SOUTHERN NEWS GROUP

分类广告

INTERNATIONAL TRADE CENTER-HOUSTON

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美南新闻日报(总社)•华府新闻日报·达拉斯日报 E-Newspaper: www.scdaily.com 最大华裔独立多媒体集团・报业・电视・黄页・移动 传媒 Tel: 281-498-4310 Fax: 832-399-1355

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誠請有經驗且

可以做宵夜的企枱

請川菜東北菜師傅

要求有工卡,可報稅 每周休息一天,

提供單間宿舍

聯系方式: 丁

660-668-5555

糖城川菜館

誠請●熟手炒鍋

工作地點:大學城



鳳城海鮮酒家, 誠聘

●有經驗男女企枱 ●櫃面帶位收銀員

有身份, 諳英語, 越語更佳.

意者請到鳳城面洽或致電:

713-779-2288

7320 SW Freeway, Houston, TX 77074

Restaurant Hiring

餐館服務

餐館薪優誠聘

熟手接電話兼收銀員

企檯各一名

近中國城10分鐘車程

聯系電話:劉先生

832-898-6667

●廚房炒鍋



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餐館服務

餐館請外送員

城中區外賣中餐館

誠請

半工外送員

意者請打電話:

713-529-4887

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美式中餐館

位610和290,

誠請全工企台。

可報稅. 意者請電:

713-870-0391

餐館請人

位 249,誠請外送員

全工底薪80元

另加小費



*急聘

●大廚(炒鍋) 一名

●廚房幫手 一名

高薪,工時短.

意者請電:

832-888-8005

中國城悅來餐館

誠請

●有經驗經理

懂越南話優先

有意者請電:

281-683-6368

●企檯

Restaurant Hiring

餐館服務

*東北菜館誠請

中國城百佳超市旁

誠請

炒鍋,企檯,抓碼

北方麵點師傅

意者請電:

415-812-5851

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請全工或半工

收銀,企枱,帶位

需英文流利

意者請電:

281-242-7728

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●抓碼 ●打雜

距離休斯頓2小時

車程,包吃住.

意者請電:

日本餐館誠請

Katy中餐館

誠招全工炒鍋, 需要報稅,

281-665-9299

需有工卡 薪優面議. 意者請電: *大學城中餐館

713-981-8818

*中餐館請人 誠請企檯 略懂英文

半工/全工均可 意者請電:

713-266-1468

281-682-2078

Lam Bo Buffet

誠請熟手炒鍋 廚房幫廚,傳菜 企檯,帶位,懂英文收銀 有意者請電或親臨: 6159 Westheimer

Houston, TX 77057

713-783-6838

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休斯頓黃頁 Houston Yellow Page

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category=job_hunting

www.scdaily.com

●全工半工企檯 懂英文 意者請電: Andy

832-380-9603 4526 Hwy 6 Sugar Land, TX 77478

館 **Restaurant Hiring**

●點心助理

餐

新皇宮海鮮酒樓 誠聘炒鍋,抓碼,油爐 企檯,傳菜. 收銀,帶位

281-240-8383 **New Palace** Dim Sum & Seafood

12755 Southwest Fwy

Stafford, TX 77477

壽司餐館請人

新新餐廳誠請 炒鍋,企檯,傳菜 請中午12點後電: 713-492-4897 或晚上6點後親臨

> 找: Kevin 6816 Ranchester (Bellaire/Ranchester)

> > 糖城超市內

壽司吧招工

電話詳談:

中國城黃金廣場內 薪優誠請廚房員工 全工. 需有身份 請 11am-9pm 來電: 713-270-9996

Restaurant Hiring

Chow Wok

中式快餐店

位於Dairy Ashford

/ Westheimer

誠請炒鍋及抓碼

意者請電:

281-235-3531

281-881-9885

Japanese Rest. Hwy6/Sugar Land, 成請Waitress企檯 需有經驗,能報稅.

全工/半工均可

832-868-8813

Restaurant Hiring

餐館在聖安東尼奧

競爭極小.

黃金水餃請人

281-325-0628

全工或半工均可 281-966-5342

日本餐館請人 Tomball 誠請 ● Sushiman

可報稅,可包住 小費高. 有意者請電 聯系電話:

Sushi Helper

626-373-7744

連鎖店招壽司工 5天工作,稅前\$4500

地點在 **Downtown Houston** 需要有工卡,有HEB壽 司經驗熟手也可以。 意者請短信:

346-203-2015

餐

館

租

售

Part time **Cashier** 無需經驗,可培訓

*糖城餐館誠請

需說英文.電/親臨: 281-277-8383

361-649-7476 1730 Williams Trace Sugar Land, TX 77478 361-573-6600

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*Hostess *Sushi Chef Kitchen Chef & Staff Please call Paul at

1-626-927-6121

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713-781-6300 6345 Westheimer

請親臨或電:

Downtown

招壽司師傅

Part time,白天工作 新水優.有意者請電 Restaurant Hiring 832-520-6015





Restaurant Hiring | 832-520-6015

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立 Fiesta 對面,地點如 Humble TX 77346 小型快餐店2000听 好價錢,好收入 好地點,設備齊全 (英文) English only 接手即可營業

意者請電: Text/Call: Ms.Young 832-527-2271 210-396-0650

家庭式餐館,炸魚蝦店,牙醫診所售 ●家庭式餐館 (8號/Clay Rd):接手即可營業 1400 呎, 租金\$2800, 售\$65000

●賺錢炸魚炸蝦店出售(位東北區) 1800呎,設備全, 生意好, 可提供配方及培訓 己經營40年. 售價25萬. 地產售85萬. 清雷: **832-617-4618** 休斯頓蔡先生

Restaurant for sale 好生意餐館售 賺錢好餐館出售 機會難得! 請速聯系 生意4萬5美元連算 位 Austin 奧斯汀旺區 外賣生意極佳

> 346-558-9582 512-441-9398

只售20萬. 2000 呎, 自合各種不同行業,此區 -中餐館,有1-2房間 因人手不足, 主家商業兩用.機會難得 十多年老店 906 N. Travis Ave 生意12餘萬 Cameron, TX 76520

254-408-2398 254-910-0007

Restaurant location for sale 2460 sq/ft built brand new in 2019.

All equipment are including. Asking price \$375k Call: 832-279-8011 English only 9600 Bellaire Blvd #102, Houston, TX 77036 好餐館出售: 2460 呎, 2019 年建, 含所有設備, 有可步入式的大冰箱及冷凍櫃,要價37萬5千

10x10 ft walk-in freezer and cooler.



賺錢中餐館轉讓 絕佳位置,租金低, 主意穩定,26年老店

□碑信譽保證 東主退休轉讓.請電 832-794-6868 ●另請外送員







城中區高級地段壽司餐館出售

位城中區高級地段,漂亮24層公寓第一樓層

Sushi Rest. For Sale 2200呎 己經營1年





Celltechgen Laboratory A Certified High Complexity CLIA Lab

COVID-19 Test for travel (赴華旅行新冠檢測服務)

Address: 14780 Memorial Dr, Suite 103 Houston, TX 77079

Phone: 877-994-4100 (Toll-free)

To make an appointment: https://celltechgen.com/services/

RT-PCR核酸檢測參考價格:80美元/人/次

*單身的你(妳),何不主動出擊,爲自己創造更多的機會 281-498-4310 Email:cla@scdaily.com 微信: AD7133021553**

聯繫人: Nicole

For Sale

新租約.詳情請電

832-878-6277

Restaurant

●位 Spring Branch 牙醫診所: 4000 呎 (含所有設備), 要價35萬,連地產售145萬

We work around the clock for your trip (協助綠碼申請)

6510 Gold Tee Ct



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500

FOR



Sale/Rent

服裝禮品店轉讓

店主將退休,

白菜價出售

(一萬+存貨)

位香港城,地點好

有意者信息聯系:

832-766-1668

Fort Bend 學區 Missouri City 二層樓 cul-de-sac 大扇形 後院 2147 呎 +360 呎 sunroom 請洽: 陳女士

屋主自售

281-261-8001

旺區餐館連地產

只售20萬. 2000 呎, 商合各種不同行業,此區 唯一中餐館,有1-2房間 主家商業兩用.機會難得 906 N. Travis Ave Cameron, TX 76520 254-408-2398

254-910-0007

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*好房分租 屋主自售 1房 \$390(無家具) 房屋位惠康超市附近 1房 \$450(有床&電視) 以上包電, 水, Wifi

房間分租/徵合作伙伴

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林禄壽 Johnathan Ling

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電: 713-319-6456 713-385-1188

15年地產經紀人,信用第

一樓邊間 Apartment, 社區安全需磁卡進力 投資自住皆可.

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休士頓民宿出和

家具、水電、上網全包, 拾包入住。 全房(500呎) \$750/月, 獨立進出,押金\$200

套房\$500起(附浴室)押金\$150 ●單房\$475 ●買房賣房可介紹優質產品及仲介

手機 / 簡訊 : **832–640–3888** Ruby 家庭式餐館,炸魚蝦店,牙醫診所售

●家庭式餐館(8號/Clay Rd):接手即可營業 1400呎, 租金\$2800, 售\$65000 ●位Spring Branch 牙醫診所: 4000 呎

(含所有設備), 要價35萬,連地產售145萬

●賺錢炸魚炸蝦店出售(位東北區) 1800 呎,設備全,生意好,可提供配方及培訓 己經營40年. 售價25萬. 地產售85萬

請電: 832-617-4618 休斯頓蔡先生



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200

買房賣房 資深房地產經紀人 買房賣房 送回一半佣金 微信: tata7828

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Personals

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幫助料理家務,

徵婚 男55歲美籍

誠徵單身女性,先友後婚。 請發信息到

Idawei1988@gmail.com 短信到: 346–622–9380

Home

Service

200



Celltechgen Laboratory A Certified High Complexity CLIA Lab

COVID-19 Test for travel

(赴華旅行新冠檢測服務) Address: 14780 Memorial Dr, Suite 103

Houston, TX 77079 Phone: 877-994-4100 (Toll-free)

To make an appointment: https://celltechgen.com/services/ We work around the clock for your trip

(協助綠碼申請) RT-PCR核酸檢測參考價格:80美元/人/次 誠請通勤保姆

時間: 每天3-8pm或4-9pm,—月初起

內容: 基本家務淸潔和做簡餐及寶寶餐

要求:有帶寶寶的經驗,性格溫柔隨和,耐心

待遇:17-20/h,包晚餐. 地點:博物館區7702~

有意者請先發信息至: 346-265-8013

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txdentist101

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家四口,兩個孩子上學 兩長者煮午餐連晚餐 一星期四至五次. 做三餐和家務,需身體 健康,性格好,會做飯, 注重干淨,有責任心, 住近 Katy 者優先考慮 打過疫苗,一周6-7天 薪優面談,聯系電話: 713-240-4474

832-260-8771

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有基本的語言基礎: 有責任心,踏實肯干 意者請電:

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誠聘辦公室職員

需能報稅,讀寫英文

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Houston TX 77063

Company Hiring

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●包沙發熟手工

●熟手縫級工

281-793-1768 誠徵辦公室文員

公司

需英文,會電腦, 接聽電話, 工作地點: 中國城 意者請 Email 或電

innLock@gmail.com



Company Hiring

公司請人

Home Care Agency based in Houston is hiring bilingual **English-Chinese PHC Supervisor**. Will train. 2 years college degree is preferred or 2 years of supervisory experience in a health care setting. Full time position,

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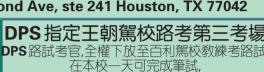
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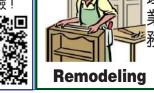
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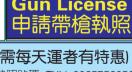
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Monday, January 02 2023

## Dollar falls against yen, Swiss franc as traders weigh China outlook

WASHINGTON/LONDON, Dec 29 (Reuters) - The dollar slipped on Thursday after rising in the previous session, with investors on edge at the end of the year as initial optimism over China's reopening fizzled out.

After hitting a one-week high against the yen on Wednesday, which saw the dollar touch 134.40, the greenback hit a session low against the yen on Thursday. The dollar last fell 1.050% versus the yen to 133.065.

The dollar also fell against the Swiss franc to as low as 0.9208, the lowest level since March 31. It was last down 0.57% at 0.923.

The euro edged higher, up 0.3% to \$1.064 after falling 0.27% on Wednesday.

Investors are weighing the impact of China's rapid loosening of its strict COVID-19 rules with a surge in new infections.

Following China's removal of its quarantine rule for inbound travelers from Jan. 8, the United States, Japan, India and other countries said they would require COVID tests for travelers from China.

"China is one of the keys I think to 2023 and what happens to the global economy," said Chris Gaffney, president of world markets at TIAA Bank.

Dollar slips as traders weigh China outlook; sterling gains "If they can bounce back from the dramatic slowdowns that we've seen, that helps the overall growth on the global scale, but on the other hand, it could also lead to higher energy demand and more demand means higher prices," he said.

The offshore Chinese yuan fell 0.23% versus the greenback at \$6.9788 per dollar.

"Many countries adopting an additional layer of testing for travelers arriving from China reflect hobbled resumption of travel amid China's outbreak," Vishnu Varathan, head of economics and strategy at Mizuho Bank, said.

"This might also fuel fears of new strains of COVID that could once again disrupt the global recovery."

But analysts warned against reading too much into price moves amid low trading volumes as markets head into the new year.

"We very much appear to be in drifting mode, awaiting the turn of the year when traders return and we can get the latest thoughts from policymakers and the most up-to-date data," said Craig Erlam, markets analyst at currency platform Oanda.

Gaffney added that markets had historically experienced enhanced volatility at the end of the year because trading volumes are so light.



"When we go into year-end, typically you can have a lot of volatility on the last days because some of the funds will be harvesting losses or making some moves, and even the previous day. It climbed as high as \$1.206 earlier one fund can start to move the markets when they're this thin," he said.

Against a basket of currencies, the U.S. dollar index fell 0.23% to 104.100, having climbed 0.18% in the previous session.

Sterling rose 0.1% to \$1.20290, after slipping 0.11% in the session but gave up some of its gains.

The aussie was last 0.28% versus the greenback at \$0.676., while the kiwi last rose 0.55% versus the greenback at \$0.634.

## Britain reviewing China arrivals policy after COVID surge

Dec 29 (Reuters) - Britain is reviewing whether to im- Asked about Wallace's comment, a spokesperson pose restrictions on people arriving from China after a surge in COVID infections there, but has no current plans to do so, officials said on Thursday.

Defence minister Ben Wallace told reporters a further update was possible in the coming days, but another minister said that a review of evidence so far did not suggest any concerning new variant that would lead the government to impose restrictions.

The United States, Japan, India and Taiwan have imposed testing on arrivals from China - as has Italy, which on Thursday urged the rest of the European Union to follow its lead.

"I'll expect to see some clarification, I think by the Department for Transport probably today or tomorrow," Wallace said.

"We keep it under review. We look at the traffic and where people are coming from, into this country. And then no doubt the Department of Transport will make their views known."

for the Department of Transport said that while the situation was under review, "at the moment there are no plans to introduce any new COVID-19 tests for arrivals".

China's health system has come under immense pressure since the government there scrapped three years of zero-COVID curbs in 30 days, setting off a massive wave of infections.

"The key threat is any new variant," junior British health minister Will Ouince told broadcasters.

"There's no evidence at this point of a new variant from China, a variant that is not already prevalent here in the UK, but nevertheless we're keeping the situation very much under review."

Britain, which was led by Boris Johnson when the pandemic took hold in 2020, has been criticised for its slow response to the initial handling of the public health crisis.



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## **LOCAL NEWS**

OPEC+ oil output cut shows widening rift between Biden and Saudi royals

WASHINGTON/LONDON, Oct 7(Reuters) - The OPEC+ organization's decision this week to cut oil production despite stiff U.S. opposition has further strained already tense relations between President Joe Biden's White House and Saudi Arabia's royal family, once one of Washington's staunchest Middle East allies, according to interviews with about a dozen government officials and experts in Washington and the Gulf.

The White House pushed hard to prevent the OPEC output cut, these sources said. Biden hopes to keep U.S. gasoline prices from spiking again ahead of midterm elections in which his Democratic party is struggling to maintain control of the U.S. Congress. Washington also wants to limit Russia's energy revenue during the Ukraine war.

The U.S. administration lobbied OPEC+ for weeks. In recent days, senior U.S. officials from energy, foreign policy and economic teams urged their foreign counterparts to vote against an output cut, according to two sources familiar with the discussions.

Amos Hochstein, Biden's top energy envoy, along with national security official Brett McGurk and the administration's special envoy to Yemen Tim Lenderking, traveled to Saudi Arabia last month to discuss energy issues, including the OPEC+ decision.

### Latest Updates

Danielle Smith, new premier of Canada's oil-rich Alberta, set to defy Trudeau

NYC mayor declares state of emergency amid migrant busing crisis Analysis: Defeats in Ukraine stoke crisis for Vladimir Putin Putin orders Russia to seize Exxon-led Sakhalin 1 oil and gas project They failed to prevent an output cut, just as Biden did after his own July

US officials "tried to position it as 'us versus Russia," said one source briefed on the discussions, telling Saudi officials they needed to make a choice.

That argument failed, the source said, adding that the Saudis said that if the United States wanted more oil on the markets, it should start producing more of its own.

The United States is the world's No. 1 oil producer and also its top consumer, according to data from the U.S. Energy Information Administration.



The Saudi government media office CIC did not respond to Reuters emailed requests for comment about the discussions.

"We are concerned first and foremost with the interests of the Kingdom of Saudi Arabia and then the interests of the countries that trusted us and are members of OPEC and the OPEC + alliance," Energy Minister Prince Abdulaziz told Saudi TV Wednesday.

OPEC weighs its interests with "those of the world because we have an interest in supporting the growth of the global economy and providing energy supplies in the best way," he said.

Washington's handling of the Iran nuclear deal and withdrawal of support for a Saudi-led coali-

tion's offensive military operations in Yemen have upset Saudi officials, as have actions against Russia after the February 2022 invasion of Ukraine.

A U.S. push for a price cap on Russian oil is causing uncertainty, Energy Minister Prince Abdulaziz bin Salman told Bloomberg TV after the OPEC cut, noting the "lack of details and the lack of clarity" about how it will be implemented.

A source briefed by Saudi officials said the kingdom views it as "a non-market price-control mechanism, that could be used by a cartel of consumers against produc-

A Biden-directed sale of 180 million barrels of oil in March from the U.S. Strategic Petroleum Reserve put downward pressure on oil prices. In March, OPEC+ said it would stop using data from the International Energy Agency (IEA), a Western oil watchdog, due to Saudi-led concerns the United States had too much influence.

# Southern Make Today Different

A man stands at a site of a residential house damaged during a Russian missile strike in Kyiv, Ukraine December 29, 2022. REUTERS/Valentyn Ogirenko

## **Editor's Choice**



A view of a house destroyed by a Russian missile strike in Kyiv, Ukraine December 29, 2022. REUTERS/Vladyslav Musiienko



People take shelter inside a metro station during massive Russian missile attacks in Kyiv, Ukraine December 29, 2022. REUTERS/Vladyslav Musiienko



Smoke rises after a missile strike in Kyiv, Ukraine. REUTERS/Gleb Garanich



People gather near the rubble of a grandstand that collapsed in a bullring during the celebrations of the San Pedro festivities, in El Espinal, Colombia. REUTERS/ Cristian Parra



A local is seen by a window after her house is destroyed by a Russian military strike, as Russia's attack on Ukraine continues, in the village of Stepne, in Zaporizhzhia Region, Ukraine December 29, 2022. REUTERS/Stringer

2023年1月2日

# Southern Make Today Different

## The Free Press Is In Decline, **Even In Strongest Democracies**



Illustration/Axios

### Compiled And Edited By John T. Robbins, Southern Daily Editor

The corruption indictments issued for Israeli Prime Minister Benjamin Netanyahu last week include charges that he sought to manipulate the media to secure more favorable coverage.

Why it matters: Such interventions have become more prevalent around the world, including in democracies. As we've seen in places like Russia and Turkey, one of the surest signs democracy is being eroded is a crackdown on independent media.

Driving the news: Netanyahu was indicted for an arrangement he allegedly brokered with a telecom magnate, in which the prime minister offered favorable business regulations in return for positive coverage of him and his wife Sara.

•The deal was with Shaul Elovitz, who was formerly the majority shareholder of telecom group Bezeq. Bezeq owns a popular Israeli news website called Wal-

•Netanyahu was also indicted on charges that he struck another deal with a Tel-Aviv-based daily newspaper called Yedioth Ahronoth to limit the circulation of its competitor in exchange for less critical coverage.

Be smart: Israel still has a vibrant media ecosystem, but such attempts to delegitimize negative coverage and control the press are not limited to Israel. They can range from subtle to brutal.

•In Hungary, Prime Minister Viktor Orbán and his allies have "systematically taken control of roughly 90% of the country's media outlets," per NPR, consolidating dozens of print, radio and TV outlets into one giant conglomerate that Orbán has exempted from Hungarian media or competition rules. There have also been reports that Orbán has "systematically starved" independent outlets of state advertising money if they do not provide favorable coverage of his admin-

•In Turkey, President Erdogan's allies in the business community have bought up a handful of mainstream-media outlets that have subsequently adopted a pro-government stance. According to The Atlantic, the government has in many cases enabled those sales. That consolidation has occurred in conjunction with an increase in free press penalties, including fines and jail time, that have grown more severe as Erdogan's reign has become more autocratic.

•In the Philippines, President Rodrigo Duterte's government has used an aggressive "cyber libel" law to lodge several cases against independent media site Rappler and its CEO Maria Ressa, per Poynter. Earlier this year, the government revoked Rappler's news registration in a move that press freedom groups

## BUSINESS

called politically-motivated.

•In Venezuela, U.S. journalists were arrested and detained by the country's military counter-intelligence agency earlier this year at the command of President Nicolás Maduro. Maduro's crackdown on journalists comes after years of autocratic actions that have eroded the country's democracy.

Zoom out: In fully autocratic countries, the simple act of reporting can be dangerous. Just this past week:

•In Egypt, security forces raided the offices of the last major independent media company and temporarily detained three of its top editors, per the New York



### **Murdered Washington Post columnist** Jamal Khashoggi

•In Saudi Arabia, the government detained "at least eight people, mostly intellectuals and writers ... amid a twoyear crackdown on free expression in the kingdom," per Reuters. The move follows the one-year anniversary of the murder of Washington Post columnist Jamal Khashoggi, which U.S. intelligence officials say was ordered by the Crown Prince Mohammed bin Salman himself.

The big picture: Internet freedom is in decline around the world, with governments using social media to monitor their citizens and spread disinformation at home and overseas, according to an annual Freedom House report.

Even in the U.S., President Trump has been accused of attempting to punish outlets whose coverage he objects to.

·Last year, activist group PEN America filed a federal lawsuit against the president for having "directed his threats and retaliatory actions at specific outlets whose content and viewpoints he views as hostile."

•In April, The Justice Department filed a motion asking a district court to dismiss the lawsuit.

### Related

Internet freedom declines in U.S. and around the world



Reproduced from a Freedom House map; Note: Score based on obstacles to access, limits on content and violation of user rights; Map: Axios Visuals

Rising levels of political disinformation and government surveillance are making the internet less free in the U.S., according to a new report by Freedom House, a democracy and human rights research

The big picture: Internet freedom is in decline around the world, according to the report, as governments increasingly use social media to monitor their citizens and spread disinformation at home and overseas.

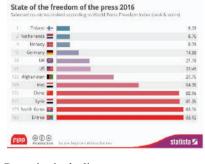
•The U.S. has long been a bastion of internet freedom and still ranks sixth out of 65 countries assessed, but its status has fallen each of the past three years.

**Details**: The authors cite monitoring of social media platforms by immigration and law enforcement agencies as a particular concern in the U.S., along with political disinformation that has been "at times exacerbated by top government officials and political leaders."

•Most free: Iceland, Estonia, Canada, Germany, Australia.

•Least free: China is "the world's worst abuser of internet freedom," followed by Iran, Syria, Cuba and Vietnam.

•Of China, the authors write: "Censorship and surveillance were pushed to unprecedented extremes as the government enhanced its information controls, including in the lead-up to the 30th anniversary of the Tiananmen Square massacre and in response to persistent antigovernment protests in Hong Kong."



Countries in decline:

•Sudan saw social media blocked during mass protests against now-former President Omar al-Bashir, and harsh repression during a lengthy state of emergency. •Kazakhstan's government "temporarily disrupted internet connectivity, blocked

... news websites, and restricted access to social media platforms" during its stage-managed presidential transition. •Brazil saw a rise of cyberattacks and

"social media manipulation," mostly from supporters of President Jair Bolsonaro — who then hired consultants accused of "spearheading the sophisticated disinformation campaign."

•Bangladesh's government, in response to protests over road safety and electoral irregularities, "resorted to blocking independent news websites, restricting mobile networks, and arresting journalists and ordinary users alike."

•Zimbabwe became a more difficult place to access the internet, both because of economic chaos and crackdowns from the government.

The other side: Ethiopia was one of the few countries in which internet restrictions were loosened this year, under reform-minded Prime Minister Abiy Ahmed. Improvements were also seen in Malaysia and Armenia.

The bottom line: "What was once a liberating technology has become a conduit for surveillance and electoral manipulation," the authors write about social media. (Courtesy axios.com)



## Climate Change Rains Insurance **Misery On Homeowners**



(Illustration/Axios)

## Compiled And Edited By John T. Robbins, Southern Daily Editor

Climate change is making home insurance unavailable or unaffordable in the riskiest areas for hurricanes, wildfires and flooding.

Why it matters: As insurance companies pay record amounts to homeowners who have suffered partial or total losses, they retreat from or raise premiums in places where claims are owed.

What's going on: Company payouts for natural catastrophes in 2017 and 2018 stood at \$219 billion, the highest ever for a consecutive two-year period, according to Swiss Re, a company - known as a reinsurer — that underwrites risks for home insurance and other policies. •Insurers continue to write policies in

areas prone to disaster, but tend to hike monthly premiums to offset the cost.

•Every state saw annual premiums rise between 2007 and 2016 (the latest year which data is available from the National Association of Insurance Commissioners).

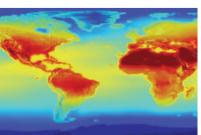
•States in tornado alley saw the biggest jump: Oklahoma saw a \$654 increase over a decade, while Kansas saw premiums rise \$501 on average.

And now, the rise masks that insurers are

limiting coverage in areas deemed too

•The 2018 Camp Fire in northern California was the most destructive in property damage the state's history.

•Insured losses topped \$13 billion last year, according to the California Department of Insurance.



Fearing bigger losses, insurers are pulling back from high-risk areas in California, leaving homeowners scrambling.

•In the last three years, the counties at greatest risk for wildfires saw the number of new and renewed homeowners' insurance policies fall by 8,700, according to the California Department of Insurance. In Florida, homeowners have seen insurance costs rise as areas are considered

more at-risk by insurers. •For residents by the beach or coast:

## COMMUNITY

Mortgage companies require nood insurance, a separate policy that's usually provided by the federal National Flood Insurance ~ typically \$700.

•Private companies, which once considered the risk too heavy, are dipping their toes back in —for a price.

•The number of private companies offering flood insurance rose to 120 in 2018, (vs. 90 in 2017 and 50 in 2016, according to the Insurance Information Institute).

•These players took in \$541 million in premiums in 2018, an increase of 11.5% from the prior year.

Homeowners also need wind-related insurance, on top of regular homeowner's insurance, which are sometimes sold as

•"A huge portion of homeowner policy is wind- or hurricane-related in South Florida," Shahid Hamid, a professor at Florida International University, tells Axios.

The bottom line: Writing these policies could eventually put the insurers out of business.

·Last year, California-based insurer Merced Property & Casualty filed for bankruptcy after it was unable to pay out millions of dollars in claims to policyholders after California's Camp Fire, per CNN.

•"Regulators are becoming concerned about insurer solvency in the face of increasingly severe weather-related losses," according to a report by Deloitte. (Courtesy axios.com)

## Related

### Global warming could increase power costs by billions The big new federal report on the effects

of climate change released on Black Friday explores how global warming could eventually increase U.S. power costs by tens of billions of dollars annually.

Why it matters: The energy chapter of the 1,656-page report lays out a suite of ways that higher temperatures and extreme weather affect power and fuel infrastructure and availability — and the financial toll.

Threat level: On power bills specifically, even though buildings and appliances are getting more efficient, higher temperatures will generally come with higher electricity costs. Why?

•There will be higher power demand (in part for more cooling in a hotter world), combined with higher temperatures reducing the efficiency of power generation and delivery.

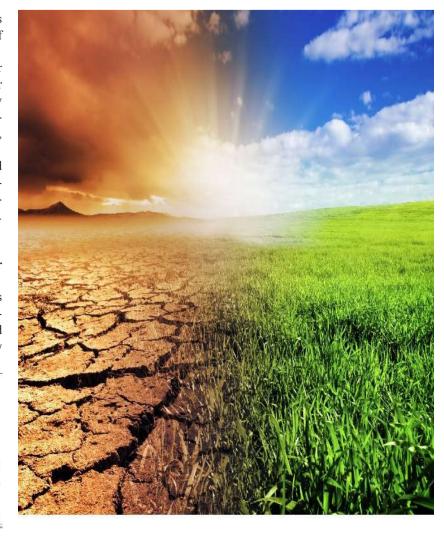
•And there's the need to build new generation capacity to meet higher demand, with billions in costs ultimately passed along to homes and businesses.

By the numbers: By 2040, nationwide

residential and commercial power ex penditures are projected to rise by as much as 18% if carbon dioxide keeps piling up in the atmosphere unchecked (with lower projections if emissions are cut significantly).

•"By the end of the century, an increase in average annual energy expenditures from increased energy demand under the higher scenario is estimated at \$32-\$87 billion," the report states.

The big picture: Higher energy costs are one of many potential outcomes in a warming world. More broadly, the report warns of "hundreds of billions of dollars" in annual losses to some economic sectors without scaled up actions to adapt to current changes and slash emissions to avoid future warming.(Courtesy axios.com)



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