Bits of Bytes

Newsletter of the Pikes Peak Computer Application Society, Colorado Springs, CO

The Prez Sez

by Cary Quinn, President, P*PCompAS

Sometimes I think about the world I live in now, and realize that I am living, at least in part, in the type of future that was speculated in the stories of my youth. The challenge I see is in how to make the technology of today work better to achieve the ideas of what the future was going to be, now that I am starting to arrive inside it.

I look forward to sharing my experiences with you, and wish us all luck in learning to live with and run the gadgets that make up so much of our lives now. And sometimes in how to go beyond the boundaries and into new frontiers that they seem to create for us. ☺

Meeting Minutes

by Toni Logan, Secretary, P*PCompAS

The 12 December 2015 meeting was called to order by President Cary Quinn at 9 am. He reminded us that coffee is free for 1st time guests and a donation for all others. The coffee comes to us from Starbucks at the Citadel Crossing.

The minutes of the last meeting were approved as printed in the last newsletter.

The Treasurer reported that we have $5936.44 in the bank as of 11/30/15.

Next P*PCompAS meeting: Saturday, 2 January 2016
Abigail Stokes will host a Webinar on computer ergonomics and ettiquette.

Membership Chairwoman Ann Titus reminded us that it is renewal time for dues for next year.

OLD BUSINESS

There was the purchase of a sound system consisting of headset and hand mikes. Warren Hill will handle the donation of the old equipment

NEW BUSINESS

The election of officers was held and the following were elected for the coming year:

**President, Cary Quinn
V-President, Harvey McMinn
Treasurer, Bill Gardner
Secretary, Toni Logan
New Board of Directors member, Joe Nuvolini**

The following will continue as committee heads: APCUG Rep, Joe Nuvolini; Membership, Ann Titus; Editor, Greg Lenihan (until someone can replace him); Librarian, Paul Godfrey; Hospitality, Pat Krieger, Warren Hill, and David George.

There was discussion on buying a new projector and that was tabled to a future time. The place to hold the Volunteers Luncheon had boiled down to Golden Corral or Old Chicago.

The next meeting will be held on Saturday, January 2, 2016 and the program will be presented by Abigail Stokes.

The volunteer committee will send a card to Dick Steinmeier's family on his passing. Also, the committee will purchase cards to be used in the future.

AROUND THE ROOM

Around the room can be heard through the audio link on the website.

PROGRAM

We had a Webinar with David Williams on good computer habits and social media.

DRAWING

Book–Roger Bouton
Bag–Gene Bagenstos
System Mechanic–Paul Godfrey
Tape Measures–Bill Gardner, Greg Lenihan, & Pat Krieger
Scrapbook Fact–Ray Weikart
Meters–Harvey McMinn,Doug Livermore & Bill Able
Paper–Bob & Toni Logan, & David George ☺

In This Issue

Nybbles and Bits
by John Pearce, P*PCompAS

I recently read the book *Swiped: How to Protect Yourself in a World Full of Scammers, Phishers, and Identity Thieves* by Adam Levin. Levin is chairman and founder of Identity Theft 911 and chairman and co-founder of Credit.com. Overall, his credentials as a consumer advocate are pretty impressive. I read the book after seeing a reference to it in Yahoo Finance.

We are all aware of ways our personally identifiable information can be used for identity theft. Yet, there are so many ways our identities can be used for fraudulent purposes that it boggles the mind. This book is a comprehensive guide from simple, easily identifiable e-mail scams through telephone scams and full blown identity theft.

The author writes three chapters just describing the problem. I think the first few paragraphs in chapter 3 are a little depressing. The second paragraph begins:
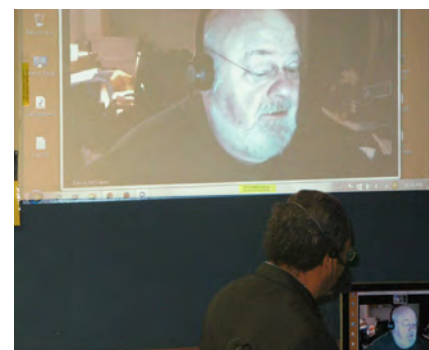
> *"Identity theft is the worst kind of dumb luck. You can do a number of things to keep it from ruining your life but there isn't much you can do to stop it from happening to you."*

Chapter 3 also includes a list of 16 things we do without much thought that can expose our personal information. This chapter also proposes that we have the responsibility to minimize risk of exposure, be alert to potential identity theft, and have a plan to put everything back together in the case we are compromised.

Part two of the book is two chapters on the basics of what you can do if you are compromised. The author introduces the strategy he calls the Three M's: Minimize your exposure, Monitor your accounts, and Manage the damage. Part three is nine chapters on the types of identity theft. Part four is comprised of five appendices. There is a wealth of information in the appendices so don't ignore them.

I recommend reading *Swiped* to improve your knowledge of how your identity can be stolen, how you may be contributing to the theft, and how to approach the recovery process if you are unlucky enough to have your identity stolen. ☺

Cary Quinn uses Skype to bring presenter Dave Williams into our December meeting.

I have a problem with my laptop shutting down for what appears to be an overheating problem. When I try to reboot, it cycles until I let it sit for about five minutes. Then it boots up OK. I wanted to have it checked out but didn't have a computer repair person I had confidence in. I knew that John Peters was no longer at his shop near Constitution and Academy. I assumed he had retired based on some conversations we had had when I last saw him. On a lark, I called his old number and lo and behold I found that he was still in business. He had moved his shop (PCR) downtown.

I took the laptop down there and confirmed the problem was overheating. However, the fan appeared to be working just fine. We blew it out real good with his compressed air cylinder but the problem persisted. Looks like it's time for a replacement laptop, but at least I feel confident that it is necessary. I've ordered a Windows 7 Pro unit with an Intel i5 processor, 4 GB of memory, and a 320 GB hard drive. It has a 32-bit version of

Nuggets from Nuvo
by Joe Nuvolini, P*PCompAS

Windows 7, as much of the old software I use will not run on a 64-bit system. I found this out when I ordered a Windows 7, 64-bit system from Amazon that I quickly returned when I learned there was a lot of software I was unable to install. I guess I'm getting too old to learn new software when the old works just fine.

Anyway, the point of this epistle is to make you aware that there is a good computer repair shop here in town. PCR Services is now located at 524 South Cascade. Some of our members are old time customers of John's, and I know they will be glad to know he is still in business. ☺

Be Proactive with Security
By Craig Ver Helst, Tim Hoffman Associates LLC

As of October 27, 2015, according to the U.S. Department of Homeland Security (DHS), there are 16 different critical infrastructure sectors that need to be protected. They each have their own sector specific organization within Homeland Security. Each one of these is intertwined with each other. If one sector goes down, it puts an enormous load on the other 15 sectors. If that one sector is down for a long time, it could cause other sectors to fail as well, thus causing a domino effect.

Many of the 16 above critical infrastructure sectors use Supervisory Control and Data Acquisition or SCADAs. They give data in real-time to control centers that are geographically separated.

If you remember in June of 2010 the SCADAs in an Iranian nuclear enrichment plant were taken down by a 500 kilobyte worm by the name of Stuxnet that gave the operators improper readings on the systems. Some centrifuges were damaged by spinning out of control, and this plant lost around 1000 centrifuges.

Some of our water, waste water, gas and petroleum products, power, and transportation sectors use this type of equipment to monitor their systems. Would this open source worm, Stuxnet, play havoc in our systems, causing a domino effect, and bring our nation to its knees?

What can we do to stop this from happening? We need to be proactive, instead of reactive when it comes to our nation's security. It seems like security in all the different sectors is always 20/20 hindsight and then we have to play catch up.

This happens in the IT sector, which has quite a few people with large brains; they need to get it right the first time around so we don't have to play catch up. I'm not trying to get anyone upset at me or this article, but we do have a lot of very smart people who know their way around software engineering. Since there is a history of being reactive, it isn't just about the programmers, it is everyone in the IT sector and for that matter the business itself. Everyone needs to be working together, swallowing their pride, and just get it done right so everything isn't being rushed to get done. If your business takes a hit and your schedule slides to the right, so be it, let it slide. By paying attention to security, you and your business will get the name of getting it right in the first place. This in turn could bring you more income on your products. ☺

Microsoft Upgrading Windows 10; May "Automatically" Upgrade Windows 7 and 8.1 to Windows 10
Published with permission from Ira Wilsker, Golden Triangle PC Club, columnist for The Examiner, Beaumont, TX

WEBSITES:
http://www.techrepublic.com/article/massive-windows-10-update-could-turbo-charge-windows-7-machines-says-microsoft/
http://windows.microsoft.com/en-us/windows-10/upgrade-to-windows-10-faq
http://www.techrepublic.com/article/five-ways-microsoft-plans-to-get-you-to-upgrade-to-windows-10/
www.zdnet.com/article/windows-10-growth-sluggish-as-windows-7-windows-8-users-stick-with-their-os/
http://www.zdnet.com/article/my-biggest-problem-with-windows-10-stability/
https://netmarketshare.com
http://www.zdnet.com/article/microsofts-big-windows-10-goal-one-billion-or-bust/
http://gs.statcounter.com/#desktop-os-ww-monthly-201508-201510-bar
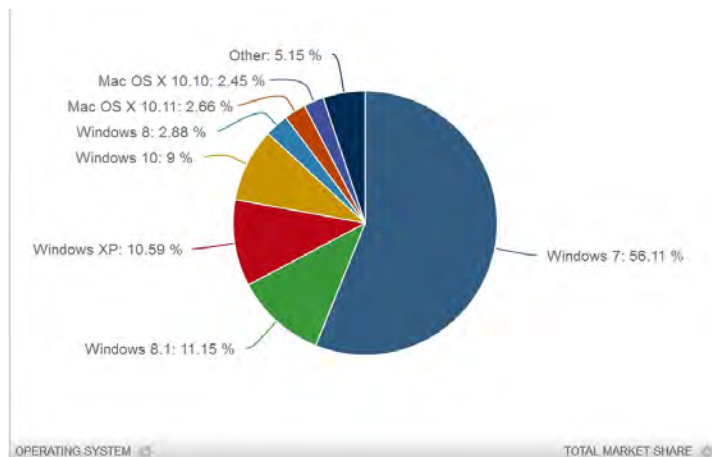http://www.zdnet.com/article/dont-let-the-grinches-put-you-off-windows-10/

Several months ago, Microsoft offered millions of users of Windows 7 and 8.1 a free online update to the then newly released Windows 10. While Microsoft has claimed that as many as 110 million Windows 7 and 8.1 users did accept the free offer to upgrade to Windows 10, Microsoft has also expressed some concern that as many as a billion other Windows 7 and 8.1 users have not yet upgraded to Windows 10. According to several published reports, Microsoft has expressed concerns that the rate of Windows users upgrading from the older versions of Windows to Windows 10 has slowed, and this decline in the rate of people upgrading to Windows 10 may cost Microsoft substantial potential revenues.

According to an article published on ZDnet in November (zdnet.com/article/windows-10-growth-sluggish-as-windows-7-

windows-8-users-stick-with-their-os), the results of upgrades to Windows 10 during the month of October had slowed compared to previous months. Despite heavy promotions and the springtime appearance of the "Get Windows 10" icon in the system tray of countless Windows computers running Windows 7 or 8.1, the rate of increase in Windows 10 usage has slowed. In October (2015), the number of PCs running Windows 10 was a paltry 7.94%, up 1.31% from the 6.63% rate tallied the month before (September). In September the rate of Windows 10 upgrades was 1.42%, slighter greater than the following month of October, documenting that the rate of increase of Windows 10 upgrades has been slowing. Microsoft has not been as successful as they had hoped in getting people to upgrade their PCs from earlier versions of Windows to Windows 10, as the proportion of desktop PCs running Windows 7 in October was well over half at 55.71%. In the first week of December 2015, according to the website NetMarketShare.com, considering the early holiday sales of PCs, the rate of desktop PCs running Windows 7 increased slightly to 56.11%, and the number of PCs running Windows 10 was up to 9%, but this 9% number includes both PCs upgraded from earlier versions of Windows as well as the sales of new PCs with Windows 10 factory installed. Despite the lamentations expressed by many of the users of Windows 8.1 about the foibles of that operating system, Windows 8.1 users have apparently not flocked to Windows 10 to the degree that Microsoft has apparently wanted. According to the article on ZDnet, referencing the October figures, "Windows 8 and 8.1 users just aren't migrating at all (cumulative

Microsoft Upgrading (Cont. from page 4)

the usage share for this OS is at 13.22 percent, down only 0.10 of a percentage point).”

Despite the pronounced efforts of Microsoft to get users of Windows 7 and 8.1 to take advantage of the free upgrade to Windows 10, there is still significant resistance in the PC community to the upgrade. While some users of earlier versions of Windows are inherently resistant to change, being relatively happy with the current functionality and performance of Windows 7 on their computers. ZDnet and other online publications have expressed mixed results with PCs upgraded from Windows 7 or 8 to Windows 10, an attitude common among individual users who have performed the upgrade. It is also useful to note that an unknown but probably sizeable number of users who did indeed download the Windows 10 upgrade who went on to perform the upgrade decided to go back to Windows 7 or 8 taking advantage of a little known feature of the Windows 10 upgrade process that allows users to roll back their Windows 10 upgrade to their earlier operating system, an option only available to upgraders for a finite number of days, typically 31 days, after the upgrade. The rollback can be accomplished by clicking on the Start button, then Settings, “Update and Security,” and finally “Recovery and Uninstall Windows 10.” If all works as it should, the PC should be restored to its prior operating system.

Earlier this fall, in September, ZDnet published an item, “My biggest problem with Windows 10: Instability,” by Mary Jo Foley (zdnet.com/article/my-biggest-problem-with-windows-10-stability). In this article, Ms. Foley summarized her Windows 10 experience as, “Windows 10’s strength -- its comprehensiveness -- is also its biggest weakness. Too many moving

parts are making for an unstable computing experience for me.” While many users were delighted with Windows 10 after their upgrade, this article reflects the results and frustrations that many individual users experienced following the upgrade to Windows 10.

Microsoft has been well aware of the concerns expressed by many Windows 7 and 8 users over such factors as boot time, privacy, reliability, speed, complexity, and other issues which discouraged users from upgrading to Windows 10 (zdnet.com/article/dont-let-the-grinches-put-you-off-windows-10). To help overcome these objections by millions of users who have not taken advantage of the free upgrade to Windows 10, as well as to address issues of performance and other concerns of Windows 10 users, Microsoft recently released a major upgrade to Windows 10. In a recent article in TechRepublic, dated November 12, and written by Nick Heath, “Massive Windows 10 update could turbo charge Windows 7 machines says Microsoft. The first major update to Windows 10 hits today - with Microsoft promising great things for those upgrading from Windows 7, as well as significant new features for business users.” (techrepublic.com/article/massive-windows-10-update-could-turbo-charge-windows-7-machines-says-microsoft).

This new update to Windows 10 is a huge download of slightly less than 4 GB, and is claimed by Microsoft to speed up the PC’s boot time by up to 30%, making Windows 10 boot faster than the Windows 7 that had previously been running on the same machine. According to Jeremy Korst, general manager of the Windows and Devices team at Microsoft, “There’s a bunch of things under the hood that we’ve improved with this update to make it an even better experience.” Microsoft has indicated a desire that the improved features, performance, compatibility, and stability of the upgraded Windows 10 will help convince Windows users who have not yet upgraded to Windows 10. Microsoft has planned some strong encouragement for those users, because in early 2016, Microsoft will start to “push” the upgrades of Windows 10 to PCs still running Windows 7 and 8.1.
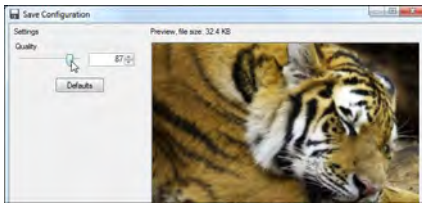
Starting in 2016 (the exact official date has not yet been published, but a variety of commencement dates have been suggested), Windows 7 and 8.1 will automatically begin

Whether you're dealing with images, music, or video files, it's important to understand the difference between different types of formats and when to use them. Using the wrong format could ruin a file's quality or make its file size unnecessarily large.

Some types of media file formats are "lossy" and some types are "lossless." We'll explain what these terms mean, the advantages of each type of file format, and why you should never convert lossy formats to lossless ones.

Compression Explained

We use compression to make files smaller, allowing them to download faster and take up less storage space. For example, when you take a photo, your camera captures all the light it can get and puts together an image. If you save the image in RAW format, which keeps all the light data the camera's sensor received, the image may be as large as 25 MB. (This depends on the resolution of the image – a camera with more megapixels will produce a larger image.)

If we're just uploading these files to a social network or placing them on a website, we don't want these image files to take up so much space. A photo gallery with RAW images could take up hundreds of megabytes of space. RAW formats may be used by professional photographers to keep image quality high during the editing process, but they're not intended for the average person.

Instead, our camera or smartphone converts the image to a JPEG file. JPEG files are much, much smaller than RAW images. When you convert RAW to JPEG, some of the image data is "thrown out," producing a much smaller file. The conversion process uses a compression algorithm that works well for photos, allowing them to look fairly good in spite of the compression. You may still see compression artifacts, depending on the quality setting.

Note that lossy formats generally have a setting that controls how lossy they are. For example, JPEG has a variable quality setting. Low quality makes a smaller JPEG image file, but the quality of the image is noticeably worse. Below is a close-up example of a very lossy JPEG – you can see various "compression artifacts."

Microsoft Upgrading (Cont. from page 5)

installing the upgraded Windows 10 after a user confirmation during the conventional Windows update process. According to Jeremy Korst, "(T)he customer will have the ability to delay it for some period," that "period" being unspecified. As with the previous, more voluntary upgrades, the user may be able to restore his prior operating system within 31 days of installing the free upgrade to Windows 10. Jeremy Korst continued, "We'll be taking customer feedback throughout this process and the intent really is to make the upgrade even easier for customers." This corroborates an earlier article (October 30) by Nick Heath in TechRepublic (techrepublic.com/article/five-ways-microsoft-plans-to-get-you-to-upgrade-to-windows-10). This article, "Five ways Microsoft plans to get you to upgrade to Windows 10" explains that Microsoft, "(In order) To achieve its goal of getting one billion people onto Windows 10, Microsoft is getting more forceful in how it pushes Windows 7 and 8.1 users towards its new OS." Primarily this will occur when Windows

10 automatically begins installing itself as a "Recommended Update," which means that the majority of Windows users who have the default "Install Updates Automatically" setting will transparently have Windows 10 installed. Microsoft has stated that users will need to confirm the installation before it begins, but it is well known that most users blindly "OK" Microsoft's recommendations. Being aware that many Internet users have metered or limited access, Terry Myerson, Microsoft's executive VP of the Windows and Devices Group, says that "(Users) have the option of turning off automatic updates" but does not recommend that they do turn off automatic updates due to, " ... the constant risk of Internet threats." Microsoft will also make it easier for those who want to initiate the upgrade to Windows 10, rather than wait for the updates that will be pushed to them; the "Get Windows 10" icon in the system tray will soon get an "Upgrade Now" option, which will immediately start to download the huge upgrade file, and commence the upgrade process. For

Lossless vs. Lossy Formats

We call RAW a "lossless" format because it preserves all of the file's original data, while we call JPEG a "lossy" format because some data is lost when we convert an image to JPEG. However, these aren't the only formats that are lossy and lossless.

Images: RAW, BMP, and PNG are all lossless image formats. JPEG and GIF are lossy image formats.

Audio: WAV, FLAC, and ALAC (Apple Lossless Audio Codec, used by iTunes) are all lossless audio formats. MP3, MP4, and OGG are lossy audio formats.

Video: Few lossless video formats are in common consumer use, as they would result in video files taking up a huge amount of space. Common formats like H.264, MKV, and WMV are all lossy. H.264 can provide smaller files with higher qualities than previous generations of video codecs because it has a "smarter" algorithm that's better at choosing the data to throw out.

Some of these lossless formats also provide compression. For example, a WAV file is a completely uncompressed audio file, and takes up quite a bit of space. FLAC and ALAC are both lossless types of audio files that contain the same data as a WAV file, but they use a form of compression to create smaller files. Formats like FLAC and ALAC don't throw any data away – they keep all the data and compress it intelligently, like ZIP files do. However, they are still significantly larger in size than MP3 files, which throw much data away.

In the below image, the bottom version of the photo is compressed with a poor-quality lossy compression algorithm. It will be noticeably smaller in file size than the above image.

Why You Should Never Convert Lossy to Lossless

When you convert a file from a lossless format to a lossy format – say, ripping an audio CD (a lossless format) to MP3 files (a lossy format) – you're throwing away some of the data. The MP3 file is so much smaller because much of the original audio data has been lost.

If you converted the lossy MP3 file to a lossless FLAC file, you wouldn't get any of that data back. You'd get a much larger FLAC file that's only as good as the MP3 file you converted from. You can never get the lost data back. Think of it like taking a perfect copy of a photocopy – even if it was possible to create a perfect copy of a photocopy, you would still end up with a photocopy, which isn't as good as the original document.

This is also why it's a bad idea to convert lossy formats to other lossy formats. If you take an MP3 file (a lossy format) and convert it to OGG (another lossy format), more of the data will be thrown away. Think of this like taking a photocopy of a photocopy – each time you photocopy a photocopy, you lose data and the quality becomes worse.

Conversion from lossless formats to lossless formats works well, however. For example, if you rip an audio CD (lossless) to FLAC files (lossless), you'll end up with files as good as the original audio CD. If you later converted those FLAC files to MP3 files – say, to shrink them down so more of them

those who may have multiple PCs which they would like upgraded to Windows 10, will shortly find that the process has been made much easier. Microsoft has released its "Media Creation Tool" which can create an image file that can be installed to a USB flash drive or a DVD disc, and then used to upgrade multiple machines without having to download the huge file to each of the PCs. This "new and improved" single image file will be able to upgrade PCs to an appropriate flavor of Windows 10, including 32- and 64-bit versions, as

well as the Home or Professional versions of Windows 10, all from that single image file. This image file can also be used for a "clean install" of Windows 10 provided the user has a valid Windows license.

The new year 2016 will be an interesting one for Windows PC users still using Windows 7 or 8.1. I expect some users to be happy with the new, somewhat "forced" upgrades to Windows 10, while many others to complain loudly. Happy new year, Windows users. ☺

Who wants to pay more than they need to at the store? No one. That's why retailers used to get our attention by putting coupons in the Sunday paper and then dedicated coupon circulars.

With the Internet, money-saving coupons are online and much more convenient. You just need to know where to find them. Fortunately, we know where they're hiding and we're happy to share them with you!

When you're in the shopping cart on a website, you usually see the words "promo code." A promo code, short for promotional code, is a digital coupon. You "clip" it by copying a random string of characters from an e-mail or website and pasting it into an online storefront during checkout.

Promo codes unlock all sorts of special deals, such as instant savings on one item, a percentage off of your entire purchase, or even free shipping. Many of these deals are exclusive to online shopping and save you big bucks.

So where can you find promo codes? You can sign up to get e-mails from retailers and they'll send them to you. You can also visit one of the websites that collects promo codes so you can find big savings for your favorite online stores in one spot.

1. RetailMeNot

For bargain hunters who want an all-in-one solution, RetailMeNot is a blessing. The site lets users upload promotional codes from around the world. If you have a favorite place to shop, there's a good chance you can find a deal for it.

Not only that, but RetailMeNot also has a mobile app compatible with both iOS and Android. Click here to visit the RetailMeNot website or download the app. When you walk into a store, you can quickly check to see if there are savings available you didn't know about.

2. CouponCodes

It's incredibly annoying to go through the trouble of picking out items to purchase, going through most of the online checkout process and then finding out the promo code you were relying on for savings doesn't work. Maybe the person who uploaded it misspelled something, or perhaps it expired already.

CouponCodes has a team of editors that

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will fit on an MP3 player – you'll end up with MP3 files that are as good as MP3 files ripped from an audio CD directly.

Which Should You Use?

When you should use lossless formats and when you should use lossy formats depends on what you're using them for. If you want a perfect copy of your audio CD collection, you should rip them to lossless files. If you want a copy to listen to on your MP3 player and file size is more important, use a lossy format instead.

If you want to put a photo on the web, you should use a lossy format to reduce that photo's size (but keep a backup of the original lossless file). If you're printing the photo professionally, you'll probably want to use a lossless format during the editing process. (Note that, for screenshots, PNG is a lossless format that can create appropriately-sized, sharp screenshots out of the flat colors found on computer screens. However, PNG becomes much larger if it's used for photos, which contain much more jumbled up colors from the real world.)

We can't possibly cover all of the situations you'd choose a media file format for – just be aware of the trade-offs when selecting a file format.

For more guidance on which image file type to use and when, read What's the Difference Between JPG, PNG, and GIF? Or, if you're curious about all the available audio file formats, read HTG Explains: What Are the Differences Between All Those Audio Formats? ☺

checks every coupon code and sale posted on the site to confirm it's going to work. And with codes and sales for more than 3,900 stores, you're guaranteed to find something that you want to use.

Not only that, in addition to searching by store, you can also search for your favorite brands. You'll see stores that have the brand you want on sale. It saves you time hunting through multiple sites trying to find deals on a specific item.

3. SlickDeals

If you want to take advantage of big savings without taking a deep-dive into the promo code hunting community, you might want to leave it to the professionals. Let them sort out the best of the best for you.

SlickDeals is one of the most popular sites for deals, bargains, and promotional codes. It has a staff of paid professionals who make their living on figuring out the best ways to save. You can jump over to the SlickDeals website or download its accompanying app and instantly find deals on computers, monitors, smartphones, accessories, other personal electronics, appliances, furnishings, board games, music and anything else you can imagine.

Others

Another great place to "clip" digital coupons is Amazon. While most stores require you to remember an unwieldy promotional code, all you have to do to clip an Amazon coupon is click.

It's not a storewide discount. Only shoppers on Amazon's deals page get access. Don't believe us? Click here to find all of Amazon's clippable coupons on tech, groceries and almost anything that you can think of.

Some major retailers have their own apps, too. These can clue you into exclusive deals before they end up on the other coupon code sites. You'll usually find other information from the app, like nearest location and inventory search as well.

If you find more than one coupon code for a store, you might be able to use both. If you can't, make sure you use the code that helps you save the most.

It could be cheaper to order things individually so you can use codes on each item. Don't forget to compare the amount you'll save with the extra shipping costs, though.

Finally, don't use promo codes as an excuse to overspend. Even if an item is at a rock-bottom price, it doesn't help your budget to buy it if you don't need it. ☺

New Year Reminder
by Tim Hoffman, P*PCompAS

Happy New Year !

Why would you ask me how to have a happy new year? Wait, you were hacked? How did that happen?

What? All of your checking and savings accounts balances are at zero? Your bank tells you that you have nothing in the bank and now owe them money?

What do you think caused it ? You never changed your password?

I know that this sounds mean after the fact—but wouldn't that have been easier to do than taking the next 12 to 18 months to fix your credit score and work with both banks to dig out of this?

Well, I'm sorry—I should have sent you the notice to change your password but in IT and IT security—we do this all the time with all of our systems. It takes time and can be a pain but it has become a fact of life.

Change your password today so that you are not sorry tomorrow.
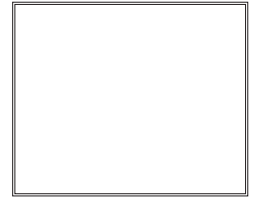
Have a great New Year —if you change your password. ☺

Tip: Microsoft will actually allow you to go back to your previous operating system for 30 days after you upgrade to Windows 10.
1. Click on the Start menu, and then click on "Settings."
2. Click on "Update & Security."
3. Click on "Recovery" in the left column.
4. You should see an option that says, "Go back to Windows 8.1) in the right column. Click the "Get Started" button and follow the prompts to go back. ☺

A joyous group of digerati gathered at the Country Buffet in December to exchange the gift of comaraderie and blessings of a joyous Christmas to all.

P*PCompAS Newsletter
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Coming Events:
Next Membership Meeting: 2 Jan. beginning at 9 am (see directions below)
Next Breakfast Meeting: 16 Jan. @ 8 am, Country Buffet, 801 N. Academy Blvd.
Newsletter Deadline: 23 Jan.

Check out our Web page at: http://ppcompas.apcug.org