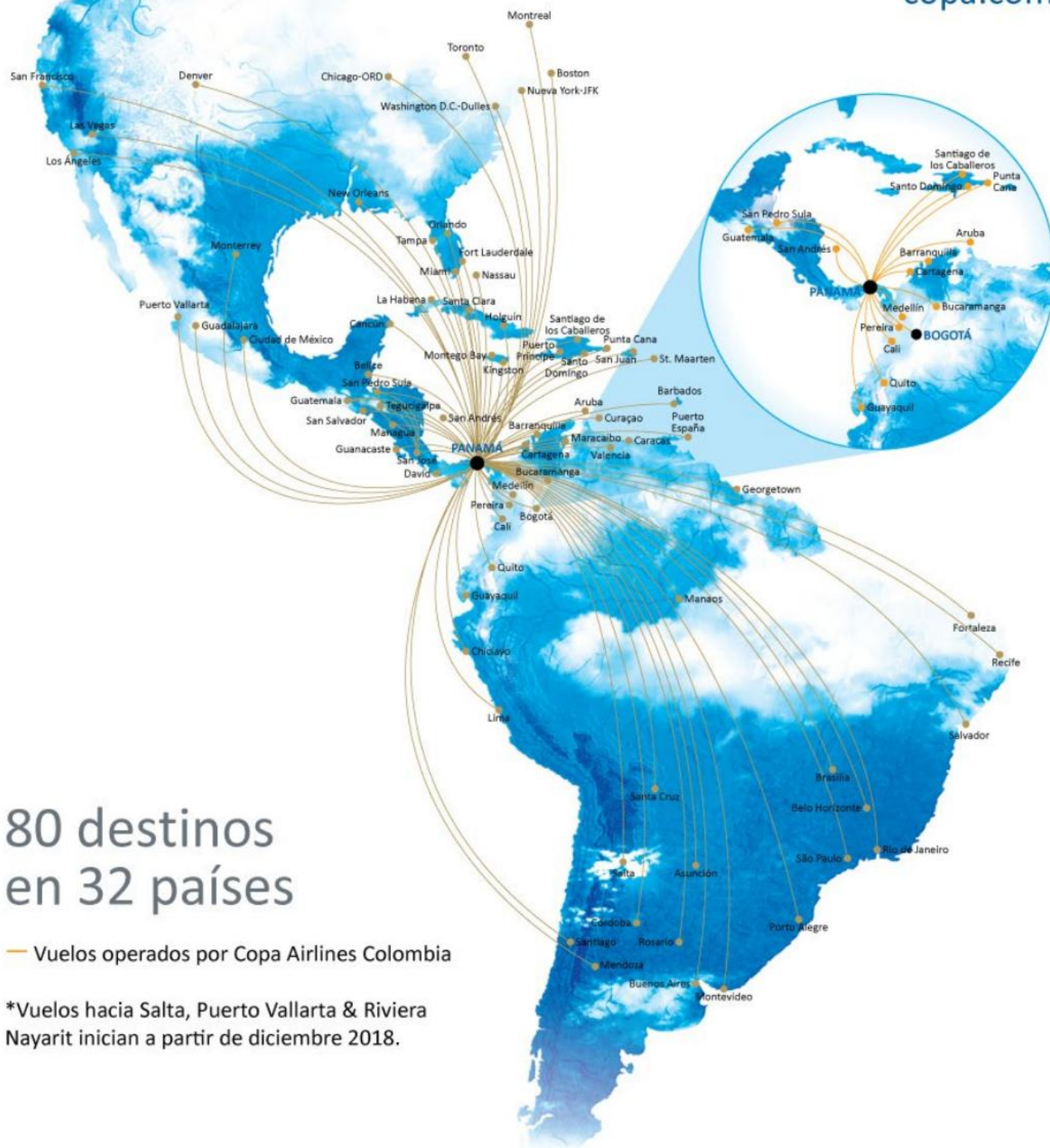




USA OUTLOOK

Weekly newsletter | October 22 to 26



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October 23, 2018

Here's why your Social Security taxes might go up in 2019: A Foolish Take

The good news is that not everyone will be affected. Find out if you're one of them.

Few government programs are as important to as many Americans as Social Security. With tens of millions of people getting retirement, disability and family benefits from the program, the federal government pays out just about \$1 trillion in benefits each year.

The money for those benefits has to come from somewhere, and most of it gets taken out of paychecks in the form of Social Security payroll taxes. Most workers pay 6.2 percent of their pay in taxes to Social Security, and their employers pay a matching 6.2 percent amount out of their own pockets. That rate hasn't changed for nearly 30 years. But the amount of earnings on which the tax applies has risen steadily over the years, and as the Social Security Administration just announced, 2019 will see a big potential rise in the maximum Social Security tax possible.

Some taxpayers will see as much as a \$279 jump in the amount of tax they have to pay. The change stems from the fact that the annual wage base limit on which Social Security tax gets charged rises in line with a measure of how much in wages and salaries U.S. workers earn, and that number jumped by 3.5 percent over the past year.

The good news is that only those who make more than \$128,400 in 2019 will experience a tax increase, with the biggest boost applying to those whose earnings top the \$132,900 mark. Yet even though upper-income Americans will pay a bit more, the failure of efforts from some lawmakers to eliminate the wage base limit on Social Security taxes entirely is still some consolation.



Foto: USA Today

Fuente: <https://www.usatoday.com/story/money/taxes/2018/10/23/social-security-taxes-go-up-2019/38163935/>



Foto: USA Today

October 24, 2018

Apple CEO Tim Cook supports stricter data privacy laws, warns of 'data industrial complex'

Apple CEO Tim Cook speaking to an international privacy conference Wednesday said he supported the European Union's data privacy law, enacted in May, and called for the U.S. to pass similar protections. The need for consumer protections is important because technological advances have led to the development of "a data industrial complex," Cook said. "Our own information, from the everyday to the deeply personal, is being weaponized against us with military efficiency."

Cook spoke Wednesday in Brussels, Belgium, at the annual International Conference of Data Protection and Privacy Commissioners. Among the major topics: potential benefits and repercussions of the General Data Protection Regulation, or GDPR, enacted in May by the EU, which is meant to give consumers more control over their personal information that's collected by tech companies. The U.S. should follow the EU's lead because, Cook said, "These scraps of data...each one harmless enough on its own...are carefully assembled, synthesized, traded, and sold."

Cook and Apple have sought to differentiate the iPhone maker's approach from that of other tech giants such as Google and Facebook, which rely on revenue from ads based on user data. The company last week unveiled a new privacy portal giving Apple users a way to see what data the company collects on them and the ability to delete it, if they wish. Users in Europe had access to those features upon GDPR's enactment. Facebook CEO Mark Zuckerberg and Google head Sundar Pichai also both said they supported regulation in brief video remarks to the conference with Pichai noting Google recently proposed a legislative framework that would build on GDPR and extend many of its principles to users globally.

Zuckerberg said Facebook takes seriously its "basic ethical responsibility" to safeguard personal information but added that "the past year has shown we have a lot more work to do," referring to a big data breach and the scandal over the misuse of data by political consultancy Cambridge Analytica. In the U.S., California is moving to put in regulations similar to the EU's strict rules by 2020 and other states are mulling more aggressive laws. That's rattled the big tech companies, which are pushing for a federal law that would treat them more leniently.

During his speech, Cook complimented the EU for passing GDPR. "Fortunately, this year, you've shown the world that good policy and political will can come together to protect the rights of everyone," he said. "We also celebrate the new steps taken, not only here in Europe, but around the world. In Singapore, Japan, Brazil, New Zealand, and many more nations, regulators are asking tough questions and crafting effective reforms."

The U.S. should have a "comprehensive federal privacy law" with four essential rights, Cook said. "First, the right to have personal data minimized. Companies should challenge themselves to de-identify customer data – or not to collect it in the first place. Second, the right to knowledge. Users should always know what data is being collected and what it is being collected for," he said. "Third, the right to access. Companies should recognize that data belongs to users, and we should all make it easy for users to get a copy of...correct...and delete their personal data. And fourth, the right to security. Security is foundational to trust and all other privacy rights."

Fuente: <https://www.usatoday.com/story/tech/nation-now/2018/10/24/apple-ceo-tim-cook-calls-stricter-data-privacy-protections/1750919002/>

October 25, 2018

Stock market rebounds after a disastrous day on Wall Street

New York (CNN Business) The Wall Street roller coaster started to climb again.

The Dow opened up 150 points, the broader S&P 500 was up 0.9% and the Nasdaq rose 1.7 Thursday. Stocks bounced back after a sharp drop Wednesday that sent the Nasdaq into a correction.

All of the FAANG stocks were up about 2% in early trading. Netflix (NFLX) rebounded after plummeting 9% Wednesday. Microsoft (MSFT) rose about 3% after reporting strong earnings the night before.

Tesla (TSLA) had a particularly strong open, up 9% in early trading. The company reported by far its most profitable quarter in history late Wednesday, lessening concerns of a looming cash crunch that had been weighing on shares.

Tech will be tested again later on Thursday: Alphabet, Amazon (AMZN), Snap (SNAP) and Intel (INTC) all will post their quarterly financial report after the bell.

Southwest (LUV) fell 8% after reporting higher oil prices would pinch profit in the future. But American Airlines (AAL) rose 5% following strong earnings Thursday morning.

The Dow tumbled more than 600 points on Wednesday. The Nasdaq lost 4%, its worst one-day percentage drop in more than seven years.



Foto: ABC Action News

Fuente: <https://edition.cnn.com/2018/10/25/investing/stock-market-today-dow/index.html>



Foto: FOX2now.com

October 25, 2018

Twitter is making more money with fewer users

New York (CNN Business) Twitter is making more money with fewer users, helping offset investors' concerns about ongoing efforts to purge bad actors and clean up the platform.

Twitter on Thursday posted stronger than expected sales and profits for the third quarter despite a continued decline in the number of monthly active users.

The social network had 326 million monthly active users for the three months ending in September, a significant drop from 335 million in the previous quarter and 330 million in the same period a year earlier. In the United States, the number of monthly active users fell to 67 million from 68 million in the prior quarter.

Twitter chalked up the user decline in part to its efforts to comply with a new European data privacy law as well as "decisions we have made to prioritize the health of the platform." Worse still: the company expects monthly users to fall again in the upcoming quarter.

But the number of people who use the platform every day continues to grow. Daily active users increased 9% from a year ago, though Twitter does not break out the actual number of these users.

"This quarter's strong results prove we can prioritize the long-term health of Twitter while growing the number of people who participate in public conversation," Jack Dorsey, Twitter's CEO and cofounder, said in a statement.

On a conference call with analysts Thursday, Dorsey highlighted Twitter's traction reducing "suspicious" account signups by 20% from the prior quarter. He credited "new techniques" to better identify spammy and malicious accounts.

Fuente: <https://edition.cnn.com/2018/10/25/tech/twitter-earnings-q3/index.html>

October 25, 2018

Climate change: Five cheap ways to remove CO2 from the atmosphere

As well as rapidly reducing the carbon dioxide that we humans are pumping into the atmosphere in huge amounts, recent scientific assessments of climate change have all suggested that cutting emissions alone will not be enough to keep global temperatures from rising more than 1.5 or 2 degrees C.

The Intergovernmental Panel on Climate Change and others have all stated that extracting CO2 from the air will be needed if we are to bend the rising temperature curve before the end of this century.

The authors point to the fact that the US Congress has recently passed the 45Q tax rule, which gives a \$50 tax credit for every tonne of CO2 that's captured and stored. So their study highlights some technologies that are available at between \$20 and \$100 per tonne.

1- Coastal blue carbon: This report says that there is a lot of potential for increasing the amount of carbon that is stored in living plants and sediments found in the marshy lands near the sea shore and on the edges of river estuaries. They include mangroves, tidal areas and seagrass beds. Together, these wetlands contain the highest carbon stocks per unit area of any ecosystem.

2 - Planting trees: Global deforestation has been a significant factor in driving up emissions of carbon, so researchers feel that planting new trees or restoring lost areas is a simple and cheap technology that could be expanding right now.

One of the problems, though, is that while researchers understand a good deal about which trees are best to grow for timber harvesting, they are less knowledgeable about breeding trees whose major focus is to remove carbon from the atmosphere.

3 - Forest management: As well as planting more trees, the report says that we need to manage our existing forests in a better way to remove more carbon. This can also be done for less than \$20 per tonne of CO2. Techniques can include the speedy re-stocking of forests after disturbances like fires. They can also involve extending the age of the forest when you harvest it.

4 - Agricultural practices: The report says that some simple changes in the way farmers manage their land can be a cheap and effective way of removing carbon from the air. These include planting cover crops when fields aren't being used to grow commercial crops. It means growing crops with reduced tillage and it will involve adding a material called biochar, a type of charcoal made from plant matter, to the land.

5 - Biomass energy with carbon capture and storage (BECCS): The idea of BECCS is to grow energy crops that soak up carbon, which are then burned to create electricity while the emitted CO2 gas is captured and buried permanently underground. BECCS has been dismissed by many because of the massive amounts of land that would be needed, up to 40% of global cropland according to some studies.



Foto: bbc.com

Fuente: <https://www.bbc.com/news/science-environment-45967215>

Weekly newsletter