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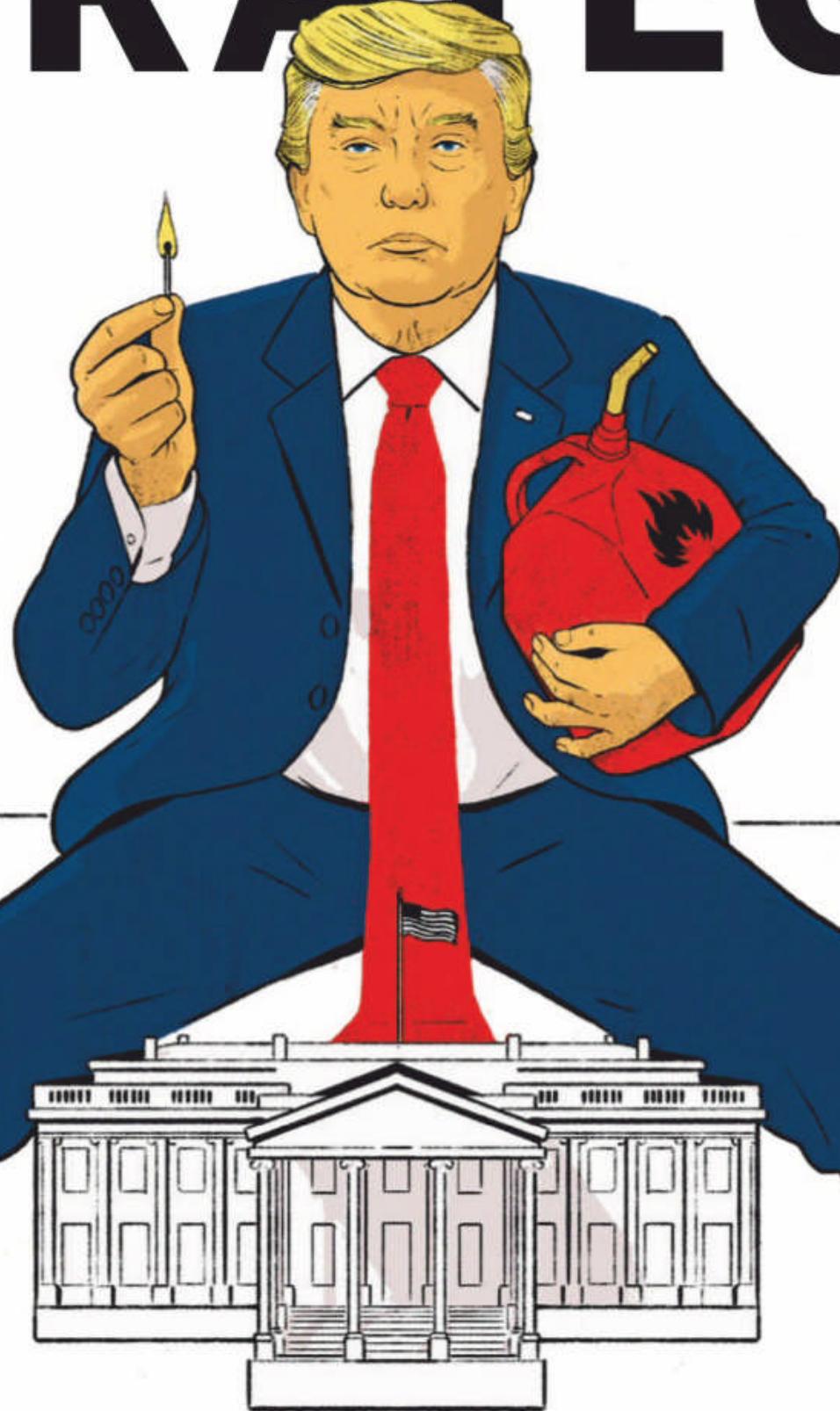
INTERNATIONAL NEWSWEEK

EXIT

STRATEGY

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Welcome to the 'Transition from Hell'

In the time he has left, Trump has lots of ways to make Biden's life miserable. Here are some.

BY STEVE FRIESS

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America's Most Trusted Brands

Newsweek partnered with leading market research firm BrandSpark to find the companies that American shoppers have the most confidence in.



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NO JUDGMENT

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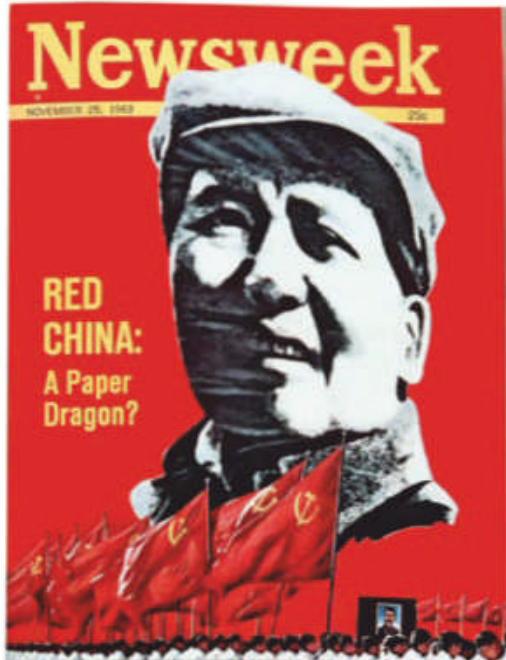
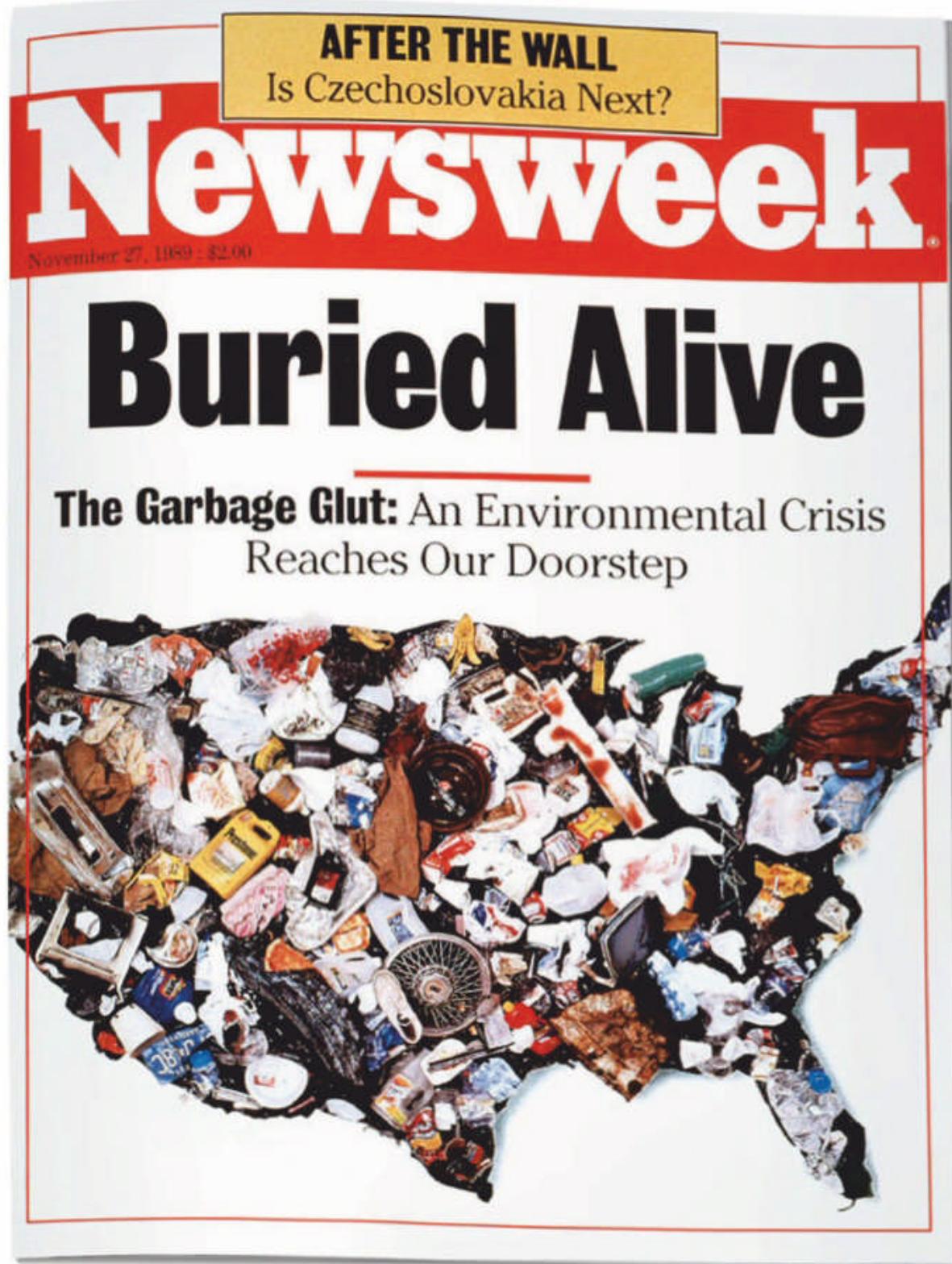
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The Archives

1989

"The volume of garbage keeps growing," *Newsweek* reported, "up by 80 percent since 1960, expected to mount an additional 20 percent by 2000. Not including sludge and construction wastes, Americans collectively toss out 160 million tons each year—enough to spread 30 stories high over 1,000 football fields, enough to fill a bumper-to-bumper convoy of garbage trucks halfway to the moon." Fears grew as new landfills had to open—no one wants a landfill in their neighborhood. By 2017, Americans produced 267.8 million tons of garbage, according to the Environmental Protection Agency.



1968

"There are signs that China's Red rulers are taking a more pragmatic view," wrote *Newsweek*. China stepped back from its "bellicose stance in a nuclear world," instead shifting to a focus on "feeding the nation's hungry millions." Recently, China has been increasingly belligerent and been focused on expanding its hegemony.



2003

Newsweek said New Line Studios spent over \$300 million on *Lord of the Rings*, and allowed director Peter Jackson, "known, if at all, for a handful of tiny zombie films" and drama *Heavenly Creatures* to shoot all three movies at once, arguably the biggest gamble in history." It paid off: the series still holds the record of highest grossing film trilogy. ■

Oryza plans healthy growth in nutraceuticals market

Japanese cuisine has long been associated with healthy eating due to the use of natural, vitamin-rich ingredients. But Japan's age-old philosophy for treating food as a medicine has also made the country and its innovative manufacturers a natural fit to excel in the growing nutraceuticals market.



"We've introduced things like Sakura Extract (Japanese cherry blossom extract) and Fucoxanthin (the extract of konbu and wakame, a Japanese seaweed) to the world"

Hiromichi Murai,
President & CEO, Oryza Oil
& Fat Chemical Co., Ltd.

Over the last decade or so, the growing global appetite for Japanese food has been seemingly insatiable. It is not hard to understand why, when typical Japanese dishes are not only renowned for their extraordinary flavour, but also for their relative healthiness. Japanese food's incredible rise in popularity is also no surprise, therefore, when you consider its relatively recent ascent has coincided with an era defined by a shift in tastes toward more health-conscious eating habits. And just as this trend in healthy eating has broadened across continents as populations become more affluent, so too has the image of Japanese food as "health food". And so, its popularity grows and grows.

In Japan, however, the appreciation and predilection for foods based on their health properties is no modern fad, it is an age-old philosophy engrained in the national psyche. "Japan has a very different perspective and attitude towards food than the west," explains Hiromichi Murai, President of Oryza, whose line of business includes

manufacturing prepared foods and miscellaneous food specialties categorized as nutraceuticals – a term used to describe any product derived from food sources with extra health benefits.

"To us, food is a functional part of human health. In Europe, for example, when you get sick you go to the hospital, you get medicine, and follow a step-by-step approach to being treated. But in Japan, there is a special attitude towards the things we consume as being preventative by keeping us in constantly good health."

"In the West, food is food and medicine is medicine, the two don't overlap to heal together," says the Oryza president, further accentuating the differences in approaches. "But in our company, and in Japan, they do. Our medicines are our food products."

A healthy opportunity in SE Asia
With such philosophy, it makes sense therefore that Japan has become a global leader of the rapidly growing nutraceutical market, which is estimated to expand into a \$723 billion industry by 2027. The key major trends of this growth will be the rising awareness of healthy eating in the Asia-Pacific region, where rising populations and incomes are directly increasing demand and ability to spend on healthier lifestyles.

"Whilst the Japanese market is not going to grow beyond its 2005 peak due to demographic issues and the like, there is space to grow elsewhere," says Mr. Murai. "Consumption and interest in functional foods and food products originating from Japan is increasing dramatically in China and Southeast Asia because their culture is similar to Japan and they love Japanese quality."

For this reason, the company recently opened a subsidiary in Thailand, which Mr. Murai considers a bridge to the rest of the region. "We chose Thailand for this actually because not only is it near Japan, but Thailand is very friendly with Malaysia, China and Indonesia, all of which have large populations and large potential markets for our products," he says.

From rice bran to lingonberry

Whilst the foremost product of Oryza is natural rice bran oil – a source of natural Vitamin E, which contributes to the protection of cells – Mr. Murai describes nutraceuticals as the "lifeblood of the company". Most often nutraceuticals are grouped in the categories of dietary supplements, medicinal foods, or functional food – a group which includes whole foods and fortified, enriched or enhanced dietary components that may reduce the risk of chronic disease and provide a health-benefit beyond the traditional nutrients it contains.

"There are so many undiscovered naturally and non-naturally occurring food products that have huge potential for human beings on a global scale and this is what we strive to discover more of," explains Mr. Murai. "Many things, like maquiberry fruit and the nordic lingonberry, cannot be grown in

Japan. So, to deliver ingredients from all over the world, we partner with local farmers and source to meet our needs of what cannot be accessed domestically. Our catalogue displays our wide-reaching global supply chain with about 300 different kinds of food and cosmetics ingredients to create the finest products."

But this process also works from Japan outwards, he says: "We've introduced things like Sakura Extract (Japanese cherry blossom extract) and Fucoxanthin (the extract of konbu and wakame, a Japanese seaweed), to the world. Not only do we introduce, but we take into consideration how to make the product appealing abroad."

"Going forward, my dream is to make Oryza the top manufacturer in the world which can supply many different kinds of scientific evidence-based nutraceutical bulk ingredients."

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Oryza

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Chemicals focuses on electrics as key growth segment

The pandemic has been a challenge for every industry, none more so than chemicals. However, with challenge inevitably comes opportunity, and Japan's chemical makers see growing demand for electric products as essential for the sector's continued expansion.



"We want to concentrate more on developing specific technology to provide solutions to customers and the future society"

Kiichiro Arita, President,
Gun Ei Chemical Industry

It is often said that Japan's *chuken kigyo* – its formidable cohort of small and medium-sized enterprises which account for more than 90% of the country's businesses – make up the backbone of the Japanese economy. If that is true, then to extend the metaphor, the Japanese chemical industry provides a constant flow of blood that keeps the economic heart beating.

The chemical industry, perhaps to the surprise of some, is the country's second largest manufacturing sector behind transportation machinery. In its most broad definition, chemicals makes up over 14% of all output value in Japanese manufacturing and is essential to Japan's most notable industry, automotive, which is highly dependent on raw materials provided by chemical manufacturers.

The Japanese chemical industry has gone from strength to strength in this regard. However, after approaching a decade of true growth, this year the industry – like most across the global economy – has experienced an almighty dip in the road thanks

to Covid-19. With demand for industrial raw materials having fallen away in every international market as lockdowns intermittently closed off most activity, the chemical industry – which serves large swathes of the economy with its products – has felt the hit especially harshly.

Gun Ei Chemical Industry is an example of the Japanese chemicals success story and a paradigm of *chuken kigyo*, with a core business producing plastic resins and synthetic fibers for use mostly in the automotive and construction industries. The company's president, Kiichiro Arita recognizes that while the pandemic has served up an avoidable but temporary deviation from a general trend, there is optimism for the period ahead.

"Demand is definitely set to grow for the foreseeable future," he says. "For example, we have manufacturing facilities in Thailand and India, and we want to supply our products in these other markets by adjusting to the customers' needs. Whilst the Japanese market is not expanding, there are still many new requirements from our customers, like environmental friendliness



Gun Ei Chemical Industry's Head Office and manufacturing base in Gunma prefecture, Japan.

and high functionality, so even in Japan we need to develop our products to fit these demands and add value."

Whilst innovation is key to expanding within existing markets, and spreading to emerging markets as well, Mr. Arita says that the company must always remember and take forward its traditional values too.

"Our motto is 'Be Lean, Be Diligent, and Act Rationally,'" he explains. "We changed the expression to lean from saving as we made our group vision. In our business, in terms of general sustainability – what we use, spend, and the products we create are all based on this motto."

With more and more global manufacturers requiring specialized solutions for its operations, there is also an increasing emphasis on customization in order to maintain a competitive edge.

"Nowadays, as the customers' needs have shifted to environmentally friendly products, it was a challenge, but we've developed combinations and mixtures of chemical and starch-related products which could fit their needs."

Trending electrics

The demand for environmentally friendly products and services and generally for greater sustainability across the global economy is also creating additional focus and opportunities for the chemicals industry, most notably in the electrics segment.

"With the rise of remote working, electric cars, and the like, we think that the electronics industry will grow in the future," says Mr. Arita. "We want to focus on developing electric materials that aid in developing those electronic products, our challenge is to develop competitive products that meet the needs and wants of our existing and potential customers, and to develop products that support a sustainable society. Another direction for us is to improve productivity. We had been involved in a national project for future manufacturing. As a member of this project, we developed materials for a 3D printer used in casting, which enables high-speed modeling. We are now specializing our materials for industrial growth."

"The electronics industry is really important to us. I didn't expect Covid-19, but even in this situation, electronics are growing so we expect it to keep growing during other, more normal times as well. This means we need to expand our capacity and improve our quality."



GCI

GUN EI Chemical Industry

www.gunei-chemical.co.jp/eng/

Itoh Oil Chemicals: Unlocking the endless potential of castor oil

Environmentally friendly castor oil is quickly replacing the use of petrochemicals in the manufacturing of a wide range of products, from lubricants, plastics and paints, to cosmetics and pharmaceuticals.

The endless potential of castor oil has long been recognized by Itoh Oil Chemicals Company, which has been in the business of manufacturing high-quality castor oil-based products and derivatives since 1946 and boasts Japan's largest castor oil refinery.

But only in recent years, amid increasing environmental awareness, have many industries opened their eyes to the benefits of castor oil, particularly as a substitute for fossil-fuel based oils and lubricants.

Consumer trends for more environmentally friendly products has spurred increasing demand for castor oil and its derivatives in the manufacturing of everything from bio-based plastics, lubricants and specialty rubber, to paints and cosmetic products, while its medicinal properties have also prompted its rising utilization in the health and pharmaceutical industries.

Such demand bodes very well for Itoh Oil Chemicals, which has helped clients to unlock the potential of castor oil for almost 75 years. "We believe this growth is being driven by people's growing awareness of the magical properties of this product: it is biodegradable, natural, and ecologically friendly," says company president, Takuya Katayama.

"These traits are dragging a lot of industries into the production and use of castor oil. This is very promising for us. And we will promote our R&D on castor oil

and serve the global environment by looking for more solutions to replace petrochemicals."

Backed by the 75-year experience that has enabled Itoh Oil Chemicals to perfect its manufacturing processes and techniques, the company supplies the highest-quality, environmentally friendly products, which are used in various fields, such as the household, medicine, shipbuilding, automobile, construction and civil engineering industries. Unrefined castor oil arrives at Itoh's refinery from India, where the company constantly offers its expertise to oil millers in order to improve the quality of the raw material, and, ultimately, the final product.

In response to the latest demands, Itoh Oil Chemicals draws on its R&D prowess to develop new castor oil-based products for the cosmetics, pharmaceuticals and polyurethane industries. As the Tokyo-based firm looks to diversify into new markets, co-creation and customer engagement will remain key to its innovation and overall success. Aside from joint R&D with research institutes and universities, the company's commitment to listening and collaborating with clients is among its main strengths and competitive advantages.

"It is always important in any industry to try to engage with our customers. We drive our customer engagement through hearings that provide the benefits of castor oil. These hearings are essen-



"We will promote our R&D on castor oil and serve the global environment by looking for more solutions to replace petrochemicals"

Takuya Katayama, President,
Itoh Oil Chemicals Co., Ltd.

tial in order to receive customer feedback," explains Mr. Katayama. "It is especially important for us to know what the final product will be and then work with the customer to co-develop the castor oil product that would best meet the needs of their final product."

As the world confronts the monumental challenge posed by climate change, Itoh Oil Chemicals will play an important role as a

leading manufacturer of castor oil. Not only can castor oil be used to develop more environmentally friendly products and reduce consumption of fossil fuels, but cultivation of the castor plant from which it is derived also contributes to the reduction of carbon dioxide in the atmosphere by absorbing these harmful gases.

With all of this in mind, Mr. Katayama, who took over as president in June, aims to take the company global, with a particular focus on fast-growing markets in Southeast Asia. To do so, Itoh Oil Chemicals seeks international partners with whom it can develop and distribute its products to a growing base of customers across a broad range of industries.

"We can provide the high-performance products and the best solutions by forming alliances with partners. They bring local knowledge, and we will bring the technological know-how," says Mr. Katayama. "In five years my goal is to expand the business area within mainland China so that we can get a stronger foothold there. Our sales performance there is looking promising."

"We also look to move past China as well and expand into more and more countries in Southeast Asia. Castor oil has more potential power in reducing environmental costs and improving the functionality of customers' products. Making the world know about our products is my most important job."

Creating
a future with
castor oil



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NEION: The leader in PSA films and coating technology reorients towards B2C

NEION has developed a groundbreaking plaster wall coating that is particularly pertinent amid the Covid-19 pandemic.

As Japanese SMEs look to go global, many are reorienting from the B2B towards the B2C market, developing niche technologies and products that give them a competitive edge over larger firms.

One such company is NEION Film Coatings Corporation, which, for over 60 years, has been a leading manufacturer of PSA films and coating technology for several industrial fields. Drawing on its long-cultivated adhesive technologies, NEION develops products for a wide range of applications, including LCD screen-protective films for smartphones, PSA films for POP product labels, as well as advertising and signage.

But with an eye on global growth, NEION has focused more



"We distinguish ourselves by making what the large companies don't have and can't provide"

Kanzo Shimizu, President,
NEION Film Coatings Corp.

priority on B2C products, including its high-performing SHIKKUI plaster wall coating. Based on its proprietary HALSHIKKUI PSA film technology, SHIKKUI plaster offers superior humidity control, deodorization, anti-fungal, anti-

bacterial, and anti-viral properties, making it a particularly pertinent product amid the Covid-19 pandemic.

"This plaster removes volatile organic compounds,

as well as absorbs bad odors, and is especially relevant to Covid-19, as it protects against viruses with its calcium hydroxide property," explains NEION president, Kanzo Shimizu.

"Traditional plaster is usually hard and crumbles when bent, but ours has been crafted with technology that is supposed to bend and stick on. Up until now, this type of plaster has been used only in places like castles or storage facilities, but now it can be used by anyone. It's very relevant in today's Covid-19 environment, and it is accessible and affordable."



NEION

www.neion.co.jp

NARA MACHINERY develops the powder processing technologies shaping the future

A global leader in powder processing technologies, NARA MACHINERY plays a hidden-yet-vital role in a wide range of industries.

Most consumers are probably unaware that powdered materials are essential to the make-up of products and technologies that we use every day. In this context, NARA MACHINERY is a typical "hidden champion" of Japanese manufacturing, playing a vital role behind the scenes as a leading partner in powder and particle processing.

From energy, chemicals and automotive, to electronics, food and pharmaceuticals, NARA's highly sophisticated, state-of-the-art machinery is tried and trusted by clients across the industrial spectrum. For example, its popular NARA Hybridization System boasts a multitude of applications, for example, in the manufacture of the latest lithium-ion batteries.

"When you look at the elements that are powering society, the most critical elements are actually in powdered or granular form," says NARA president and CEO, Yorioki Nara. "These granulated powdered

materials are indispensable for any industry and that is what we at NARA focus on."

For almost a century, NARA has moved with the times by responding to the ever-changing demands of industry. Today, in line with the latest trends in the automotive and energy industries, the company's

machinery is being used to create powders and particles for electronic vehicle batteries and biomass energy processing. But these are merely two examples of the almost endless possibilities for NARA's technologies in shaping the future.

"When it comes to powder handling technology that is used around

the world, most companies have reached a technological plateau," adds Mr. Nara. "However, the need for more sophisticated powders is growing and I believe that our focus solely on the production and research of these granulated materials is what will keep us ahead of the pack moving forward."

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For Lithium Ion Battery

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"Granulated powdered materials are indispensable for any industry and that is what we at NARA focus on"

Yorioki Nara, President & CEO,
NARA MACHINERY CO., LTD.

BME: Turning waste into CO2-free biomass energy

BME has developed pioneering technology that can turn a wide range of waste products into biomass methanol, which will be used to replace fossil fuels in automobiles and electric power generation.

The rapid reduction of carbon emissions in the face of climate change is undoubtedly humanity's greatest challenge in the 21st century. In 2015, Japan became one of the 196 countries that signed the United Nations' Paris Climate Agreement,

ing on perfecting biomass generator technologies that combine biomass gasification, liquid fuel (methanol) synthesis, and power generation for over a decade. Such efforts enabled the company to finally launch its groundbreaking technology to the

age products such as tea, coffee and beer. Agricultural waste such as rice husk, straw and sugarcane fiber can also be used as fuel resources.

"These fuel resources are not only abundant and cheaper to pro-

ultra-fine powder; "3D combustion" through the circulation of these powders in its originally developed "compact furnaces"; maintaining the furnace wall temperature at around 1,000 degrees Celsius; and the introduction of an ash collection system.

"Our automated systems allow us to combust any kind of biomass material at more than 1,000 degrees Celsius," adds Mr. Hiramoto. "We have made gasification take place in a reactor in an oxygen-free condition by using its own heat as an external heat source. And we strive to further develop this technology so it can come into wider usage."

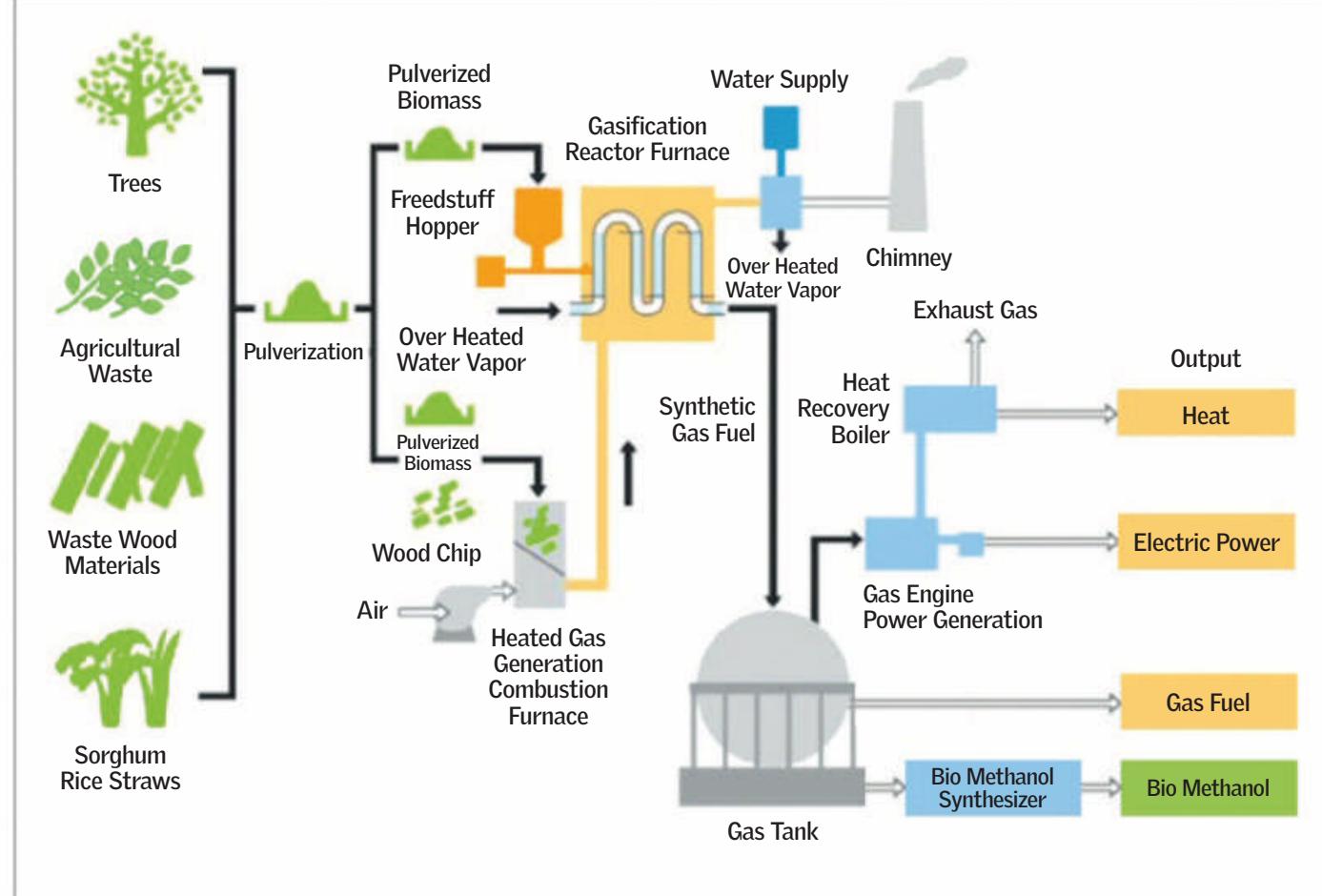
As the company looks to further develop its technology and gain a stronger foothold in the global market, it seeks to create successful partnerships with universities, research institutes, government bodies and other institutions. It has since struck up a collaborative agreement with 3DOM Inc., a Japanese entrepreneurial venture company that is focused on the development of batteries, fuel cells and motors, and the "100% electrification of all forms of mobility".

"Through our technology, we can illuminate and power up the world"

Mitsunori Hiramoto,
President & CEO, BME

In its quest to go global, BME also established its Singapore subsidiary, Asia Biomass Pte. Ltd, in 2013 in a bid to present its unique leading technology in small-scale biomass power generation to the growing South-east Asian market.

Having completed construction of its pilot plant, BME-100, in Singapore in 2016, BME aims to leverage on the region's rich biomass resources to bring renewable energy to remote and challenging areas – which is also part of the innovative company's alignment with the UN Sustainable Development Goals initiative.



which aims to ensure that the global temperature rise this century stays under the critical two degrees Celsius above pre-industrial level. Implementation of the Agreement is essential to the achievement of the UN Sustainable Development Goals, which were set out to increase inclusive and sustainable economic growth worldwide, while also tackling climate change.

As one of the world's most developed and technologically advanced nations, Japan has positioned itself at the heart of this battle on many fronts. While Japan's largest carmakers are leading the charge with electric vehicles, hybrid cars, and hydrogen fuel cell engines, a growing number of innovative Japanese SMEs have been drawing on their R&D capabilities to develop groundbreaking technologies aimed at reducing our dependence on fossil fuels.

Biomass Energy Corporation (BME), for example, has been work-

market in 2018, which can turn a large number of waste products – including waste from the production of beverage residue – into biomass methanol that can be used for electric power generation and fueling automobiles.

"Amid concerns over fossil fuels, methanol is now being recognized as a fuel for automobiles and tankers once again," says BME president, Mitsunori Hiramoto. "Our CO2-free biomass methanol production technology foresees the world without fossil fuels, and it is in high demand in the market."

Europe has historically led in the development of biomass technologies, however, most biomass conversion products from Europe can only use mainly wood pellets and chips as fuel resources. BME, meanwhile, has set itself apart by developing a product that can use a wide variety of fuel resources such as scrap wood, grass, bark, leaves and branches to waste from bever-

cure but are in fact waste products that would otherwise cost money to dispose of. We can convert that waste into energy," adds Mr. Hiramoto.

Another distinguishing feature of BME's system is that it can perform gasification power generation through full automation. But what is most unique about this technology is the combustion technology used in the generation of high temperatures for gasification.

A major drawback of conventional combustion furnaces is the excessive ash and particles formed when combusting biomass in the area in which the fuels are burned. Meanwhile, materials such as bark or straw, which have low melting points, also posed issues for BME as it looked to develop a product that could handle these types of waste sources.

To solve these issues, BME developed several methods, including turning biomass materials into an



LIMA, PERU

Power Struggle

Following the impeachment and removal of former Peruvian President Martín Vizcarra, demonstrators confronted riot police during a protest against the new government of interim President Manuel Merino on November 12, at San Martín Square. Merino resigned after only five days in office, on November 15.

PHOTO: ERNESTO BENAVIDES / AFP / GETTY

ERNESTO BENAVIDES / AFP / GETTY

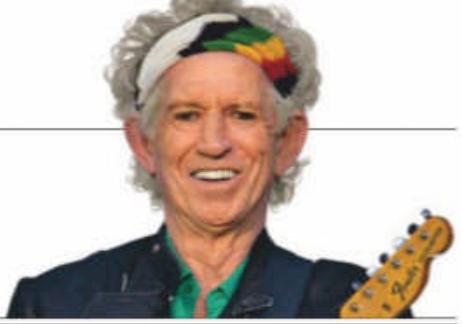




RISING STAR

Stacey Abrams' success in delivering the Democratic vote in Georgia has won universal praise from Biden supporters. She's focused on the Senate runoffs now, but rumors swirl that she'll make another run for governor in 2022.

"I'm not at all hooked in any high-tech internets." »P.16



POLITICS

Georgia on Her Mind

Voting rights activist Stacey Abrams helped deliver red Georgia to Joe Biden. Now, the bigger challenge: Can she turn the Senate blue too?

IN THE WEEKS LEADING UP TO ELECTION DAY, the focus was on Pennsylvania and its 20 electoral votes as the potential fulcrum of victory in a tight race. As anticipated, the Keystone State did indeed put Joe Biden over the top. But in the end, the most consequential state of the 2020 race may turn out to be Georgia, one that most Democrats had written off. And the party largely has one person to thank for that: Stacey Abrams.

The former gubernatorial candidate turned voting rights activist was a pivotal force in pushing Biden to apparent victory in Georgia, albeit by the slimmest of margins—just 14,000 votes or three-tenths of a percentage point—marking the first time since 1992 that the state has voted for a Democrat for president. (The race is so tight that Georgia is conducting a hand recount of the vote but that's not expected to change the result.) Even more important, Abrams is likely to play a major role in the fight for control of the U.S. Senate: Her get-out-the-vote efforts helped push the state's two Senate races into a runoff this January and she has already helped raise \$6 million to fund campaigns to get the Democrats elected.

"We have seen what is possible when we work hard and when we work together," Abrams said after

the election in a video statement that has already garnered 5.6 million views on Twitter. "We know we can win Georgia. Now let's get it done, again."

Key to Abrams' success has been her recognition of a key shift in the Peach State: Although Georgia has been a quintessentially red state for decades, its tendencies in recent years have been to shade more blue. Barack Obama lost Georgia by eight percentage points in 2012, Hillary Clinton fell short by five percentage points in 2016 and Abrams lost her 2018 bid for governor by just over one percentage point. In that race, Republican candidate Brian Kemp eked out a narrow 50,000-vote victory over Abrams, the Democratic candidate. Abrams maintains that a purging of voter rolls in 2017 by Kemp, then secretary of state, amounted to voter suppression and was the key to her loss.

Abrams responded to the defeat with steely defiance. She refused to concede. She got to work on a registration campaign that helped add more than 800,000 voters, by some estimates, to the rolls in Georgia in time for the election on November 3. Those additional voters appear to have gone decisively for Biden and could be the difference in the upcoming Senate runoffs between Reverend Raphael Warnock,

BY

FRED GUTERL
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a Democrat, and Republican incumbent Kelly Loeffler and Republican Senator David Perdue and his Democratic challenger Jon Ossoff.

The odds are long that both Democrats will win, and dual victory is what's needed to tip the Senate to an even 50-50 split (the two Independent senators caucus with the Democrats), with Vice President Kamala Harris as the tie-breaking vote. But the fact that it's now a possibility is a testament to Abrams' grit and political instincts.

The rise of Georgia as a purple state overall has elevated Abrams' reputation as a politician to reckon with. She had been short-listed as a vice-president pick and is now being discussed as a potential member of a Biden cabinet, possibly even Attorney General. If Senator Mitch McConnell retains his Majority-Leader status, a cabinet appointment for Abrams would be in doubt. She's also rumored to be considering another run for governor in 2022. The only certainty: However the political chips fall in coming weeks, Abrams is likely to be in the mix.

Abrams' Beginnings

GEORGIA IS ABRAMS' ADOPTED HOME. She was born in Madison, Wisconsin in 1973 and raised in Mississippi. She graduated magna cum laude from Spelman College. When a boyfriend broke up with her, Abrams channeled her hurt by sitting in the computer lab one evening and mapping out the next 40 years of her life in a spreadsheet. Her goals: become a best-selling author of romantic novels by age 24, a millionaire corporate executive by 30 and mayor of Atlanta by 35.

Abrams, 46, has hewed remarkably close to that path. She went on to get a masters degree in public affairs from the University of Texas at Austin and a law degree from Yale, where she specialized in tax law.

In her third year at Yale, she wrote *Rules of Engagement*, described on Amazon as "a sizzling, challenging romance," under the pen name Selena Montgomery, fulfilling a spreadsheet goal. She went on to write eight books under that pen name, the last being *Deception* in 2009. She also wrote a best-selling political memoir in 2018 and will publish a political thriller, *While Justice Sleeps*, in May 2021.

Abrams was elected to the Georgia House of Representatives in 2006 and served for 10 years, representing District 89 in the Atlanta area. She became the first Black woman candidate for governor from a major party when she won the Democratic gubernatorial nomination in 2018, and had she defeated Kemp, she would have been the first Black woman governor in the nation.

But Kemp, who was secretary of state, prepared the ground for his run for governor. Kemp was an advocate of strict voting laws—Georgia law at the time held that voters could be purged from the rolls if they'd been inactive for three years. One night in July 2017, his office sifted through a list of 6.6 million registered voters, eliminating more than 300,000, according to the *Atlanta Journal-Constitution*. After the election, Abrams formed a group to enlist new voters called Fair Fight 2020, which sued the state, claiming that more than 120,000 people who hadn't voted since 2012 or responded to mailings from the state were purged from the rolls.

Fight for Georgia

IN 2019, ABRAMS AND FAIR FIGHT 2020 released a document called The Abrams Playbook, outlining her plan for delivering Georgia to the Democrats in 2020. She began with a plea to take the state as a serious contender. "When analyzing next year's political



landscape and electoral opportunities, any less than full investment in Georgia would amount to strategic malpractice," she wrote.

In the eight months after the 2018 election, the manifesto pointed out, nearly 200,000 Georgians, mostly Democrats, had registered to vote, and Abrams anticipated another 300,000, of which 200,000 were African Americans, by the fall of 2020. Many, though, were college-educated white voters in the suburbs who were dissatisfied with Trump.

Abrams urged Democrats not to look just at likely voters but rather to envision the larger potential of Georgia's electorate. She called for "unprecedented investment" to turn Georgia's large African American population—30.5 percent of the state—into Democrats. In her gubernatorial



race, her campaign had calculated that swing voters comprised a small portion of the electorate—150,000 voters out of a total of 4 million. By contrast, her Fair Fight initiative identified 1.9 million potential new voters who could be enlisted.

The success of her gubernatorial campaign was a function of investment in recruiting new voters—and the potential to keep doing so for 2020 would pay off, Abrams argued. She advocated improving access to voting to capture the estimated 80,000 votes in 2018 lost through long lines, rejected ballots or people who had just decided not to vote. She pushed for grassroots get-out-the-vote drives. "In Georgia, Democrats can take the presidency, U.S. Senate races, the 6th and 7th Congressional districts and the state house majority," she wrote.

"We have seen what is possible when we work hard and when we work together. We know we can win Georgia. Now let's get it done, again."

SENATE DO-OVER Abrams is working to get out the vote for Democrats Jon Ossoff (left) and Reverend Raphael Warnock in their runoff races against Republicans David Purdue and Kelly Loeffler in January.

Senate Minority Leader Chuck Schumer pressed her to enter the Senate race, but she preferred to focus on her voter-enlistment drive. Abrams took her message to Democratic leaders. "Back in 2019, I met with every major candidate who was running for president and I had two messages," she told *Politico*. "One, voter suppression is real, and it's one of the reasons that we lost across the country. But two, Georgia is a competitive state, and it would be malpractice to not pay attention. Luckily both messages broke through."

The surge in voters who turned out on November 3 seemed to help Biden and the Democratic Senate candidates. The rise was due partly to Georgia's policy of automatically registering people when they apply for driver's licenses as well as to the voter registration drives of Fair Fight 2020. Even the competition was impressed. "What you did for the citizens of Georgia is a testament to empowerment, organization and leadership," tweeted former Republican National Committee chair Michael Steele. "It is a model for the country."

Abrams can't afford to rest. According to the *Atlanta Journal-Constitution*, the conservative Heritage Action plans to spend \$1 million on the two Senate races and an anti-abortion group has pledged another \$4 million.

Even before the presidential race had been called, Abrams was already campaigning for the runoff elections in January that she had helped make happen. She tweeted, "Georgia, thank you. Together, we have changed the course of our state for the better. But our work is not done." ■

NEWSMAKERS

Talking Points

AP

"I'm not at all hooked in any high-tech internets. I don't even have a (cell) phone, man. I'm talking to you from on a landline."

—KEITH RICHARDS

POLITICO

"DO WE WANT TO WIN, DO WE WANT TO GOVERN, OR DO WE WANT TO BE INTERNET CELEBRITIES?"

—HOUSE DEMOCRATIC CAUCUS CHAIR HAKEEM JEFFRIES, ON HIS PARTY'S LEFT WING



Hakeem Jeffries

LATE stephen
SHOWCOLBERT

"It started as just a very strange syndrome where I kept breaking into a terrible sweat. It was like a poncho of sweat, embarrassing really."

—HUGH GRANT ON COVID-19

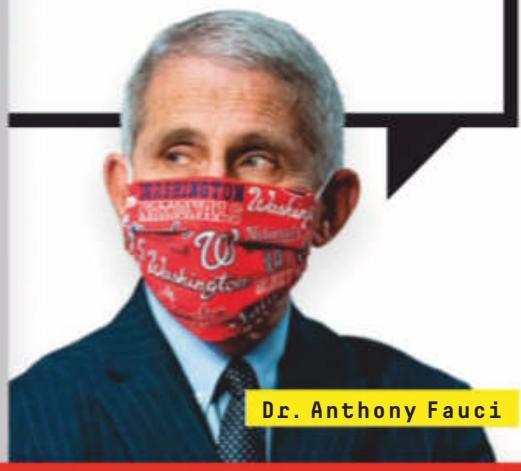


Bee Rowlett

CNN

"WHEN YOU HAVE PUBLIC FIGURES LIKE BANNON CALLING FOR YOUR BEHEADING, THAT'S REALLY KIND OF UNUSUAL."

—Dr. Anthony Fauci



Dr. Anthony Fauci

Twitter

"If you thought disinformation on Facebook was a problem during our election, just wait until you see how it is shredding the fabric of our democracy in the days after."

—BILL RUSSO, A BIDEN CAMPAIGN DEPUTY COMMUNICATIONS DIRECTOR

The New York Times

"WHEN A BIRD GETS A WHOLE LOT OF VOTES IN THE MIDDLE OF THE NIGHT AND ZOOMS FROM THE MIDDLE OF THE PACK TO THE TOP OF THE RANKS, THAT'S A SIGN THAT SOMETHING'S GOING ON."

—Edward Abraham, founder of a data firm that found fraud in New Zealand's "Bird of the Year 2020" voting

Saudi Arabia: Building new benchmarks

The kingdom's socioeconomic transformation is extremely impressive



The new King Abdullah Financial District (KAFD) in Riyadh, Saudi Arabia

SHUTTERSTOCK: KHALEDSAAD001

The red carpets in Riyadh may have been rolled away due to the COVID-19 pandemic forcing this year's G20 Leaders' Summit in Saudi Arabia to become a high-profile virtual event rather than a glittering gathering in its modern and prosperous capital, but the kingdom will certainly look back on its presidency of the premier forum for international economic cooperation with great pride and a sense of real achievement.

Through a series of focused discussions, conferences, forums, working groups and ministerial meetings, Saudi Arabia has developed a rewarding portfolio of projects and initiatives under the theme of "Realizing Opportunities of the 21st Century for All". King Salman bin Abdulaziz Al Saud had always expressed his unwavering confidence in his country's G20 presidency: "We are undergoing a historic transformation under our Saudi Vision 2030 that aims to foster a vibrant society, a thriving economy and an ambitious nation. The kingdom will work with G20 members to exchange experiences, solidify global cooperation and find solutions for the world's most pressing challenges of the 21st century."

The collective roadmap focused on three core aims: empowering people by unleashing opportunities for all; safeguarding the planet by fostering collective efforts to protect our global commons; and shaping new frontiers by adopting long-term, bold strategies to utilize and share the benefits of innovation where international collaboration is vital for tackling its challenges, while harnessing the benefits of digitalization across the economy, encouraging the adoption of new technologies in infrastructure, keeping pace with advances in artificial intelligence and developing smart cities.

Such goals chime with many of the socioeconomic targets featured in the comprehensive Vision 2030 strategy, described by its authors as a bold, yet

achievable blueprint for an ambitious nation that is incredibly proud of its past, but is firmly focused on the future. "It expresses our long-term goals and expectations and it is built upon our country's unique strengths and capabilities. It guides our aspirations toward a new phase of development—to create a vibrant society in which all citizens can fulfill their dreams, hopes and ambitions to succeed in a thriving economy," states Crown Prince and Chairman of the Council of Economic and Development Affairs Mohammed bin Salman bin Abdulaziz Al Saud.

"We are undergoing a historic transformation via Saudi Vision 2030 that aims to foster a vibrant society, thriving economy and an ambitious nation."

King Salman bin Abdulaziz Al Saud

One of the key components of Saudi Vision 2030 is privatization, with the kingdom opening its wide range of service sectors to local, regional and international investors as part of an economic diversification strategy that aims to reduce its traditional reliance on vast oil and gas reserves. The privatization plan's adoption in early 2018 saw the kingdom almost immediately become a powerful magnet for substantial foreign direct investment in sectors like energy, telecommunications, utilities, transportation and financial services. While the macroeconomic impact of the pandemic has created major challenges for countries across the world, Saudi Arabia's size, stature and wealth of natural and human resources has proved its resilience and given investors great confidence.

Investing with confidence

Asset Management | Brokerage | Investment Banking | Market Research | Wealth Management

الاهلي كابيتال
NCB Capital

920000232 www.alahlicapital.com



The image shows the Ithra Center, a prominent white, sail-shaped building in Dhahran, Saudi Arabia. The building is illuminated from within, casting a warm glow against the darkening sky. In the foreground, there's a paved area with some low walls and a textured ground surface. The background features a vast landscape with distant lights from other buildings under a clear, blue-tinted sky.

A Cultural Center like no other

where we empower and celebrate knowledge, creativity, culture, art and community.

Inspiring Hearts. Enriching Minds.

ithra
by aramco

Cultural center is beacon of change

Ideas of tomorrow meet centuries of tradition in architectural masterpiece

Nowhere in Saudi Arabia is the sheer scale of the kingdom's stunning transformation into a diversified and knowledge-based economy more evident than in—as well as above—Dhahran, where the iconic King Abdulaziz Center for World Culture (Ithra) reaches high into the sky.

Designed and built in just eight years, the award-winning 90-meter-tall structure is a thriving cultural hub that showcases and celebrates human potential as the greatest source of change, and focuses on accelerating that potential by encouraging creativity, inspiring minds and empowering talent among people of all ages. Inaugurated in 2016 by King Salman bin Abdulaziz Al Saud, Ithra was the brainchild of energy titan Saudi Aramco and is the company's flagship corporate social responsibility initiative. It is the largest cultural contributor to Saudi Arabia.

"Ithra is housed in an 80,000-square-meter landmark physical space with multi-dimensional components that include a library, a four-gallery museum, a cinema, an Idea Lab, a theater, archives, a great hall, a children's museum, an energy exhibition and the Knowledge Tower workshop space, which is overseen by subject matter experts in a variety of cultural fields," explains Ithra's Director Hussain Hanbazazah.

"At its core, Ithra provides the kingdom with global experiences and the world with a unique window to Saudi creativity, culture and capability. With a diverse range of year-round programming appealing to all interests and ages, Ithra's offerings and initiatives embody five key pillars: art, knowledge, creativity, culture and community." These important themes fit with many of the G20's initiatives that strive to involve, engage and empower

"Ithra's offerings and initiatives embody five key pillars: art, knowledge, creativity, culture and community."

Hussain Hanbazazah, Director, Ithra

Saudi young people. As a key youth engagement platform, Ithra regularly provides programming and partnerships designed to enable and inspire the country's next generation of leaders. To this end, Ithra—in partnership with Crown Prince Mohammed bin Salman bin Abdulaziz Al Saud's MiSK Foundation—will lead the Youth 20 (Y20) engagement under the larger G20 umbrella. "Y20 allows for youth-led policy solutions addressing key global challenges to be fed into the overall G20 communique—and this falls under our commitment to empower Saudi youth to partake in such dialogues. In the long term, the Y20 aims to inspire and prepare the next generation of Saudi leaders," Hanbazazah adds.



Hussain Hanbazazah
Director, Ithra

Banking and financial services sectors in safe hands thanks to robust foundations

Industry players adhere to the strictest international regulations and standards

The banking and financial services sectors have flourished under the watchful eye and steady hand of the Saudi Arabian Monetary Authority (SAMA). As the kingdom's central bank, SAMA has spearheaded fiscal developments and programmes on behalf of the government for nearly 70 years, with its comprehensive remit including responsibility for maintaining the national currency, supervision of commercial banks, management of foreign exchange reserves, and oversight of monetary policy.

"Cooperation and collaboration have always been the hallmark of the G20," says Ahmed A. Alkhafifey, Governor,



Rania M. Nashar
CEO, Samba
Financial Group



Sarah Jammaz Al Suhaimi
CEO, NCB Capital

One of the Middle East's largest and most acclaimed financial services providers with almost \$70 billion in total assets, Samba Financial Group boasts an incredibly powerful presence in the national and regional economy. Headed by heavyweight industry executive Rania M. Nashar—named by Forbes for two years running as one of the world's 100 most powerful women—Samba itself has been named the kingdom's best bank for 14 years in a row by Global Finance magazine.

Last year, Samba was at the forefront of the long-awaited initial public offering (IPO) of Saudi Aramco which went on to break records, an enormously rewarding and proud moment for the financial services giant and its staff. "I see this IPO as another feather in Saudi Arabia's cap that proves how resilient the kingdom is," Nashar says. "Leading the world's largest IPO was a phenomenal achievement and we are immensely proud it was led by two women: Sarah Jammaz Al Suhaimi of NCB Capital and myself. Another exemplary achievement has been the level of growth seen in our corporate bank—we have grown our loan book by over \$11 billion, which is 17 percent. The majority of this has been organic growth from deepening existing relationships and acquiring more clients. We are also, once again, the Saudi bank that offers new services first. Digital innovation is one of our strong points but our focus had shifted a little bit—now, we are back on track and the industry is on the lookout for what we do next. At the same time, we are focused on risk management and are growing in a prudent way, being mindful of our obligation to stakeholders, whether they are our owners, regulators or clients."

"Digital innovation is one of our strong points but our focus had shifted a little bit—now, the industry is on the lookout for what we do next."

Rania M. Nashar, CEO, Samba Financial Group

SAMA. "During the Saudi presidency of the G20 this year, we believe we have demonstrated this in the most challenging and testing circumstances, and at unprecedented scales with the COVID-19 pandemic. For the last two years, we have licensed foreign branches of reputable international banks that have decided to have a footprint in the kingdom's financial sector. We are also currently in the process of assessing a few licensing applications to set up domestic conventional and digital-only banks."

In line with the aims of Saudi Arabia's G20 presidency, the kingdom's most world-renowned bank empowers people, safeguards assets and shapes new frontiers.

think samba

World class banking solutions
for the most important things in life

samba سامبا

G20
SAUDI ARABIA 2020

Golden future for fintech revolution

The fusion of finance with cutting-edge technology is a catalyst for change

The digitalization drive in Saudi Arabia continues to accelerate as increasing numbers of companies harness the speed and efficiency of state-of-the-art hardware and software, with this positive trend most evident in the banking and financial services industries. Secure and streamlined frameworks have been designed to match global fintech benchmarks, with the Saudi Arabian Monetary Authority (SAMA) taking the best components of regulations from world-class financial centers including Singapore and London.

Through fully owned subsidiary Saudi Payments, SAMA had a leading role in the creation of a safe, reliable, low-cost and efficient system for financial transactions and card payments made online, through ATMs or in shops and stores. Guided by the Financial Sector Development Program, the company's work is an important conduit for the Vision 2030 goals of a cashless society and a more transparent monetary environment. Known as mada, the latest innovative generation of electronic payments aims to boost sales growth with unprecedented dimensions of flexibility, speed, security and acceptance, notes SAMA's Deputy Governor for Development and Technology Ziad Al-Yousef, who was previously Saudi Payments' Managing Director.

"When it comes to benefits for individuals or merchants, digital payments are more secure and convenient, they reach the furthest parts of the kingdom and they reduce the costs of cash on the economy, which include the costs of printing, transportation, and securing and insuring physical cash dispensing



Rayan Fayed
MD and CEO
Banque Saudi Fransi



Ziad Al-Yousef
Former MD
Saudi Payments



**Abdulaziz M.
Alonaizan**
CEO, Bank Albilad

operations," the senior executive explains. "When we started this project three years ago, 18 percent of Saudi payment transactions were digital and the goal is to reach 70 percent by 2030. By the end of 2020, we were tasked with reaching 28 percent—but we had already achieved 36 percent by July 2019.

"SAMA mandated Saudi Payments to provide a world-class infrastructure for fintech. The platform we are managing for this used to be an exclusive service for banks, because they were the only businesses that were licensed to provide payment services. SAMA's new framework allows for non-banks to

Working together
for the greater good

Our purpose at Banque Saudi Fransi is to continuously develop human-centric innovative products and services, to empower our employees, clients and the community as a whole.

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enter this market. These operators are treated in a similar way to banks; they need access to our infrastructure to provide their consumers with services.”

Casting his gaze further into the future, Al-Yousef is adamant two of the most important things that must be maintained at Saudi Payments are the management of consumer protection and the understanding that companies are in this market to make money, so the business and regulatory environment needs to remain conducive to that key goal. “Digital payments, technology and developing talent will help steer Saudi Arabia in the right direction in the new world of finance,” he concludes.

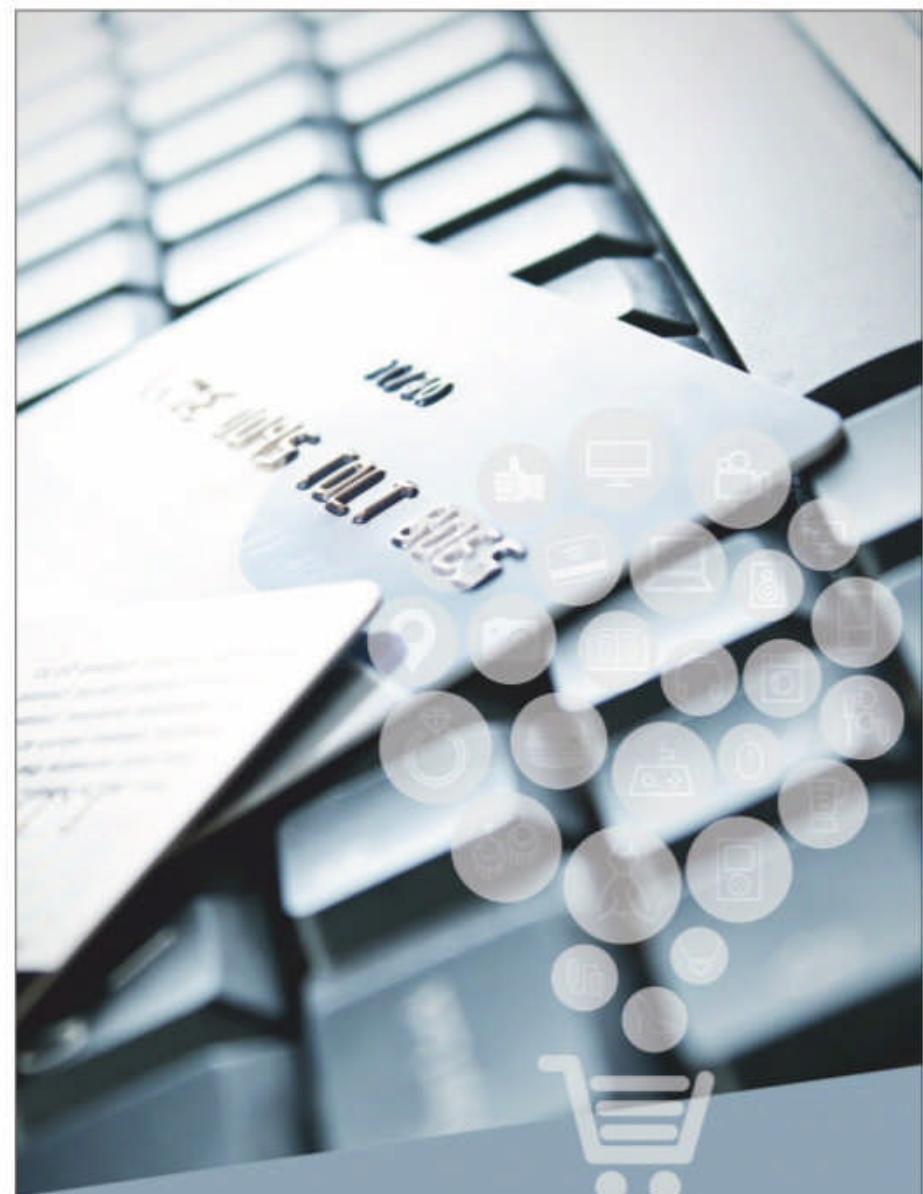
This strong technology backbone has helped leading Banque Saudi Fransi (BSF) optimize its considerable financial resources and reinforce its position as a growing provider of commercial banking services to domestic and international customers. “We are investing heavily in technology and digital,” confirms BSF’s Managing Director and CEO Rayan Fayed. “We are also investing in our core banking system and are installing an entirely new one that will be completed in 2022. As a large corporate bank, trade finance is a key component of our business, so it is something that we have invested in over a long period. We have nurtured strong relationships through the years, locally and globally, which has helped us achieve a strong market share in trade finance.”

Fayed, who has stints at investment giants JP Morgan and Goldman Sachs on his impressive resume, was delighted with BSF’s performance at last year’s Saudi Trade Finance Summit, which saw BSF named Best Trade Finance Bank. He is just as pleased with the opportunities for the kingdom to share to a wide audience its many socioeconomic achievements and modernization during the G20. “The various G20 and B20 events—albeit virtual—offer an opportunity for the world to see the quality Saudi Arabia can do in its presidency of the G20. We cannot wait to showcase our transformation thus far. The kingdom has a lot of excellent emerging fintech companies and amazing entrepreneurs in the form of passionate young people with a lot of creative ideas. The talent and the drive in the biggest market in the region are here and ready; all of this is coming together to create a vibrant fintech community.

“The customer experience is of primary importance to us, so that is something that we want to enhance from start to finish, from opening an account online to seamlessly managing and making transactions with that account. As of today, around 60 percent of our new accounts are opened online. People still visit our branches to get a loan perhaps, but the majority of new accounts are now opened online. It is not just the younger demographic that is driving this change, the Saudi Arabian market in general is very comfortable with digital. For example, Apple Pay’s adoption rate was probably higher here than in any other comparable country when it was first released.”

This upbeat view on the huge importance about the ease of access to digital services for the country’s young, ambitious and highly educated population is echoed by Abdulaziz M. Alonaizan, CEO of Bank Albilad, who is keen for his financial institution to tap into this lucrative market. Named Best Digital Bank at the 2019 Global Business Outlook Awards, Bank Albilad has migrated to digital transactions because Saudi Arabia is a young country and his company needs to be up-to-date and responsive to the needs of this generation.

“It was a tremendous help when SAMA introduced its fintech sandbox rules because it gave banks and other financial services providers the impetus to come up with innovative solutions. This led to banks pursuing their own digital solutions or collaborating with fintech companies. In our case, we have seen a 57 percent increase in transactions over our digital channels in 2019 alone. Saudi Arabia is still underbanked and there is no real need for mergers, acquisitions or consolidations, at this time. There are only 11 banks operating in the kingdom and they are all of good standing.”



Saudi Payments is overseeing the highest worldwide growth in digital transactions

By providing an infrastructure network that contains the world’s most advanced, safe and reliable electronic payment systems, Saudi Payments has revolutionized financial transactions for individuals, businesses, banks and government enterprises as it leads the kingdom toward becoming a cashless society.



Diversified economy embraces FDI

Lucrative business and investment openings are available across the kingdom

Saudi Arabia's exciting journey to economic diversification offers a broad range of investment opportunities for adventurous and ambitious international enterprises, but such investors often require highly detailed knowledge of market conditions and potential pitfalls specific to individual commercial and trade sectors before committing significant sums of investment.

As the world's largest Sharia-compliant asset manager and the kingdom's second-largest broker, NCB Capital has a wealth of industry experience and is a fully fledged investment bank that offers different kinds of asset management, brokerage and advisory services for clients. "One of the main game changers for investors are the amendments we have seen in Saudi regulations recently that have opened up options for those who want to pursue a particular business," explains Sarah Jammaz Al Suhaimi, CEO, NCB Capital.

"There are many opportunities here and we are doing a lot in healthcare, logistics, education and infrastructure. For healthcare, that does not mean just hospitals, but also health-related businesses, such as manufacturing supplies or specialized services. One big sector with potential is tourism and tourism services. With the pandemic, many people are traveling within the kingdom,



**Anees Ahmed
Moumina**, Group
CEO, Savola Group



Hisham Almousa,
General Director
HM Group

and the country is pushing for further investment in tourism and infrastructural services, particularly in areas like hotels, logistics, restaurants and recreation facilities. Tourism is a large sector and represents an attractive investment opportunity. Entertainment is at the top of the list too, as it is easy to enter and creates jobs. Saudi Arabia needs to think a bit outside the box to keep up in the current global environment."

Blazing a trail for other companies to follow is Savola Group, with its focus on retail and food operations transforming the enterprise from a

humble edible oil factory into one of the largest conglomerates in the Middle East and North Africa in just four decades. The group's products can now be found in more than 50 countries and its retail arm, Panda, is regarded as the kingdom's largest grocery chain. The business also holds major shares in other publicly listed companies, like Almarai Dairy Company and Herfy Foods Company.

"Our aim is continue to grow via digital transformation and technological innovation that supports the Vision 2030 development plan agenda and our strategy," states Savola Group's Group CEO Anees Ahmed Moumina. "Part of our strategy is exploring investments in early-stage firms that are innovative and potentially disruptive to both food and retail. This helps us to bring capital to the table, plus a platform of operating companies in the region through which we can leverage these new tech investments. The future for us will be more value-added products; and perhaps openings beyond our core geographies if they have ties to the region."

In the here and now, Savola Group has worked round the clock to ensure it is 'business as usual' during the COVID-19 crisis while also introducing safety measures to protect the health of staff and customers at its food and retail outlets, including an expansion of its digital presence. "We have focused on maintaining the supply of our portfolio of food products across all channels, both physically and digitally," Moumina explains. "Separately, in our retail segment, we have worked tirelessly with other food suppliers to ensure sufficient inventory of key grocery products to meet the significant demand increase. Beyond the immediate priorities, we are certainly continuing to adapt our strategies to meet changing consumer habits."

"We have started focusing on digital channels within the last couple of years and the crisis has accelerated our efforts in this area and doubled our commitment to digital transformation. For example, we have launched

A leading strategic investment holding group in the food and retail sectors across the Middle East, North Africa and Turkey (MENAT) region.

Subsidiaries

- Savola Foods**
- Panda**

Investments

- Almarai**
- Herfy Foods**
- Knowledge Economic City**
- Al Kabeer**
- Kinan**

Revenues	Footprint
\$ 5.93 Billion	+9 Countries
Exports to	Employees
+50 Countries	+26,000

* These numbers are based on 2019

www.savola.com



PandaClick as an e-commerce grocery solution to facilitate easy access to Panda products from our stores to the homes of our customers. This crisis has also cemented our internal strategies and investment priorities for the coming period both from a localization effort and for food security.

"Consumer trends across our market are driven by the young demographics, and are focused on quality of food and convenience. These two might seem to be contradictory, but through innovation and advancement in food product development, we can provide food solutions to our consumers who are seeking both. In addition to this, barring the recent pandemic-related shutdowns, enjoying food away from the home is growing at a healthy pace. With time, this segment will come back stronger and we need to ensure we have the right business-to-business food products to serve this area. Finally, as I mentioned earlier, technology and innovation investments in food and retail tech will be particular focuses for Savola Group in the future."

In 2019, Savola Group was included in MSCI's Emerging Market Index, a development that was welcomed by Moumina and his board. At the beginning of 2019, our foreign ownership was roughly 2 percent," he says. "In the past 18 months, we have made a concentrated effort to proactively engage with global institutional active and passive funds that are keen on exposure to the kingdom. We have focused on articulating our strategy for the future while being fully transparent about the challenges that faced us in the recent past. We are happy to see that our foreign investment ownership is now close to 10 percent. This is an important endorsement of our strategy to bring more foreign investors into the public markets in support of Vision 2030."

"We started focusing on digital channels within the last couple of years and the COVID-19 crisis has accelerated our efforts and doubled our commitment to digital transformation."

Anees Ahmed Moumina, Group CEO, Savola Group

Another success story is Hisham Bin Abdulaziz Almousa Investment Group (HM Group), a family business that has grown steadily into one of the kingdom's leading investment enterprises. The group has interests in most of the sectors the Saudi Vision 2030 development plan promotes, including real estate, retail, food and beverage, aviation, financial services, technology and health. Two flagship sectors for the company are real estate and retail, in which it operates through a number of subsidiaries.

HM Group's General Director Hisham Almousa says: "We have a 60-year track record of success and have built partnerships and developed experience with multiple large international players. We are value-added partners through our expertise in the local market in terms of regulations, demographics and the evolution of demand. We believe in the unparalleled opportunities for growth in the kingdom and are seeking to leverage our experience, expertise and connections to attract more globally respected brands to further bolster our portfolio and pave the way for the next 60 years of success."

Given its overwhelmingly young population, Saudi Arabia's healthcare sector may not at first glance be the most obvious choice for international investors looking to tap into the country's wealth of investment openings, but such firms would do well to follow the example of Tamer Group. The fam-



Ayman Tamer
Chairman and
Partner, Tamer



Tamer Group

www.tamergroup.com

ily-owned business has grown over the past century from a single pharmacy into a diversified conglomerate with more than 4,000 employees.

The firm has been Saudi Arabia's leading importer, marketer and distributor of pharmaceuticals and medical products for the past decade, and is a leading player in beauty, nutrition, wellness and prestige goods, as Chairman and Partner Ayman Tamer explains: "Our core business is healthcare, while the second most significant is consumer and wellness products. I see growth opportunities in all our fields, including a positive upstream opportunity in the healthcare field as the government looks to privatize provision and services."

A Catalyst for Social Development

Saudi Arabia's leading healthcare group is focused on being a catalyst for change by working with its local and global partners to build, inspire, empower and transform communities.

TAMER

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**WELCOME
TO THE**



Donald Trump has many ways to hobble incoming president Joe Biden between now and Inauguration Day. Here's the **'MENU OF MAYHEM'** Democrats fear

by STEVE FRIESS

'TRANSITION FROM HELL'

Illustration by ALEX FINE



Two weeks before

Election Day, President Donald Trump startled official Washington with an executive order that threatened to unravel the country's 140-year-old civil service system. The White House insisted the move—which makes it easier to fire government lawyers, scientists and other employees in policy-making positions by placing them in a new job classification—was designed to remove incompetent people who are protected under current rules. But outraged observers in and outside the administration feared it gave Trump more latitude to dismiss people he views as disloyal or working to undermine his agenda.

To those in Joe Biden's circle, however, the action was regarded as a direct threat: a portent of the damage Trump would be able to do while still in power over the 78 days between Election Day and Inauguration Day, when the powers of the presidency will change hands. And Trump's actions in the period

immediately following Biden's victory have done nothing to allay those concerns.

True, during their remaining time in office, lame-duck presidents throughout U.S. history have used executive orders, as well as presidential pardons, regulatory decrees, judicial appointments and even military action, to help secure their legacy, undermine the guy who just defeated them or pay back friends and foes alike. But given that Trump has pushed—some might say obliterated—the normal boundaries of how a president behaves, many D.C. insiders worry he may supersize the chaos an outgoing commander-in-chief can cause. And, in fact, Trump has already disregarded the rules of how an outgoing president behaves, first by refusing to concede the election and then by blocking the Biden team's access to secure workspaces, security clearances and funds dedicated to the work of the transition.

The October executive order looks like Exhibit A in what could be a very long list of actions to

NEXT CHAPTER

As President Donald Trump's time in the White House winds down, he continues to bring his unique brand of bravado and chaos to the process of transferring power. Meanwhile, the transition team of President-Elect Joe Biden (below) gets on with the business of setting up a new administration.

undermine the transition. Some in the Biden camp point out the order could conceivably result in Trump issuing hundreds of pink slips between now and Inauguration Day, which might throw the work of a long list of government agencies from the Centers For Disease Control to the Environmental Protection Agency to the Social Security Administration, into chaos. Already, Trump fired Defense Secretary Mark Esper on November 9th and began appointing loyalists to hard-to-dislodge civil service positions across a variety of agencies.

"These things are a declaration of war," a Biden transition consultant told *Newsweek* on the condition of anonymity. "He is turning this into the transition from hell."

There is no shortage of Beltway insiders,

presidential scholars and activists who share the Biden team's concerns about what the current president might do to leave his mark after being rejected by the American people. Yet since 1801 when Thomas Jefferson took the reins from political foe John Adams, the smooth transfer of power between parties has been regarded as one of the most important American political rituals, a fraught moment that relies on the honor, patriotism and regard for precedent of the presidents involved, says Rebecca Lissner, a national security expert and professor of operational strategy at the U.S. Naval War College. The process, she says, is one of the defining differences between Western-style democracies and autocratic rule.

What could upset that process this time? "There's a range [of possibilities] from incompetence to

"The Trump presidency is not a normal presidency; IT'S AN OUTLIER and it's entirely possible that this transition will not be normal, either."



outright sabotage," says Lissner, author of *An Open World: How America Can Win The Contest for Twenty-First Century Order* (Yale University Press, 2020). "You could imagine a wide range of actions that a lame-duck Trump could take to vastly undermine his successor, in effect, locking in certain policy decisions that would be exceptionally difficult or costly to reverse. He could withdraw from NATO or take assertive actions with regards to Iran or China. There's nothing stopping President Trump from even starting a war."

Jeff Timmer, former GOP chair in Michigan and co-founder of the anti-Trump PAC The Lincoln Project, agrees: "Every time people have said, 'Oh, no one would do that,' Trump says, 'Hold my beer.'"

Normal vs. Trump

THE MOST IMMINENT THREAT, TRANSITION EXPERTS say, is President Trump's refusal to participate or allow his agency leaders to help—a threat he

seemed to be making good on in the days after President-elect Biden crossed the threshold of 270 electoral votes. "You can imagine Trump telling everybody, 'We are going to give them the least amount of cooperation possible, we're going to drag our feet,'" says political scientist Norm Ornstein, resident scholar at the American Enterprise Institute. "Some of that he can't do because of the law, or at least he might not be able to get away with, but they can try."

Stanford political science professor Terry Moe, a board member of the non-partisan advisory coalition White House Transition Project, fears Trump could continue to deny Biden and his people security clearances and access to sensitive information. "The Trump presidency is not a normal presidency; it's an outlier and it's entirely possible that this transition will not be normal, either," Moe says.

Biden himself shrugged off the lack of cooperation at a November 10th press conference. "The fact that they're not willing to acknowledge that we won at this point is not of much consequence in our planning and what we're able to do between now and January 20," he said. Asked how he'll work with Republicans if they don't accept his victory, Biden grinned broadly and said, "They will. They will."

Indeed, Bidenites fully expected Trump to behave as he has, given his insistence before the election, without any evidence, that the voting would be rife with fraud. Asked by moderator Chris Wallace at his September 29th debate with Biden what he would do to ensure a smooth transition of power should he lose, he pivoted to complaints that he'd been deprived of a smooth transition by President Barack Obama and vanquished Democrat Hillary Clinton. "When I listen to Joe talking about a transition, there's been no transition from when I won," he said. "They came after me, trying to do a coup."

Yet in December 2016, Trump described his takeover from Obama as going "very, very smoothly." Each department and agency, per laws written by former Biden chief of staff Ted Kaufman (when Kaufman briefly served as Delaware senator until a special election after Biden became vice president), provided a liaison to the incoming Trump staff as well as comprehensive dossiers on important matters of policy and other issues. Kaufman, 81, is now Biden's 2020 transition co-chair.

The hiccups came, Obama officials say, because



"We need to brace for the MOST HOSTILE TRANSITION in recent memory— maybe ever in history."

Trump's victory took even his own campaign by surprise. Whatever transition planning had taken place was trashed when Trump fired ex-New Jersey Gov. Chris Christie as transition chairman the day after the election. "I don't think it was a lack of cooperation on our part," says Christopher Lu, who was co-chair of Obama's 2008 transition from President George W. Bush and deputy Labor secretary during the 2016 switch. "It was them not being as organized to receive the information."

Much of what Congress has codified over the past decade was drawn from the gold standard in modern times, the Bush-to-Obama experience. Bush deputy chief of staff Josh Bolton ordered

departments to provide assistance to both the Obama and McCain teams far in advance of Election Day, and there were several planning meetings and calls throughout the summer of 2008 in which staff from both would-be successors participated. The law also provides expedited security clearances, government office space and a budget. "It could not have been a more collaborative working experience," Lu says. "When President Obama took office, he was publicly effusive about the cooperation he got from President Bush and he pledged that same level of cooperation to the successor."

All of this matters because the transition is a gigantic undertaking that involves filling some 4,000

jobs and getting new folks up to speed as quickly as possible. "If you're running a company, if you're running a university, you wouldn't on one day just remove your entire senior leadership and put it in a whole new group of people, but that's what we do," Lu says. "It is a period where adversaries are going to try to take advantage."

Still, because Biden was so recently in power with Obama and has nearly a lifetime of experience working in the federal government, he doesn't need that much help from Trump anyway, says University of North Carolina political science professor Terry Sullivan, executive director of the White House Transition Project. Sullivan was likewise not concerned

SMOOTH SHIFTS

The transition from the George W. Bush administration to that of Barack Obama is widely regarded as the gold standard. The Obama-to-Trump transition was described by the current incumbent as going well at the time but he has since taken a dimmer view.



FROM LEFT: MAX WHITAKER/GETTY; WIN MCNAMEE/GETTY

about the failure of the GSA to provide the resources and access typically accorded to the incoming team.

"I guarantee you that if the president were to block that, donors would step forward because the vast bulk of the funding for presidential transition planning comes from private donors anyway," Sullivan says. "I mean, the amount of government money is substantial and the building is sitting there and it's got computers in it and stuff like that. But you can ask anybody who's been through this before—the vast, vast amounts of money that are necessary come from private donors and they step up immediately and started writing checks." (The Biden transition would not comment on whether they are receiving private funds for transition.)

One prospect is that Trump simply disengages and refuses to participate in governance at all or decides in a fit of pique to veto whatever Congress does. The federal government will run out of money on December 11th, for example, and if President Trump refuses to sign another measure to keep it going, that could result in a devastating shutdown in the midst of the COVID-19 pandemic, says Gayle Alberda, political science professor at Fairfield University.

"Let's say Trump goes to his resort in Florida and just finishes out the presidency there, then what happens?" she asks. "We need him, he's part of the policy-making process. He has to sign laws and stuff like that. But if he doesn't, what do we do? If nothing is done with the coronavirus, like any sort of relief package or help with testing or anything like that, Biden faces a massive problem to deal with."

A “Menu of Mayhem”

BEYOND CREATING LOGISTICAL CHALLENGES, TRUMP and his Cabinet could take other actions that could be difficult for Bidenites to undo quickly. The range of options—executive orders, firings, appointments and implementation of new regulations—is so vast and deep that the Biden transition already has people focused specifically on trying to keep tabs on what Trumpers do, lest they overlook reversing something important.

"All transitions try to stay aware of what the party leaving power does at the end, but there are norms that kept the outgoing president from going too far," the Biden transition consultant says. "With Trump, you can imagine him ordering every last

PARDON ME?

Trump has openly mulled granting a pardon to his former campaign manager Paul Manafort (center), currently jailed for tax and bank fraud, before he leaves office.

A TIMELINE OF TROUBLED TRANSITIONS

The Trump-to-Biden shift is by no means the only bumpy or bitter transfer of presidential power in U.S. history. Here are a few lowlights of other problematic transition periods.

1801

President John Adams established precedent by filling vacant judgeships before successor Thomas Jefferson could arrive, including the appointment of Chief Justice John Marshall, the longest-serving Chief Justice of the Supreme Court. An embittered Adams did not attend Jefferson's inauguration.



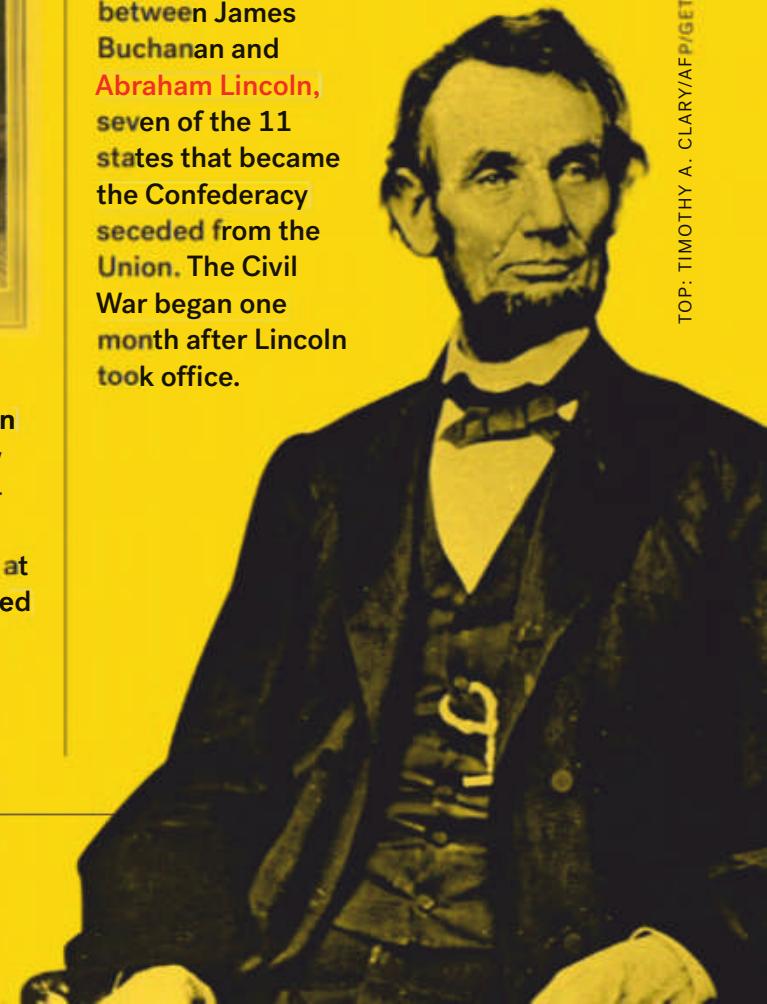
1828

In December, less than a month after Andrew Jackson won the election, his wife, Rachel, died of a heart attack at age 61. Jackson blamed the vicious campaign, marked by personal attacks on both of them, for her death.



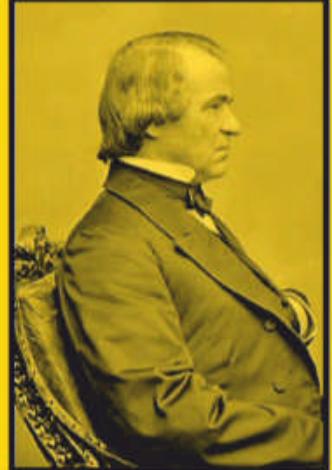
1860-61

During the transition between James Buchanan and Abraham Lincoln, seven of the 11 states that became the Confederacy seceded from the Union. The Civil War began one month after Lincoln took office.





1869

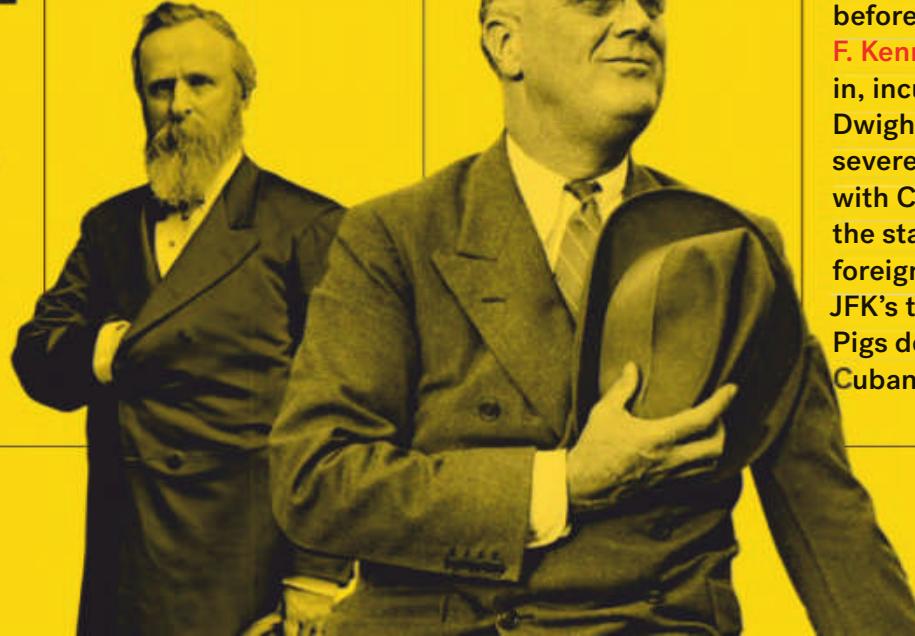


1869

President **Andrew Johnson** did not attend successor Ulysses S. Grant's inauguration because Grant refused to sit next to him in a carriage on the way to the ceremony.

1876-77

Disputes over 20 electoral college votes in four states and charges of voter fraud made it unclear who would be taking the oath of office until two days before the inauguration. It was **Rutherford B. Hayes**.



1933

A gunman in Florida attempted to assassinate President-elect **Franklin Delano Roosevelt** but instead shot and mortally wounded Chicago Mayor Anton Cermak.



1961

On January 3rd, less than three weeks before President **John F. Kennedy** was sworn in, incumbent President Dwight D. Eisenhower severed diplomatic ties with Cuba. That set the stage for two key foreign policy crises of JFK's tenure, the Bay of Pigs debacle and the Cuban Missile Crisis.

2000-01

After disputed election results between Al Gore and **George W. Bush** shortened the transition period by several weeks, staffers for outgoing President Bill Clinton removed the W's off keyboards at the White House, part of a series of antics that also included gluing drawers shut and graffiti in the men's bathroom.



thing off the menu of mayhem."

There is little doubt Trump will use his pardon power liberally in his waning days, given the litany of federal and state-level investigations underway into possible illicit foreign business, financial and political dealings that could ensnare son Donald Jr., daughter Ivanka and her husband, Jared Kushner, as well as high-profile associates like Rudy Giuliani. All departing presidents step up their pardon activity as lame ducks, but experts are bracing for Trump to push the limits of that constitutional authority by attempting to grant blanket all-inclusive pardons to the likes of his 2016 campaign chairman Paul Manafort, political adviser Roger Stone and his former National Security Adviser Michael Flynn, all of whom have been convicted of various crimes.

It's unclear whether a president can pardon himself or whether blanket immunity exists because neither has been tested in court; no one mounted a legal challenge to President Gerald Ford's decision in 1974 to grant his disgraced predecessor, Richard Nixon, "a full, free, and absolute pardon" for "all offenses against the United States" committed during his presidential tenure. (Even if Trump attempts a



self-pardon and it stood, he cannot give himself immunity from state-level prosecution.)

While some of that self-dealing would be obvious—people associated with the Russian collusion investigation, for instance—Lisa Gilbert of the progressive watchdog group Public Citizen worries about more obscure names whose significance won't become clear until later if they, say, provide an ex-President Trump with favors or financial support. “We might see other pardons for people that are close to him, perhaps connected to him financially in ways we won’t know until we see it, but that sort of ongoing conflict of interest late in decision-making is something I anticipate in this moment,” she says.

Another normal lame-duck activity, attempting to fill federal court vacancies, could also be taken to an extreme. The last president to have control of the Senate, which confirms judges, for any part of the transition period was Bill Clinton in January 2001, but he was hamstrung by the requirement for 60 votes to break a filibuster. The Senate, under then-Democratic Majority Leader Harry Reid,

removed that speed bump from judicial appointments, so Trump will be unfettered if he wants to fill the 65 vacancies in the federal judiciary, 40 of which already have nominations pending.

Even if the GOP loses control of the Senate after the two Georgia Senate runoff elections in January, observers fear the record speed with which Senate Majority Leader Mitch McConnell pushed through the confirmation of Supreme Court Justice Amy Coney Barrett is a new model for approval of judicial appointments. A turbo-charged Senate could swiftly hand lifetime appointments to dozens of unvetted and unqualified jurists, says Dennis Parker of the National Center for Law and Economic Justice. “This has consequences that are the longest lasting and can’t be reversed,” Parker says. “This administration has really prioritized this.”

Trump supporters take issue with the idea that rushing through court appointments is a problem, noting that it is the president’s prerogative. “The president has a great track record from a conservative standpoint on filling judicial vacancies and

CARRYING ON

(Above) Protests at Pennsylvania’s State Capitol in Harrisburg calling to stop the vote as Trump’s lead slipped away proved unsuccessful. (Right) Environmentalists worry that Trump will press forward with plans to open Tongass National Park in Alaska to logging.

whatever vacancies are open that the Senate can continue to fill, they should absolutely do that," says Genevieve Wood, senior policy adviser for the conservative think tank, the Heritage Foundation. "You know, they're getting paid to the end of the year, so they should continue to do their jobs."

Immigration-reform advocates are also concerned that Trump, whose political rise was powered by a hard line on the issue, could order widespread Immigration and Customs Enforcement raids to "get rid of as many people as they can," says Sirine Shebaya, executive director of the National Immigration Project of the National Lawyers Guild. "Once they have a hold on someone, it's very hard to get them to unhold, even if there wasn't a good reason for enforcement against that person in the first place. So

administration could move quickly to grant leases. "It's possible that between now and January, that you could see a huge effort ramped up to logging at Tongass, and that you can't reverse," says Tim Donaghy, a senior research specialist with Greenpeace.

Conservatives have their own concerns. Wood, of the Heritage Foundation, is concerned about Trump's comments in the last month of the campaign about wanting a large COVID-19 relief package. "What conservatives want the president to do is not spend more money," Wood says. "We want to see spending reined in. We want the president to work with conservatives in Congress to ensure this doesn't turn into a spending train on the way out of office. That's not a way to enshrine your legacy among conservatives who've been real champions of his presidency."

"The more they do in a FLURRY AT THE END of the administration, the harder it will be to catch everything."

some of these things will potentially have ramifications even [when] Biden comes in."

Several major progressive groups also fear that Trump could rush through new agency rules that would require Biden to spend months working through the cumbersome rule-making process—which requires at least a 30-day period of public comment—or file lawsuits to prevent the enactment of Trump efforts. "The more they do in a flurry at the end of the administration, the harder it will be to catch everything," Gilbert says. "Even if the Biden administration comes in on Day One and says, 'All these rules are rescinded,' it's still going to take time to actually undo."

The list of possible rules is long. The EPA, for instance, has been planning to enact a regulation that would bar the agency from considering certain scientific studies on topics like climate change. The Department of the Interior has already finalized rules opening the environmentally vulnerable Arctic Wildlife Refuge to oil extraction and Tongass National Forest in Alaska to logging, so the Trump



Executive orders, too, are on the menu—although they can be reversed easily so even liberal alarmists doubt they will have much impact. Josh Horwitz, executive director of the Coalition to Stop Gun Violence, says, “His sons are big into hunting and things like that, so maybe there are some rules around big game trophy importation or the export of certain firearms he could change by executive order.”

One increasingly faint silver lining: If Democrats win the Senate by flipping both Georgia Senate seats in the January 5th runoffs, there is more recourse because of the Congressional Review Act. That gives Congress the ability to undo executive-branch rules passed within the prior 60 legislative calendar days.

of these things, and if they stand up and say, ‘We’re not doing this,’ then that it gets much harder.”

Ornstein, nonetheless, thinks Biden’s team should be on high alert: “They would be guilty of dereliction of duty if they didn’t go into this with their eyes wide open about the dangers and the risks.”

If there’s a comforting thought for those concerned about Trump’s actions, it’s that he will be replaced by “one of the most qualified, experienced people to become president,” Lu says. Biden, having been vice president only four years ago and having served 36 years in the Senate, has an intimate understanding of what needs to be done and how the levers of government work. “That should give

END GAME

The days are numbered for key members of the Trump administration, including Cabinet secretaries and other officials (seen at right at a 2019 meeting of the White House Opportunity and Revitalization Council), as well as White House Chief of Staff Mark Meadows (below).

“There are laws that theoretically prevent people from DESTROYING DOCUMENTS, but once they are destroyed, they’re destroyed.”

Republicans used that tactic to undo several last-ditch Obama rules upon Trump’s arrival in 2017, but it requires undivided government.

Another fear is that Trump officials will attempt “to destroy documents or evidence that would point to really bad behavior,” Ornstein says. Information about emails involving Commerce Secretary Wilbur Ross’s efforts to curtail the 2020 census, Education Secretary Betsy DeVos’s dealings with private universities or HUD Secretary Ben Carson’s involvement with no-bid contracts, for instance, could vanish. “You can think of a million things because we’re dealing with a level of miscreants that know no bottom,” he says. “Yes, there are laws that theoretically prevent people from destroying documents, but once they are destroyed, they’re destroyed.”

Lu finds this prospect more remote, if only because career civil servants in much of the government make backups of most sensitive records. “Even if I were to go into my hard drive and wipe clean all of my files, it’s still been backed up somewhere,” he says. “Look, anything is possible, but it’s not the easiest thing to do. You really need the cooperation or the assistance of career officials to help you do a lot





comfort to people who are concerned about a potentially problematic transition period.” Agreed Lissner: “He’s not like Clinton coming from Arkansas or even Bush coming from Texas. He already probably had a pretty good idea of who he can put into whatever positions. And it’s not just him, it’s that he has around him, a group of people who are very well-versed in administration and in transitions.”

The latest recalcitrance, Lissner says, is especially unfortunate because Trump had followed the law on transitions until the election. “Based on public reports, it does seem that they have met the statutorily mandated deadlines that have come up thus far,” she says. “They have a White House Transition Coordinating Council, which is chaired by [Chief of Staff] Mark Meadows. Each agency has designated some official who is overseeing transition efforts. But we don’t know much about what the content of those efforts are. A transition will only be smooth

if there is robust information sharing between an outgoing team and an incoming team. Much of that is discretionary.”

Moe says he is clinging to hope that Trump eventually will curb his most vengeful instincts. “I do think that in his own perverse way, he cares about his legacy,” Moe says. “I don’t think he wants to be regarded as the worst president the country’s ever had. He wants to be on Mount Rushmore, you know, in his own head, that’s what he thinks. And so that could constrain him from doing something really dangerous or really, really disruptive through his unilateral action, like start starting a war or attacking another country.”

Lissner is more pessimistic. “The inability to make Donald Trump play by the rules, especially the normative rules rather than the legal rules, is minimal, so we do need to brace for the most hostile transition in recent memory—maybe ever in history.” ■

A stylized illustration of a person from the waist up, wearing a teal t-shirt and dark blue pants. They are holding a white rectangular sign with both hands. The sign features the text "AMERICA'S MOST TRUSTED BRANDS" in a bold, sans-serif font. The word "MOST" is in red, while the other words are in black.

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In these
anxious
times,
Newsweek
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reveal which
brands
consumers
TRUST most

→ ASKED WHAT WE CARE ABOUT WHEN WE SHOP, MOST OF US MIGHT CITE PRICE OR QUALITY or variety of choice. But what we're always looking for, I think, is a brand we can trust. ¶ That's why *Newsweek* partnered with BrandSpark, a leading market research firm, to create this list for our readers. The BrandSpark Most Trusted Awards (BMTAs) is America's most comprehensive award program focused on trust in consumer brands, service providers and retailers. Over 10,000 shoppers participated in the 2021 Services & E-commerce edition, and 84 service and ecommerce categories were included. These awards are 100 percent consumer-voted by real category shoppers and customers. ¶ Market research professionals at BrandSpark manage the study. Shoppers voted on the BMTAs as part of the BrandSpark American Trust Study meaning that each BMTA winner has access to detailed research on who trusts their brand and why. → **Nancy Cooper**, *Global Editor in Chief*

Yellow → Gold Grey → Silver Red → Bronze (Two of the same color indicate a tie)



E-COMMERCE

METHODOLOGY

The polling of category shoppers is conducted via online survey following regular market research best practices. All voters are screened for participation in the specific category in order to vote by naming (unaided) the brand they trust most.

Respondents are recruited via personal invitation from multiple panel sources and weighted to a national profile to ensure a broad sample representing a true cross-section of American adults. Respondents can only contribute one response per category and there is no path for any brand to direct respondents to the survey to influence the results.

The highest share of citations as Most Trusted brand in each category determines the winner. The margin of victory over the runner-up brand must exceed 3 percent or a tie is declared. Brands must exceed a minimum threshold of citations to be declared a winner.

Athletic Shoes

- Yellow Amazon
- Yellow Nike

Bedding & Linens

- Yellow Amazon
- Grey Bed Bath & Beyond

Books

- Yellow Amazon

Contact Lenses

- Yellow 1-800 Contacts

Cosmetics

- Yellow Amazon
- Yellow Ulta Beauty
- Red Sephora

Craft Supplies

- Yellow Amazon
- Yellow Michaels
- Red Hobby Lobby
- Red Joann

Electronics

- Yellow Amazon
- Grey Best Buy

General Goods

- Yellow Amazon
- Grey Walmart

Glasses/Prescription Eyewear

- Yellow Zenni

Grocery Delivery

- Yellow Amazon
- Yellow Walmart
- Red Instacart

Grocery Pick-up

- Yellow Walmart

Health & Wellness

- Yellow Amazon

Home Décor & Furnishings

- Yellow Amazon
- Grey Wayfair

Home Exercise Equipment

- Yellow Amazon

Home Improvement / Renovation

- Yellow Home Depot
- Grey Lowes

Home Office Furniture

- Yellow Amazon
- Grey Office Depot
- Red Staples

Men's Activewear

- Yellow Amazon
- Grey Nike

Office Supplies

- Yellow Amazon
- Yellow Staples
- Red Office Depot

Outdoor Gear

- Yellow Amazon
- Grey REI

Pet Food & Supplies

- Yellow Chewy
- Grey Amazon

Sporting Goods

- Yellow Amazon
- Yellow Dick's

Sports & Fitness Nutrition

- Yellow Amazon
- Grey GNC

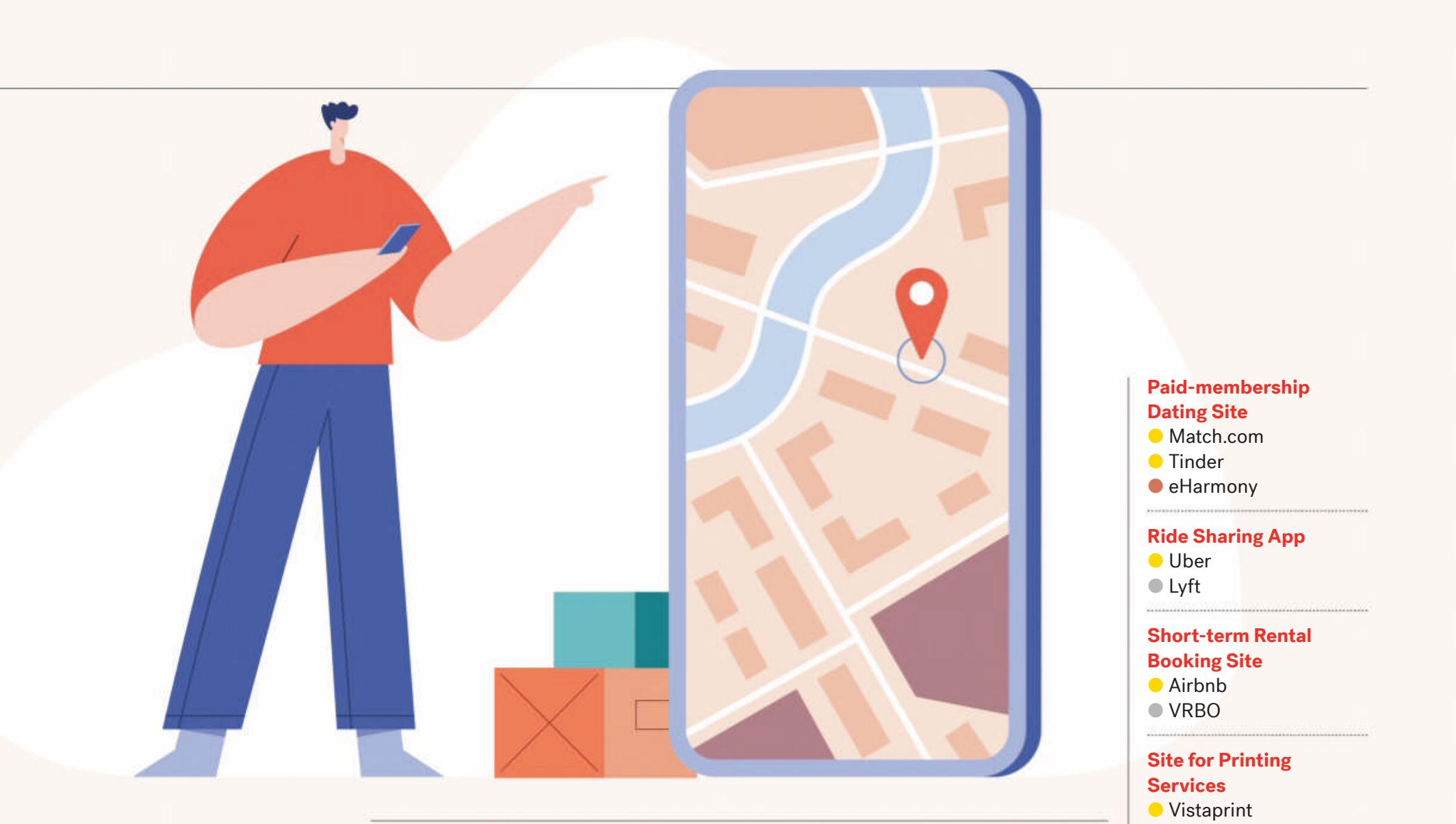
Women's Activewear

- Yellow Amazon

Women's Lingerie

- Yellow Victoria's Secret
- Grey Amazon





ONLINE/APPS

Antivirus Software

- Norton
- McAfee
- Avast

Artisan Marketplace

- Etsy

Buy And Sell Website

- eBay
- Amazon
- Facebook Marketplace

Children's Learning App

- ABCmouse

Credit Score Checking Site

- Credit Karma
- Experian

Fashion Marketplace Site/App

- Amazon

Fitness Tracking App

- Fitbit
- MyFitnessPal

Food Delivery App

- DoorDash
- Grubhub
- Uber Eats

Home Professional Hiring App

- HomeAdvisor
- Angie's List

International Money Transfer Site/App

- Paypal
- Western Union

Internet Radio App

- Pandora
- iHeartRADIO
- Sirius
- Spotify

Job Site/Employment Classifieds

- Indeed

Language Learning App

- Duolingo
- Rosetta Stone

Local Deals Site

- Groupon
- Facebook Marketplace

Music Streaming Service

- Spotify
- Pandora
- Amazon Music

Online Document Signatures

- DocuSign
- Adobe

Online Golf Booking

- GolfNow

Paid-membership Dating Site

- Match.com
- Tinder
- eHarmony

Ride Sharing App

- Uber
- Lyft

Short-term Rental Booking Site

- Airbnb
- VRBO

Site for Printing Services

- Vistaprint

Streaming Service For Kids

- Disney+
- Netflix
- Youtube

Streaming Service For Quality Content

- Netflix
- Hulu
- Prime

Tax Preparation Software

- TurboTax
- H&R Block

Vacation Booking Site/App

- Expedia
- Booking.com

Video Conferencing App

- Zoom

Website Builder/Platform

- GoDaddy
- Wix
- WordPress

Website For Health Information

- WebMD



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Newsweek

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- Grey: Delta
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Alarm Service

- Yellow: ADT

Car Rental Service

- Yellow: Enterprise
- Grey: Hertz
- Brown: Avis
- Brown: Budget

Cashback Rewards Credit Card

- Yellow: Discover
- Grey: Capital One

Cellular Service Provider

- Yellow: Verizon
- Grey: AT&T
- Brown: T-Mobile

Discount Auto Insurance Provider

- Yellow: Geico
- Grey: Progressive

Discount Cellular Service Provider

- Yellow: Tracfone
- Grey: Consumer Cellular

Financial Advisory Firm

- Yellow: Fidelity

Flower Delivery Service

- Yellow: 1-800-Flowers
- Grey: FTD

Full Service Auto Insurance Provider

- Yellow: State Farm
- Grey: Geico

Gas Station

- Yellow: Shell

High Speed Internet Provider

- Yellow: Spectrum
- Grey: Xfinity
- Brown: AT&T

Home Insurance Provider

- Yellow: State Farm
- Grey: Allstate

Home Shopping Network

- Yellow: QVC
- Grey: HSN
- Brown: Amazon

Hotel Chain

- Yellow: Hilton
- Yellow: Marriott
- Brown: Holiday Inn

Junk Removal Service

- Yellow: 1-800-GOT-JUNK?

Life Insurance Provider

- Yellow: State Farm

Loyalty Program

- Yellow: Kroger

Meal Kit Delivery Service

- Yellow: HelloFresh
- Grey: Blue Apron

No Fee Credit Card

- Yellow: Discover
- Grey: Capital One

Oil Change Service Chain

- Yellow: Jiffy Lube

Online Investment Management Service

- Yellow: Fidelity
- Grey: TD Ameritrade

Online-only Bank

- Yellow: Chime

Pest Control Service

- Yellow: Terminix

Roadside Assistance Provider

- Yellow: AAA

Supplemental Health Insurance Provider

- Yellow: UnitedHealthcare
- Grey: Blue Cross Blue Shield

Tax Preparation Service

- Yellow: H&R Block
- Grey: TurboTax

Tire Sales & Service Provider

- Yellow: Discount Tire (America's Tire)

Travel Insurance Provider

- Yellow: Allianz

TV Service Provider

- Yellow: Spectrum
- Yellow: Xfinity
- Brown: DIRECTV

Value Hotel Chain

- Yellow: Hilton
- Yellow: Holiday Inn

Weight Loss Program

- Yellow: WW (Weight Watchers)





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St. Jude patient
Abraham

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MUSIC

A Superhero in a Human's Body

Neal Karlen, author of a new biography of Prince, got more access to the superstar than any other journalist. Karlen talks about their friendship, why Prince told tall tales about himself and where his love of purple came from



RICO D'ROZARIO/REDFERNS/GETTY; INSET: MINNEAPOLIS SCHOOL SYSTEM; TOP RIGHT: EMMA MCINTYRE/CONTOUR/GETTY



IN A *ROLLING STONE* INTERVIEW PUBLISHED IN 1985, Prince told writer Neal Karlen about a pivotal moment in his life: the time his father kicked him out of the house. From a pay phone, Prince pleaded with his dad to take him back: "He still said no. I sat crying at that phone booth for two hours. That's the last time I cried." It made for a terrific origin story: a sobbing kid—then known by his nickname Skipper—emerges from a phone booth to become Prince the star. Except it wasn't true. As Karlen later learned, Prince's father had never kicked him out.

Karlen says, "Ken Kesey had that line: 'The trouble with superheroes is what to do between phone booths.' I think that Prince had that problem."

That revelation is just one of many about the star in Karlen's newly published book *This Thing Called Life: Prince's Odyssey On + Off the Record* (St. Martin's Press). A former *Newsweek* editor, the Minneapolis-based Karlen is one of the few journalists who had access to the notoriously private and eccentric musician, penning three cover stories about him for *Rolling Stone* between 1985 and 1990. In his book, Karlen draws from his recollections, notes and tapes, to paint an illuminating and intimate portrait of a supremely talented and complex artist. "He was a contradiction—more than any person I've known," Karlen says.

In this interview, edited for length and clarity, the author talks about his friendship with Prince over the years and the various facets of the enigmatic star's life.

Why did you want to write about Prince again?

There's been so many books. But what was missing was *the guy*. I had a scene in the book where someone came up to me at a coffee shop where I was writing and said: "Sorry, why do we need another book?" I went home, took a shower and burst into tears. I said: "Prince, what do you want me to say?" Thank God, I didn't hear a voice speaking back to me. I remembered a letter he sent to me. He said: "Thanx 4 telling the truth!" Then I thought: "That I can do."

Why do you think he trusted you so much?

I thought about that so many times. I don't know

if it was because I was from Minneapolis. We both loved professional wrestling, boxing, pop culture and sitcoms. He did this great Fonzie imitation. On our last phone call, he did [an impression of] Stanley Hudson from *The Office*. That and *The Wire* were his favorite shows.

Why did he spread so many misconceptions about himself?

He said, "I used to tease journalists, because I wanted them to focus on the music I was making and not the fact that I came from a broken home." He was broken by his father, but it also made it possible for him to become what he became. He got the talent in his genes somehow, but also that drive to go to the top.

A good portion of the book deals with Prince's relationship with his father.

It was truly love-hate. His father was an incredible narcissist—his son had the career he wanted. He thought *he* was the genius. I think his father is the defining thing in Prince's life. And after his father died, he had the famous purple house that he gave to his dad leveled. That's what he would do: he sort of annulled the past. He had his marriage to Mayte Garcia not just divorced, but annulled. When he was 25, he said: "I used to be an expert at cutting people off and never looking back." And he was that way his entire life.

BY

DAVID CHIU

@newbeats

Is it true that Prince taught himself to play the piano when his stepfather locked him in a room with one for six months?

It happened, but Prince locked the door. His stepfather didn't lock him in. Prince locked out the world. It was a slight twist of a fact: he turned the story completely around. He wanted to obfuscate the truth. He just wanted the music to stand out from his life story.

The word "prison" pops up throughout the book.

The first question I ever asked him on the record, "So why are you talking now?" after three years [without an interview]. There's so many reasons he could have given me, and he said: "I don't want my fans to think I live in a prison." I remember

BEFORE THE RAIN

In 1971, a then 13-year-old Prince Rogers Nelson posed for a Minneapolis public school portrait.

on that first trip, he showed me the land where Paisley Park was going to be built; it was just a field then. And I asked, "What does Paisley Park mean?" He said: "It's a place where you can go to be alone." I'm not a believer in premonitions, but I got this shiver up my back. I thought: "He's gonna die there alone."

Another revelation in your book is that in the '90s Prince commissioned you to draft a manifesto about changing his name to an unpronounceable symbol, and that the document was supposed to accompany a will.

Only his manager and myself knew that he was changing his name to that. He was very fed up with the music business. It looked like rap and hip-hop had totally passed him by. He wasn't on the cutting edge anymore. He really felt like he was done for.

He paid me to write a magazine article for him. I interviewed him about why he was changing his name to a glyph. He said it was going to be buried in a time capsule with his will and the *Love Symbol* album. I never saw the will. He said the time capsule was buried on the grounds of Paisley Park. The estate has sold off little parcels of land already. I think they'll be [breaking] ground on Paisley Park condos in 30 years, and it'll come up.

You write that Prince's love of the color purple came from the classic children's book *Harold and the Purple Crayon* by Crockett Johnson.

Harold was this little boy who could draw himself out of whatever reality he's in with this purple crayon. He'd be sleeping in his bed and if he wanted to run away from home, he'd draw a window and climb down that. That was his favorite book

You describe two big things that broke Prince down. The first was the death of his one-week-old son Amiir in 1996, followed by his wife Mayte's miscarriage. The second was the physical pain Prince was in after years of performing.

Losing those two children destroyed him...and that he couldn't dance and wouldn't be able to play the piano or guitar much longer. His arms hurt. On our last phone call, he said: "I'm tired." In 31 years, that was the only time I ever heard him say "I'm tired." It's heartbreaking what happened. But the thing is, it wasn't at the end of his life. He'd been in pain from *Purple Rain* on. Yes, the death [was from] fentanyl, but I think those other things really are what killed him. He would just not stop [performing]. He played for so long.

You write about a time in 1998 when you were recovering at home from a leg injury and Prince visited. You saw him taking the Percocet you'd been prescribed.

It broke my heart. We never discussed it again. I don't know if that was the reason [for his visit]. I didn't feel like: "Oh, he came over just to snarf drugs." I think it was just a sign of how much pain he was in. He wasn't getting high. He really was a human—he was a superhero in a human's body, unfortunately. Oscar Wilde had that

"It looked like rap and hip-hop had totally passed him by. He wasn't on the cutting edge anymore. He really felt like he was done for."

DEARLY BELOVED Clockwise from top: Onstage during his mid-'80s commercial peak; with then-wife Mayte Garcia in 1999; and an aerial photo of his Minnesota studio and sanctuary, Paisley Park, taken on the day he died in 2016.

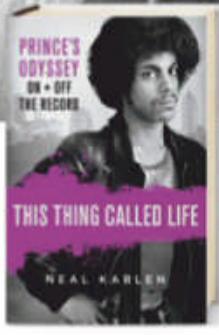
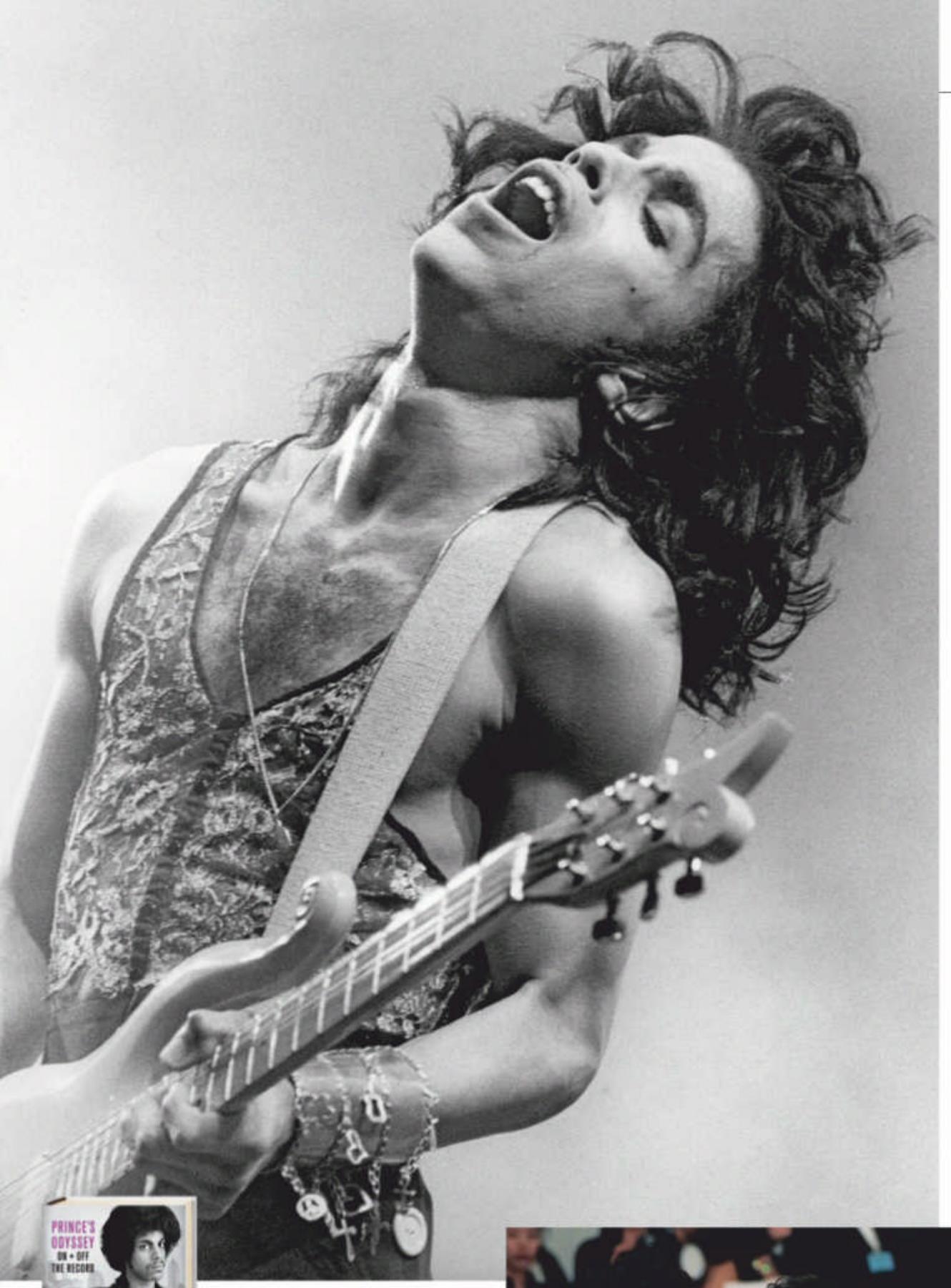
saying: "Each man kills the thing he loves." I think it was reversed with Prince, and actually Muhammad Ali, his hero of all time, where what they both loved killed them.

When Prince called you unexpectedly a few weeks before he died in 2016, did you have an idea that something was wrong?

I did. I tried to call him out after that—to no avail—by calling his archenemy, *Minneapolis Star-Tribune* gossip columnist C.J., [to do an interview]. I had never talked about Prince. This was like two or three weeks before he died. I wanted him to call me: "Why are you doing this?" Everyone was trying their own ways at intervention. Alan Leeds, who ran Paisley Park Records, tried to get through and he couldn't. His former band mate André Cymone was texting him: "I'm homeless. Can I come and stay at Paisley Park for a few days?"—and Andre was happily married with kids. Everyone was trying, but they couldn't penetrate that circle. There was no one to say "no" to him.

What do you want readers to come away with?

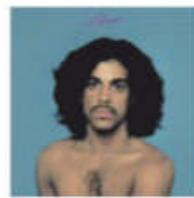
That there was an actual human being there. It was a tragic story, and yet one of victory at the end. He was able to express himself. I think he was a true genius but it was torturous—he couldn't turn his brain off: "I have 16 things going on in my head at once." And it was a burden. That's why I started with an epigraph from Albert Einstein: "It is strange to be known so universally and yet to be so lonely."



THIS THING CALLED LIFE: PRINCE'S ODYSSEY ON+OFF THE RECORD
(St. Martin's Press, October).



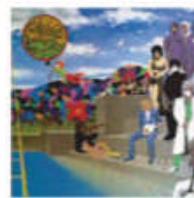
Prince's 5 most overlooked albums



Prince

Warner Brothers, 1979

Prince's second album announced the arrival of a commercial and cultural force. It gave him his first gold single ("I Wanna Be Your Lover") and a name for his funk-pop fusion ("The Minneapolis Sound").



Around the World in a Day

Warner Brothers,
Paisley Park, 1985

Prince's *Purple Rain* follow-up showed he was more interested in taking uncharted paths than repeating himself. Although it went double platinum, briefly hit number one, and included the Top Ten singles "Raspberry Beret" and "Pop Life," it was deemed a flop compared to *Purple Rain*.



Batman

Warner Brothers, 1989

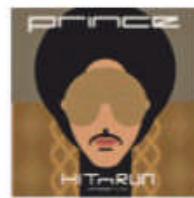
The soundtrack to Tim Burton's take on the Caped Crusader gave us "Partyman" and "Batdance." When Oprah asked what the first song he ever played was, Prince said at age seven he learned a piano version of the theme from the "Batman" TV show.



Musicology

NPG, Columbia, 2004

Prince seemed lost in the 1990s. His comeback started with this R&B flavored album which included the singles "Musicology," "Call My Name," and "Cinnamon Girl." That year he also appeared at the Rock and Roll Hall of Fame, where he delivered a scene-stealing guitar solo on George Harrison's "While My Guitar Gently Weeps."



HITnRUN: Phase Two

NPG, 2015

Alternately soulful and funky, Prince's 39th and last studio album showed the political edge he'd been exploring since 1987's *Sign o' the Times*. "Baltimore" rendered the saga of Freddie Gray, a young Black man who'd died while in the hands of Baltimore police. ■



01 The International UFO Museum

Roswell, New Mexico

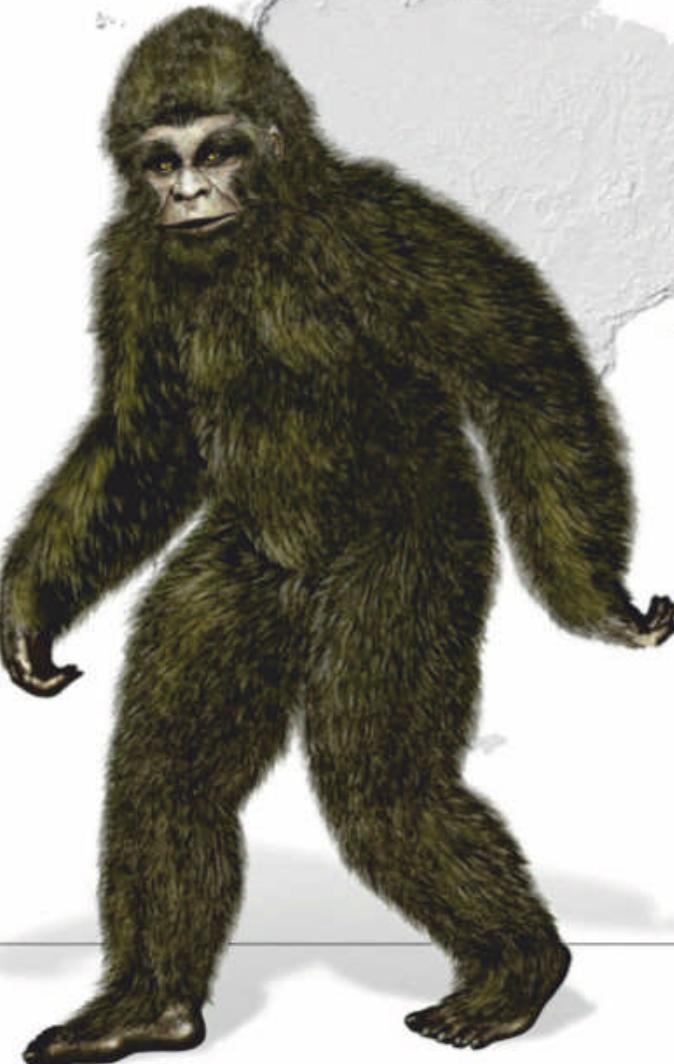
Just one state over from the better-known Area 51 in Nevada is The International UFO Museum. Located at the site of a reported 1947 UFO sighting, this is the perfect stop for those looking to explore the extraordinary with updated information on all things otherworldly.



02 Museum of the Mummies of Guanajuato

Guanajuato, Mexico

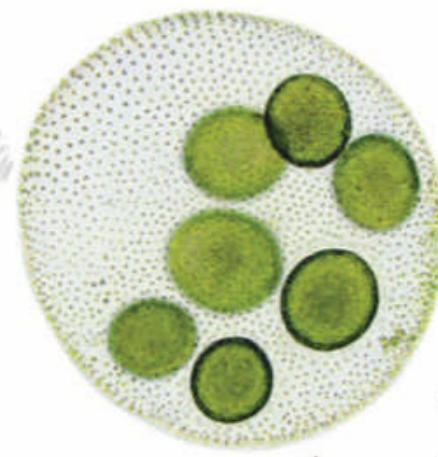
Not for the squeamish, this museum preserves and displays in glass cases the bodies of the deceased from the surrounding area whose relatives were no longer able to pay a grave tax. Because of the dry conditions in the area, the bodies became naturally mummified.



05 Museum of Broken Relationships

Zagreb, Croatia

This crowdsourced museum—with an outpost in Los Angeles and traveling exhibits—is filled with short, anonymous vignettes documenting broken hearts. Visitors can find anything from an old flame's belly button lint to the axe one lover took to an ex's furniture in revenge.



04 Micropia

Amsterdam, Netherlands

Here is a next-level take on that middle school science lesson about growing bacteria in a Petri dish. Dedicated to the smallest of small microorganisms, this museum is the only one of its kind in the world.

03 International Cryptozoology Museum

Portland, Maine

"Crypto-what?" you might be asking. Cryptozoology is the study of hidden or unknown animals. But these exhibits go beyond Bigfoot and Nessie; included in this collection is what is said to be a hair sample from the Abominable Snowman and more.

06 Hair Museum of Avanos**— Avanos, Turkey**

Most of us expect to see hair attached to our bodies or tangled in a brush, not hanging in a museum. This collection of over 16,000 samples of women's hair has continued to grow over 30 years as visitors often donate some of their own. The tradition began after a local potter's friend left town, leaving a lock of hair for him to remember her by.

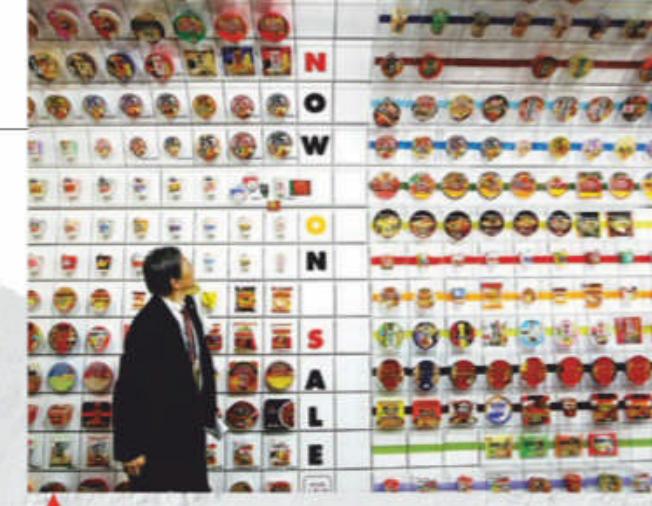


6

UNCHARTED

The Most Wacky Museums Around the World

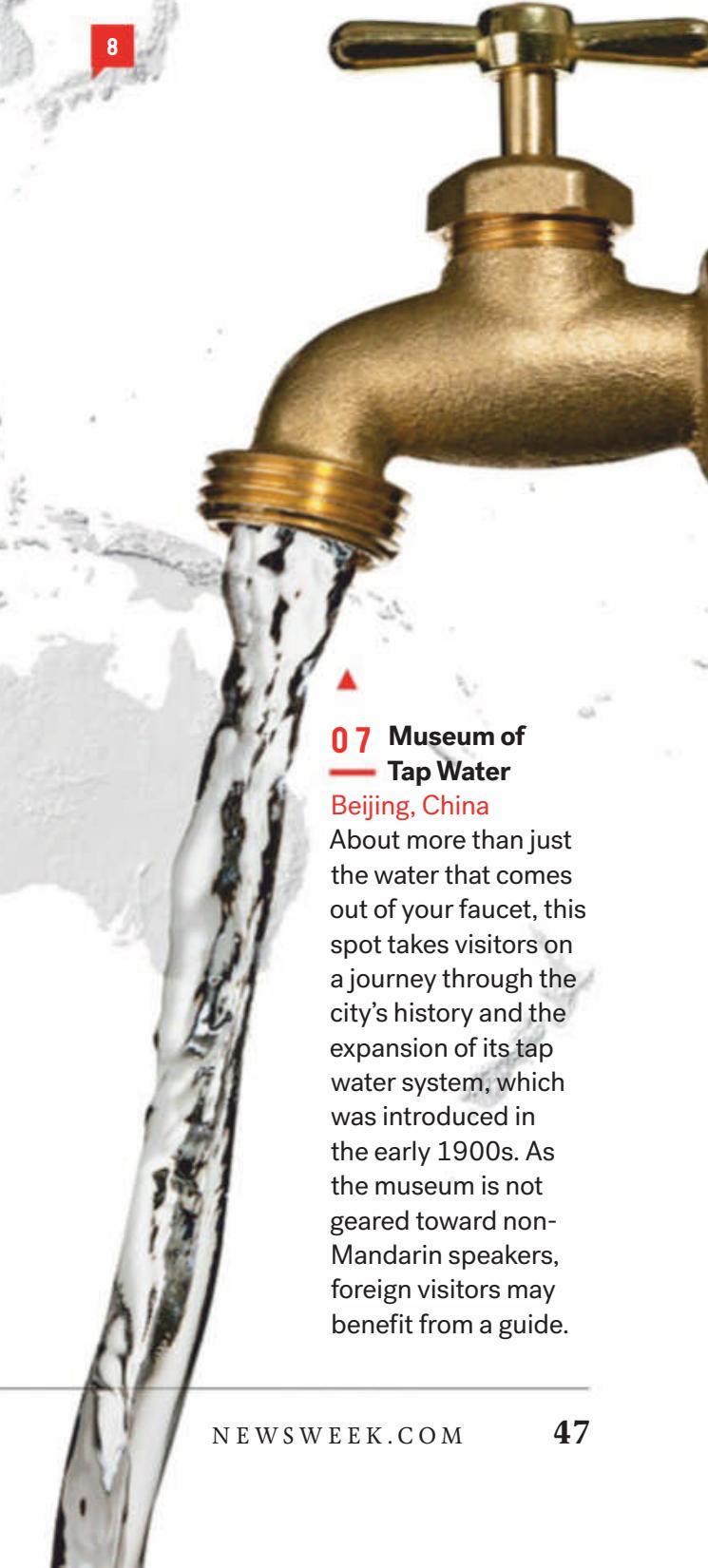
After months of museums and cultural centers remaining shuttered around the world, some venues are once again opening their doors. When exploring a city, it is easy to identify interesting art or history museums and blockbuster exhibits. But what about those that are a bit more quirky, more off the beaten path—or maybe even devoted to subjects not necessarily palatable to everyday audiences? From a collection of excavated mummies to one focused exclusively on every college student's dinnertime staple, these are some of the most unusual museums around the world. —*Alexandra Schonfeld*

**08 The CUPNOODLES Museum****— Osaka, Japan**

What is now considered a culinary staple for students was invented over 60 years ago in a shed by Momofuku Ando. This museum—a perfect pilgrimage for anyone who has subsisted on instant ramen as an affordable, easy meal—includes a replica of the fateful shed as well as a chance for visitors to create their own CUPNOODLES package, a tasting room to try little-known varieties and more.

7

8

**07 Museum of Tap Water****— Beijing, China**

About more than just the water that comes out of your faucet, this spot takes visitors on a journey through the city's history and the expansion of its tap water system, which was introduced in the early 1900s. As the museum is not geared toward non-Mandarin speakers, foreign visitors may benefit from a guide.

PARTING SHOT

Sarah Paulson

↗ SARAH PAULSON HAS THE UNIQUE GIFT OF MAKING COMPLICATED, and often murderous, women relatable. "It's my job as an actor to not judge the character I'm playing." Rather, she hopes to bring the audience along on the journey, "even if they know it's morally questionable or downright criminal." That's what she does as Diane Sherman in *Run* (Hulu, November 20). Paulson thinks audiences crave seeing nontraditional characters take center stage right now. "They want to see more narratives that represent their life more accurately. Not that this movie would do that, because then you might have some real trouble in your home life [*laughs*]." Next year, Paulson plays Linda Tripp, the whistleblower in the Clinton-Lewinsky scandal. "I don't know that this will be a radical shift in terms of the way people think about her. But I didn't think about that when I played Marcia [Clark] either." Paulson won an Emmy for her portrayal of the O.J. Simpson murder trial prosecutor. "I felt like if I just played the truth of it, that it would be what it would be. And I feel the same way about Linda."



"I think it's my job as an actor to not judge the character I'm playing."

***Run* is the latest in a long line of films about complicated mother/daughter relationships. What drew you to the project?**

I got to work with a budding filmmaker [Aneesh Chaganty] whose work was really compelling to me. Also, a movie that was predominantly a relationship-driven story between a mother and a daughter.

How do you find something relatable in characters like Diane Sherman and Nurse Ratched?

If I'm going to say "yes," I've got to find some way to align myself internally with some of the choices. Not that I want to go around murdering.

You're playing Linda Tripp in Ryan Murphy's *American Crime Story*. What's it like to play such a memorable figure of the '90s?

Nerve-wracking. So few people understand or remember that she was a human being, not just this monster. It's going to be an interesting thing to calibrate. People's expectations of wanting to hate her right out of the gate and then maybe being confronted with their own thoughts.

You're a big *Real Housewives* fan. What is it about the *Housewives*?

There's something about being a voyeur and watching people behave in unconscious ways. And then being aware that they're going to have to watch it back and confront how they've behaved. Something almost scientific about it. —H. Alan Scott

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