

# Eye on World & Local

## TD: Technical Difficulties

By Nancy Perone - *Lion's Eye Campus/World & Local News Editor*  
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It all started over the weekend of September 25th, when Commerce Bank and TD Banknorth merged their websites and computer systems, leaving their online banking temporarily unavailable. Unfortunately, the problems continued for the next week.

Customers who use TD Bank weren't able to see deposits or payments that went through the Friday before and were still having problems later that week. Something as simple as making withdrawals outside of the bank became impossible. Tensions were high at the end of the week, as payday came on Friday and the glitches continued. The situation was exacerbated by the fact that those on Social Security would need to cash their first of the month checks. Many questions remained unanswered as customers tried calling TD's call centers to find them either temporarily unavailable or flooded with calls, leaving many forced to wait in long lines at the banks themselves.

TD first formed a year ago when Toronto, Canada's TD Bank Financial Group bought Cherry Hill, New Jersey's Commerce Bancorp. Now TD Bank has its headquarters in Portland, Maine and Cherry Hill, New Jersey with over a 1,000 branches that serve 6.5 million customers.

An article in USA Today, mentions that much of what happened wouldn't have gone noticed only a few years ago. In today's tech savvy world, consumers are used to having up-to-date information at their finger tips. A lot of these disgruntled consumers vented their anger on social networking sites like Twitter and Facebook. Many wanted the customer and retail oriented Commerce bank back. Many had a bone to pick with executive vice president of retail banking, Fred Graziano, who's statement, "We recognized the frustration level was increased during the week" and the small payouts issued to some customers, just didn't pay their bills.

Nearly a month later, the bank still issues an apology up on its website for all of the inconvenience it caused. Stating, "Your money and accounts are safe and secure. Rest assured, we will not charge you any fees on your TD Bank account(s) caused by these delays and will reimburse you any fees incurred from other banks as a result."

The Lion's Eye wants to hear from you! If you experienced any inconvenience or "TD: Technical Difficulties" please email nip5014@psu.edu with the subject "TD Bank" with a few words about what happened and you could be featured in the next issue of the Lion's Eye.



Photo courtesy of dividend.com

## Spread the Word: Free the Hikers!

By Adrienne Showalter - *Lion's Eye Entertainment Editor*  
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On July 31, 2009, three American University of California at Berkeley graduates who had accidentally crossed an unmarked border while hiking, were detained in Iran. The three hikers - Shane Bauer, Josh Fattal and Sarah Shourd - had been hiking in the mountains of Iraqi Kurdistan and had no intention of crossing a border into Iraq. Once they were apprehended, however, they were taken to the Iranian capital, Tehran. Since the start of Iran's custody, the detainees have been unable to contact their families. Nevertheless, Swiss diplomats were able to visit them on September 29th, a positive development in this unpleasant situation.

Friends and family of the hikers have created a website called freethehikers.org in order to spread the news of their predicament to a wider audience, both within the country and without. The site offers up information about each of the hikers, includes a petition to free them, and proposes other suggestions to help the cause. It also serves as a useful tool to alert those interested in new developments as they arise. The site has a section where t-shirts can be bought to further advertise the situation.

## The H1N1 Vaccine: The Good, The Bad, and the CDC's recommendations

By Evan Kroboth - *Lion's Eye Editorial Editor* - esk5070@psu.edu

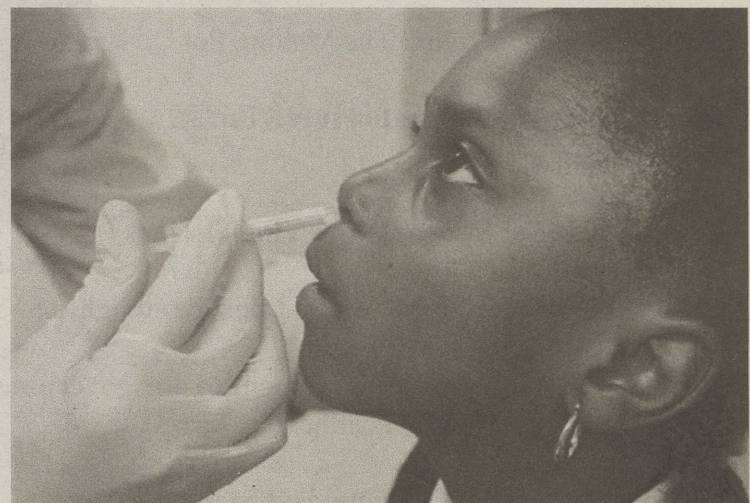
On October 4th, 2009 the first shipments of H1N1 Vaccine were sent out to healthcare clinics in Tennessee and Indiana. The shipments consisted of boxes of prefilled nasal sprayers containing the vaccine. The nasal flu spray, constitutes slightly less than half of the available doses, is approved only for healthy people between the ages of 2 and 49. Pregnant women cannot take the nasal vaccine. According to the CDC "the federal government has purchased a total of 250 million doses of 2009 H1N1 vaccine. 2009 H1N1 vaccine was available starting early October and approximately 29 million doses of licensed vaccine may be available by the end of October. Vaccine availability, however, depends on many factors so these numbers will be frequently updated. The first doses of live attenuated 2009 H1N1 flu vaccine were administered on October 5, 2009. Administration of the 2009 H1N1 flu shot will begin the week of October 12."

**The good:** It is expected that there will be enough 2009 H1N1 flu vaccine for anyone who chooses to get vaccinated. The vaccine will be made using the same processes and facilities that are used to make the seasonal influenza vaccines. While the vaccine will be available in "limited quantities" during the first two weeks due to manufacturing delays, 30 to 40 million doses of vaccine are expected to be available by the end of October. A small published study from Mexico found that seasonal vaccine provided some protection against 2009 H1N1. The CDC however after conducting its own studies have found that getting a seasonal influenza immunization does not raise or lower a person's risk of contracting the H1N1 virus.

**The bad:** Parents and others across the nation are electing to forgo the voluntary vaccinations for both themselves and their children. This is based partly due to unfounded concerns that the vaccine has not been "tested enough", or of a link between thimerosal and autism, or other neurological problems. Anne Schuchat of the CDC had this to say "I want to remind people that the institutes of medicine and other authorities have looked very closely at thimerosal and whether it has long-term health effects, whether it's linked to autism or other neurological problems, there's no scientific basis for those concerns. But we know people have concerns even if the science doesn't support that. So we've procured vaccine that's thimerosal-free. I don't have with me the actual numbers but I know that we wanted to make sure that very young children and pregnant women whom we understand are very keen to avoid thimerosal would have access to thimerosal-free vaccine so that was part of the strategy of procurement."

The CDC's Advisory Committee on Immunization Practices (ACIP) has recommended that certain groups of the population receive the 2009 H1N1 vaccine when it first becomes available. "These target groups include pregnant women, people who live with or care for children younger than 6 months of age, healthcare and emergency medical services personnel, persons between the ages of 6 months and 24 years old, and people ages of 25 through 64 years of age who are at higher risk for 2009 H1N1 because of chronic health disorders or compromised immune systems."

Asia Johnson, 6, of Boston, receives an intranasal H1N1 vaccine at the primary care clinic at Children's Hospital Boston, Friday, Oct. 9, 2009 in Boston - Photo Courtesy of The Associated Press



The site makes use of social networking tools like Twitter and Facebook to increase awareness and support, so there are many ways one would be able to help.

It is important to the friends and family of these three adults to make the Iranians and others aware that the three hikers had accidentally found their way into Iranian land and had not intended to make such a mistake. They also wish to convey that the hikers are open, understanding, and interested in other cultures and religions. Regardless, this situation could use the support and acknowledgement of anyone willing to take the time to support the cause. For more information on the hikers and ways to help hasten their return home, visit the website freethehikers.org.