,493,165,328	50,045,638,335	-11.10%
7	CHARLESTON, SC	1,033,119	1,067,249	-3.20%	46,681,556,151	47,684,252,894	-2.21%
8	OAKLAND, CA	986,104	962,342	2.47%	30,117,635,141	30,851,128,685	-2.38%
9	TACOMA, WA	738,768	821,041	-10.02%	33,810,075,529	40,771,763,941	-17.07%
10	SEATTLE, WA	617,995	617,145	0.14%	17,298,080,169	18,650,959,423	-7.25%
11	BALTIMORE, MD	512,314	516,952	-0.90%	36,904,872,738	43,431,593,111	-15.02%
12	MIAMI, FL	488,146	511,731	-4.61%	14,324,918,208	16,209,664,808	-11.63%
13	PHILADELPHIA, PA	377,818	364,747	3.58%	19,976,905,407	20,795,985,279	-3.94%
14	PORT EVERGLADES, FL	300,541	318,101	-5.52%	9,118,592,889	10,483,369,334	-13.02%
15	JACKSONVILLE, FL	227,808	256,794	-11.29%	16,546,173,426	20,294,225,616	-18.47%
16	MOBILE, AL	212,352	203,817	4.19%	11,503,492,051	13,546,618,739	-15.08%
17	WILMINGTON, DE	197,000	199,066	-1.04%	3,151,314,612	6,989,075,083	-54.91%
18	SAN JUAN, PR	195,107	170,679	14.31%	6,249,622,015	6,630,728,653	-5.75%
19	BOSTON, MA	137,286	150,360	-8.70%	7,575,597,776	9,263,072,908	-18.22%
20	NEW ORLEANS, LA	135,847	136,411	-0.41%	14,454,707,959	18,306,245,882	-21.04%
21	WILMINGTON, NC	125,105	121,245	3.18%	4,469,655,172	4,902,804,975	-8.83%
22	CHESTER, PA	114,022	110,408	3.27%	5,380,113,184	6,422,964,995	-16.24%
23	PORT HUENEME, CA	87,403	62,169	40.59%	8,120,626,959	9,636,128,693	-15.72%
24	GULFPORT, MS	77,064	85,120	-9.46%	1,080,737,592	1,548,157,651	-30.19%
25	TAMPA, FL	76,226	59,980	27.08%	1,893,143,620	1,598,719,126	2.35%
26	SAN DIEGO, CA	73,629	71,419	3.10%	4,025,985,954	5,858,630,441	-31.37%
27	PORT MANATEE, FL	52,619	39,773	32.30%	910,051,059	907,656,925	0.26%
28	FREPORT, TX (SBT)	26,370	28,727	-8.20%	2,506,101,382	3,327,566,772	-21.68%
29	WEST PALM BEACH, FL	25,664	25,496	0.66%	518,614,342	520,266,331	-0.32%
30	PANAMA CITY, FL	25,287	17,014	48.62%	1,927,526,384	1,990,571,046	-3.17%

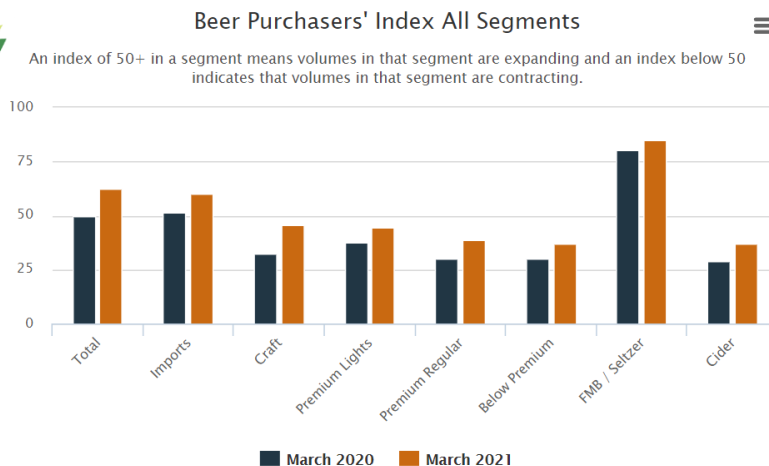
While many ports experienced a substantial recovery in the second half of 2020, the wider economic effects of coronavirus can still be felt on U.S. maritime ports. Overall, U.S. maritime import volume as measured by TEUs increased in 2020 compared to 2019 by 2.9%. This stems from sizable increases in total volume imported from Asia. China, the top country of origin for U.S. maritime imports, increased its total volume of TEUs exported to the United States by 2.3%, South Korea by 4.9%, and Taiwan by 5.5%. One of the highlight points for U.S. supply chains has been the emergence of Vietnam as a top supplier of U.S. maritime importers. Since 2017, Vietnam has increased its share of the U.S. market by 3% and now accounts for 7.6% of the volume of all U.S. maritime imports. In 2020, the U.S. saw a 24.6% increase in the volume of exports from Vietnam. This increase in the volume of imports has not resulted in an increase in the value of imports into the United States. In fact, the value of maritime imports into the United States, derived from U.S. Census data, has fallen by more than \$120B USD, or 10.8%.

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Beer distribution purchasing continues to normalize

- The Beer Purchasers' Index (BPI), from the NBWA, shows a reading of 63 for March 2021. This remains significantly above the March 2020 reading of 50, but the trend over the past couple of months still shows a continued, albeit slow, return to the long-running average total BPI of 57.
- The index surveys beer distributors' purchases across different segments and compares them to previous years. A reading greater than 50 indicates the segment is expanding, while a reading below 50 indicates the segment is contracting.
- The "at-risk" inventory measure for March 2021 is 37, a significant decrease from 57 in March 2020.
- The index for imports continued into expansion territory for a reading of 60 in March 2021, well above the 52 reading from March 2020.
- The craft index posted another below 50 reading of 46 for March 2021, compared to a dismal reading of 33 in March 2020. This is the fourth monthly reading below 50 for craft as the segment continues to struggle to gain momentum with the slow reopening of on-premise activity.
- The premium lights segment finally moved into contraction territory with a reading of 44 after 10 consecutive months of above 50 readings.
- The regular domestic beer segment is also reverting to its long-running average, hitting an index of 39. While it is above the March 2020 reading of 30, the index has fallen below 40 for the first time since April of 2020.
- The below premium segment reading also fell in March 2021 to 39 but remains above its March 2020 reading of 30.
- The FMB/seltzer segment continued to outperform all other segments in March 2021, reading of 85 compared to 80 from March 2020. Note that this is the third instance of the FMB/Seltzer index dropping below 90 since May 2020.
- Finally, the cider segment remains below 50 with a reading of 37 in March 2021, compared to 29 in March 2020.



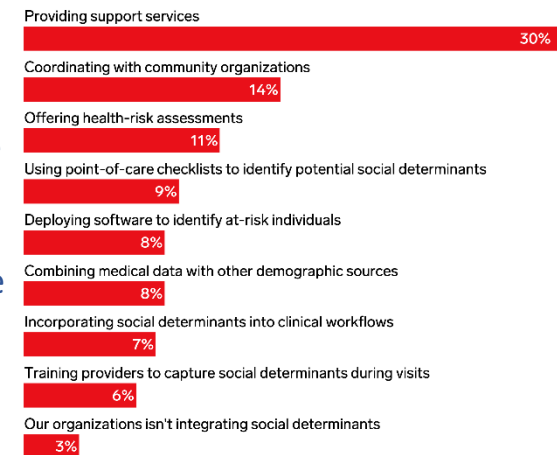


The Social Determinants of Health eMarketer.

- The steady rise of value-based reimbursement models, high rates of chronic disease, and widening health disparities are leading healthcare payers and providers to broaden the scope of health-influencing factors they address to include social determinants of health (SDOH), such as access to transportation and nutritious food.
- Digital health developers and tech companies are jumping on the opportunity by building platforms and devices to help healthcare incumbents effectively capture and analyze SDOH data, so they're equipped to connect patients with proper resources.
- A February 2020 survey from healthcare technology company Change Healthcare conducted by consulting firm InsightDynamo found that 93% and 95% of US payers and hospitals, respectively, capture SDOH when interacting with patients, and there are many diverse factors they collect data on. But translating this data into usable insights is difficult.

Social Determinants of Health That Healthcare Organizations Are Addressing

Q: What social determinants of health does your organization capture at the member or patient level? Select all that apply.



Medical Electronics Market worth \$8.8 billion by 2026



According to a report - "Medical Electronics Market with Covid-19 Impact Analysis by Component (Sensors, MCUs/MPUs, Displays), Device Classification (Class I, Class II, Class III), Application (Diagnostic, Cardiology, Flow Measurement), and Region - Global Forecast to 2026", the medical electronics market is expected to reach USD 8.8 billion by 2026 from USD 6.3 billion in 2021, at a CAGR of 6.9% during 2021-2026 period. The rapid growth of the global medical electronics market is attributed to the some of the driving factors such as the aging population and increasing life expectancy , increasing adoption of IoT-based smart medical devices, escalating demand for portable medical devices and wearable electronics, growing use of radiation therapy in diagnosis and treatment of diseases and existing favorable healthcare reforms and financial assistance by governments for senior citizens.



A third of Covid-19 survivors suffer 'brain disease,' study shows

- As many as one in three people infected with Covid-19 have longer term mental health or neurological symptoms, researchers reported Tuesday.
- They found 34% of Covid-19 survivors received a diagnosis for a neurological or psychological condition within six months of their infection, according to the study published Tuesday in the journal Lancet Psychiatry.
- The most common diagnosis was anxiety, found in 17% of those treated for Covid-19, followed by mood disorders, found in 14% of patients.
- And while the neurological effects are more severe in hospitalized patients, they are still common in those who were only treated in an outpatient setting, the researchers note.
- It's the largest study of its kind yet and involved the electronic health records of more than 236,000 Covid-19 patients, mostly in the US. The researchers compared their records with those who experienced other respiratory tract infections during the same time frame.
- They observed that those with Covid-19 had a 44% increased risk for neurological and psychiatric illness compared to people recovering from flu. And they were 16% more likely to experience those effects compared with people with other respiratory tract infections.
- About one in 50 Covid-19 patients had an ischemic stroke, which is a blood clot that affects the brain.
- For instance, low oxygen levels, which are common in Covid-19 patients, can cause encephalopathy, or brain damage that could prove permanent, she explained. And those with severe cases of Covid-19 cases can have surges of immune signaling proteins called cytokines, which can cause alteration of consciousness or confusion with effects lasting months, if not longer, after the initial infection.
- It is noted that the study at Boston Medical Center only analyzed neurological patients during their hospitalization or 30 days prior to admission, so future research is required to assess the long-term consequences of these effects on Covid-19 survivors.
- With nine months into this pandemic, we cannot yet predict the course of the long-term effects. We are likely to be gathering these data for years to come.



EU, UK Fret Over AstraZeneca Vaccine Issues; CureVac Version Makes Progress

- People under 30 won't get the AstraZeneca covid vaccine in the UK, but the EU is only acknowledging "possible" blood clot risks for the vaccine. Meanwhile CureVac may be close to gaining approval as an alternative.
- Britain said on Wednesday that it would curb the use of AstraZeneca's vaccine in adults under 30 because of the risk of rare blood clots, a blow to the efforts of scores of countries reliant on the vaccine to stamp out the coronavirus pandemic amid a global surge in cases. Adding to the unease, the European Medicines Agency outlined a "possible link" between the vaccine and rare clots, even as it said that Covid-19 remained the far greater threat, leaving decisions about how to use the vaccine in the hands of the 27 member states of the European Union.
- CureVac's CEO Franz-Werner Haas told CNBC Thursday that the vaccine maker was close to finalizing the recruitment for the vaccine's Phase 3 clinical trial.

Doctors are now mandated to show you everything after your next visit

- Regardless if you go to the doctor "every year" or "just when I need to", from here on out, it's going to be much easier to access your medical records.
- When you're sitting in that doctor's chair and you see them typing away furiously, you won't have to wonder what exactly are they typing over there anymore. Starting Monday, doctors will have to share what they're typing.
- Now it's everything. Because of the **21st Century Cures Act**, there can no longer be long wait times or fees, and your records will be available electronically.
- The law was supposed to go into effect last fall, but COVID-19 delayed the programming work needed to get it ready.
- There are potential few downsides because records and results are immediately available to patients, say doctors. There is a possibility that a patient could see their notes or results of lab tests and pathology reports before their doctor sees them and prepares the patient for those results.
- But not everyone is a fan. Some fear it could affect care or increase a doctor's workload or provide room for hackers.
- Doctors say the same rules of HIPAA still apply, plus patients can use 2-factor authentication the same security protocol used on travel and banking apps. There are a few exceptions to what's posted including records separated from medical records such as notes in a group therapy session.

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HIDDEN IDENTITY

MITIGATING FRAUD IN THE NEW DIGITAL AGE

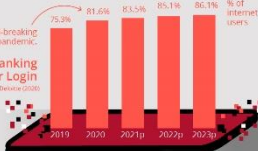


Since the start of the COVID-19 pandemic, online spending has transformed.

Unfortunately, an increase in online transactions means that digital fraud is accelerating.

U.S. banks experienced record-breaking mobile logins during the pandemic.

Digital Banking User Login
(Source: Deloitte Q3 2020)



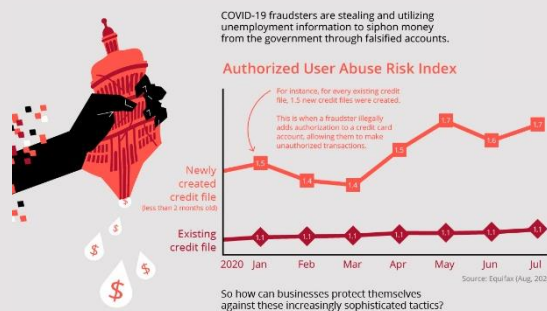
As more and more people interact with companies exclusively online, businesses must adapt.

UNDERSTANDING HOW FRAUD AFFECTS YOU

Here are some trends impacting lenders, service providers, and the government.



COVID-19 fraudsters are stealing and utilizing unemployment information to siphon money from the government through falsified accounts.



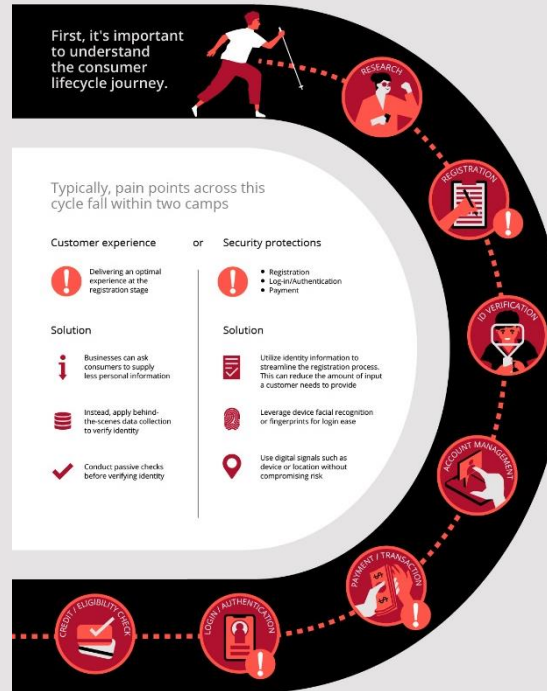
So how can businesses protect themselves against these increasingly sophisticated tactics?

NAVIGATING THE RIGHT BALANCE

First, it's important to understand the consumer lifecycle journey.

Typically, pain points across this cycle fall within two camps

Customer experience	or	Security protections
<p>Delivering an optimal experience at the registration stage</p> <p>Solution</p> <p>Businesses can ask consumers to supply less personal information</p> <p>Instead, apply behind-the-scenes data collection to verify identity</p> <p>Conduct passive checks before verifying identity</p>	or	<p>Registration</p> <ul style="list-style-type: none"> Registration Log-in/Authentication Payment <p>Solution</p> <p>Utilize identity information to streamline the registration process. This can reduce the amount of input a customer needs to provide</p> <p>Leverage device facial recognition or fingerprints for login ease</p> <p>Use digital signals such as device or location without compromising risk</p>



As a result, these can improve businesses':

MONETIZATION VALUE

BOTTOM LINE

Pinpointing these specific, layered solutions can make the difference between winning over a new customer or not—without sacrificing your security.



WHAT HAPPENS NEXT?

STRIKING THE RIGHT BALANCE BETWEEN CUSTOMER EXPERIENCE AND SECURITY CAN BE HARD.

But what took place when these solutions were implemented?

73% drop in fraud risk indicators

DOUBLE-DIGIT jump in credit approvals

30% fall in overhead costs linked to expensive application reviews



Source: Intellicast credit risk, implemented by Equifax (2020)

WHILE SOPHISTICATED IDENTITY THREATS ARE ON THE RISE

EQUIFAX OFFERS A NUMBER OF INDUSTRY-LEADING SOLUTIONS.



Together, they help mitigate threats and reduce consumer friction.

The new digital frontier is only getting more challenging. Be at the cutting edge of advanced security solutions.



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"One day I learned that dreams exist to come true, and since that day I do not sleep for rest. I sleep just to dream."
Walt Disney

ACC



Segway unveils futuristic Apex H2 hybrid hydrogen electric motorcycle **electrek**

- The hybrid bike adds a hydrogen fuel cell to the Apex and reworks the frame to offer a new, futuristic design.
- The hydrogen canisters providing the combustible fuel would be swappable and refillable, which would potentially reduce the time needed for recharging compared to a conventional electric motorcycle. However, it would also require significant infrastructure for swaps during a journey or the ability to ship canisters to riders to keep on hand for swaps at home.
- The funky design includes not one but two single-sided swingarms, meaning the Apex H2's wheels appear to float in place from the right side of the bike.
- According to Segway, the Apex H2 will produce 60 kW (80 hp) of power and offer a 0-100 km/h (0-62 mph) time of four seconds. It would be rated for a top speed of 150 km/h (93 mph), making it highway capable.



It may look rude, but this vibrating wind turbine is producing clean energy **euronews.**

- Spanish start-up Vortex Bladeless has a bladeless design, which they call an environmentally friendly aerogenerator. The technology harnesses energy from the wind through oscillation.
- The device generates energy on-site and serves as a source of renewal energy along with solar panels, for instance, in residential areas.
- While different sizes are under development and being tested, for the performance, the bigger, the better, says Vortex Bladeless. "Power grows exponentially with the size of the device. A Vortex Tacoma of 2.75m high could be powering a fridge, many phones and some led lights for an off-grid house."
- As no blades are needed, the turbine comes with relatively low maintenance and a low level of noise. Also, it requires no oil, or any other lubricant as opposed to traditional wind turbines.
- Plus, it means no harm to birds - an important feature when you consider that hundreds of thousands are estimated to die each year after crashing into wind turbines.

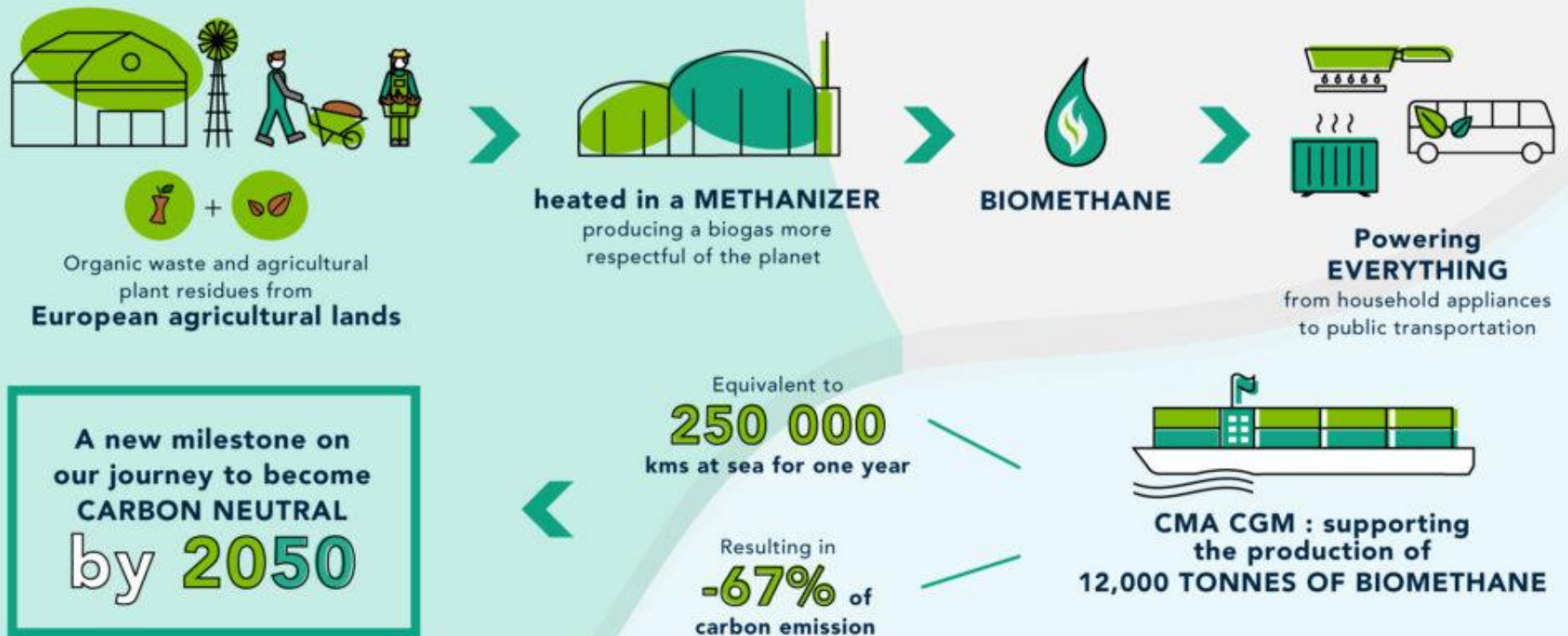


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CMA CGM launches 1st low-carbon shipping offer based on biomethane

CMA CGM LAUNCHES THE FIRST LOW-CARBON SHIPPING OFFER BY CHOOSING BIOMETHANE



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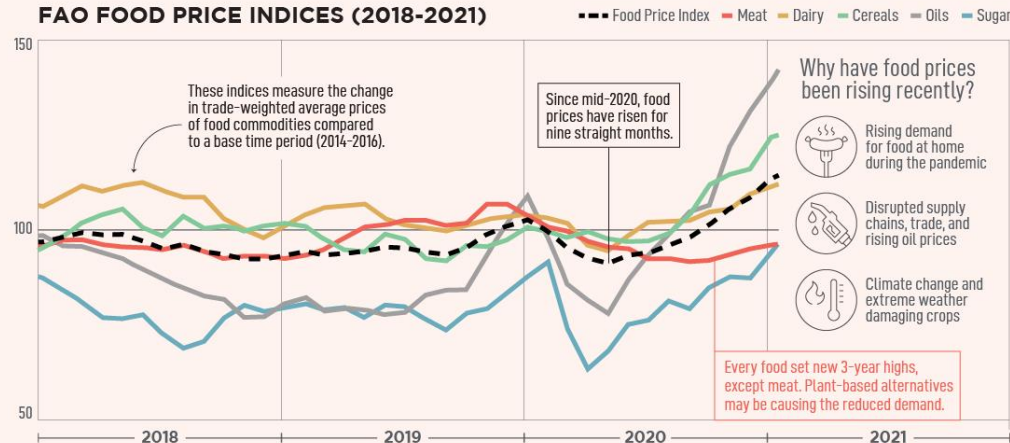


FOOD PRICES RISE SHARPLY IN 2021 EXCEPT MEAT

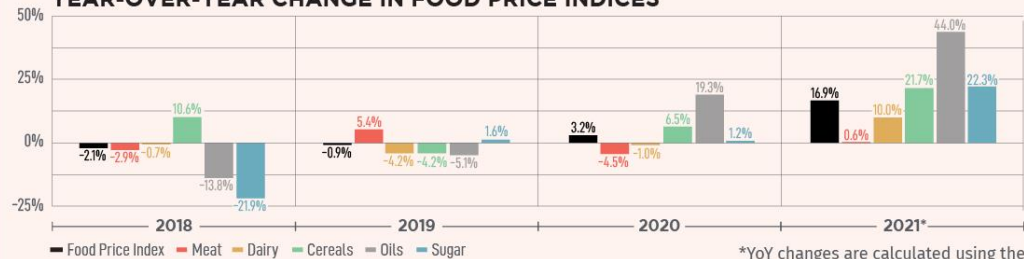
Global food prices have risen by double-digit percentages in 2021.

The UN's Food and Agriculture Organization (FAO) food price index tracks the international prices of the most globally traded food commodities.

FAO FOOD PRICE INDICES (2018-2021)



YEAR-OVER-YEAR CHANGE IN FOOD PRICE INDICES



Source Food and Agriculture Organization of the United Nations

*YoY changes are calculated using the average yearly price of the food indices.

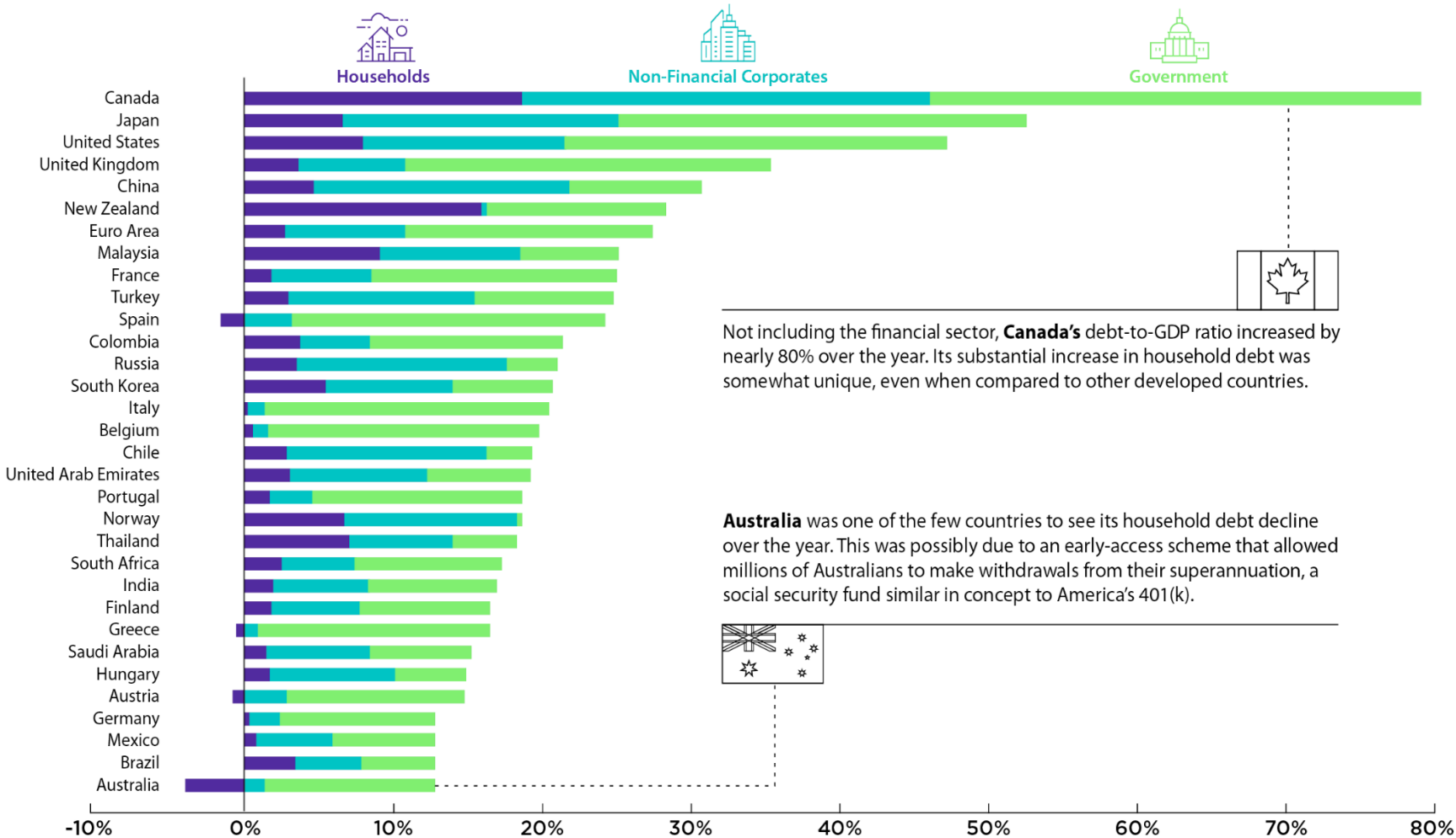
*Data as of end of February 2021

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CHANGE IN DEBT-TO-GDP

(Q42019-Q32020)



Not including the financial sector, **Canada's** debt-to-GDP ratio increased by nearly 80% over the year. Its substantial increase in household debt was somewhat unique, even when compared to other developed countries.

Australia was one of the few countries to see its household debt decline over the year. This was possibly due to an early-access scheme that allowed millions of Australians to make withdrawals from their superannuation, a social security fund similar in concept to America's 401(k).

Source: IIF, Deutsche Bank

visualcapitalist.com

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