

# COVE APPLE CLUB

April 23, 2014

# HBO



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## ON EXPERTS:

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“ ‘ The classic definition of an expert is someone who knows more and more about less and less until they know everything about nothing. ’ ’

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# TONIGHT'S TOPICS

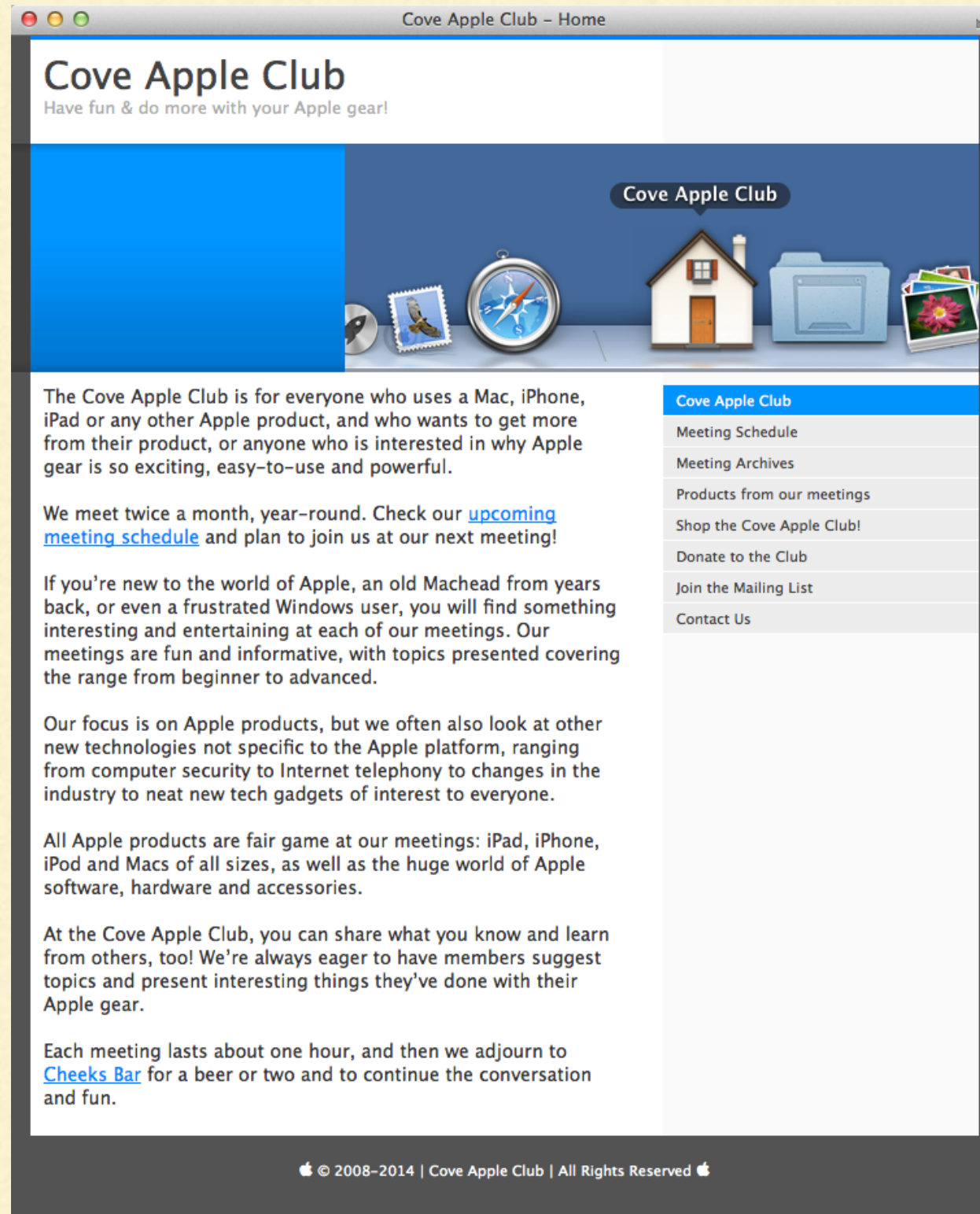
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- Apple In The News
  - Anti-Phishing: How Good a Phish-Finder Are You?
  - Bad Security Questions & What To Do About Them
-

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YOUR CLICKS PAY FOR THIS CLUB

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**COVEAPPLECLUB.COM**



# Cove Apple Club

Have fun & do more with your Apple gear!

## Cove Apple Club



The Cove Apple Club is for everyone who uses a Mac, iPhone, iPad or any other Apple product, and who wants to get more from their product, or anyone who is interested in why Apple gear is so exciting, easy-to-use and powerful.

We meet twice a month, year-round. Check our [upcoming meeting schedule](#) and plan to join us at our next meeting!

If you're new to the world of Apple, an old Machead from years back, or even a frustrated Windows user, you will find something interesting and entertaining at each of our meetings. Our meetings are fun and informative, with topics presented covering the range from beginner to advanced.

Our focus is on Apple products, but we often also look at other new technologies not specific to the Apple platform, ranging

### Cove Apple Club

Meeting Schedule

Meeting Archives

Products from our meetings

[Shop the Cove Apple Club!](#)

Donate to the Club

Join the Mailing List

Contact Us

# Cove Apple Club

Have fun & do more with your Apple gear!

## Cove Apple Club



The next time you need some new Mac gear, start your online shopping session with the link to Amazon on this page. Your purchase will earn a little money for the Cove Apple Club, which we save up all year for a big Holiday Party for all members of the club! We update club members on the earnings every month.

So be sure to click the Amazon logo below when you need to shop for Mac products online...and "give back" to the Cove Apple Club -- without costing you an extra cent! Thanks!



**On an iPhone or iPad?** Amazon Banner above not displayed?

[Tap this link instead](#)

On a Mac? Make it even easier!

**Just drag this link** to your Bookmarks bar: [Amazon](#)



**Need a Web site? Want your own email domain?**

The Cove Apple Club **uses** and recommends [1&1 Internet](#). Unlimited hosting plans and personal email domains from \$0.99/month with 24/7 live telephone support.

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# SINCE OUR LAST MEETING

## Earnings Report Totals

[Glossary](#)

April 8, 2014 to April 22, 2014


	Items Shipped	Revenue	Advertising Fees
Total Amazon.com Items Shipped	45	\$1,419.21	\$82.87
Total Third Party Items Shipped 	34	\$606.98	\$41.41
<b>Total Items Shipped</b>	<b>79</b>	<b>\$2,026.19</b>	<b>\$124.28</b>
<b>Total Items Returned</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total Refunds</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL ADVERTISING FEES</b>	<b>79</b>	<b>\$2,026.19</b>	<b>\$124.28</b>

# 2014 YEAR-TO-DATE

## Earnings Report Totals

[Glossary](#)

January 1, 2014 to April 22, 2014

	Items Shipped	Revenue	Advertising Fees
Total Amazon.com Items Shipped	325	\$7,256.41	\$356.50
Total Third Party Items Shipped 	215	\$4,295.75	\$254.99
<b>Total Items Shipped</b>	<b>540</b>	<b>\$11,552.16</b>	<b>\$611.49</b>
<b>Total Items Returned</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total Refunds</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL ADVERTISING FEES</b>	<b>540</b>	<b>\$11,552.16</b>	<b>\$611.49</b>



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# AMAZON LANDS HBO

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- Amazon *Prime* subscribers will have access to HBO programming starting May 21
  - First time HBO has made their content available to a streaming service not tied to a deal through a cableco
  - Back-catalog only: The Sopranos, Six Feet Under, The Wire, Big Love, Eastbound & Down, Oz, Band of Brothers and Deadwood, plus older eps of Boardwalk Empire and True Blood
  - Adding HBO GO to FireTV later this year
-

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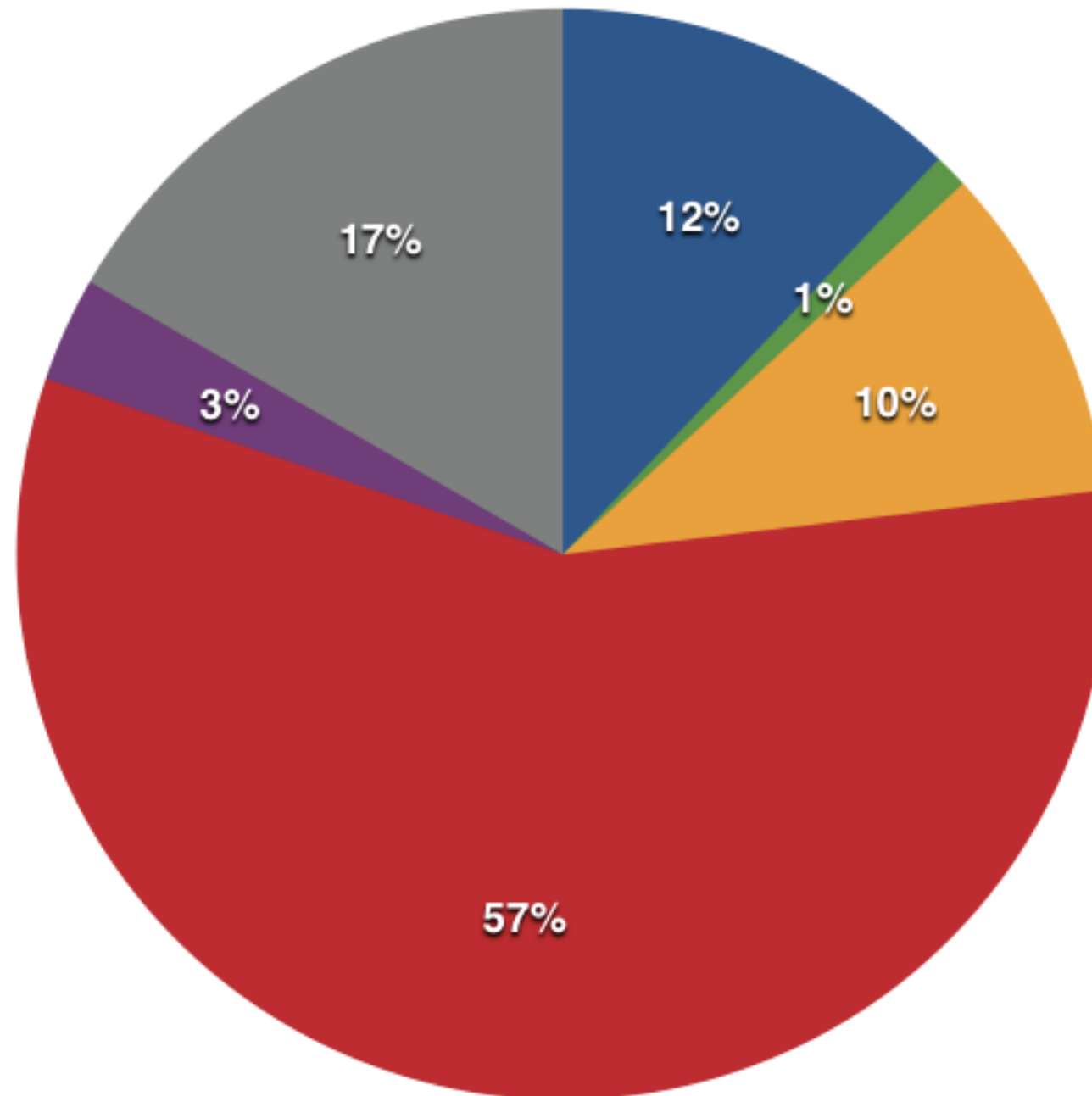
# AAPL 2Q14 RESULTS

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- Revenue of \$45.6 vs. \$43.6-billion YOY, beat guidance
  - Net profit of \$10.2-billion vs. \$9.05-billion YOY
  - iPhone sales of 47.3-million units vs. 37.3-million YOY
  - iPad sales of 16.4-million units vs. 19.5-million YOY
  - Cash generation of \$13.5-billion vs. \$9.8-billion YOY
  - Returned \$21-billion to shareholders, increasing buybacks
-



**Apple Inc. Revenue by Category - Fiscal Q2 2014**  
by MacRumors.com



Mac Net Sales iPod Net Sales iTunes Store  
iPhone Net Sales Other iPad Net Sales

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# AAPL 2Q14 NOTES

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- Best non-holiday quarter in Apple's 39 years as a public company
  - Grew EPS by 15%
  - Beat on sales, EPS and net profit
  - Gross margin rose: 39.3% vs. 37.5% year-ago; better due to no new product launch expenses in the quarter; beat guidance
  - Expanding capital return program to \$130-billion total, the largest of any company in history; holds \$150.6-billion in cash
-



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# AAPL 2Q14 NOTES

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- iTunes continues to grow at double-digit rate
  - 800-million iTunes accounts, most with credit cards linked
  - Mac sales grew; entire PC industry shrank by double-digit %
  - iPad sales dip due to year-ago iPad mini backlog last year Q1 which shipped in Q2
  - 55% smartphone marketshare in China
-

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# AAPL 2Q14 NOTES

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- \$103-billion revenue so far this year, 70% of annual revenue yet to come
  - 90,000,000 new iPhone owners in last six months; halo and ecosystem effects are snowballing
  - Apple has acquired 24 companies in the last 18 months
  - Increasing dividends now, planning *annual* increases in the future
  - Japan iPhone sales up 50% YOY; #1 smartphone in Japan, Taiwan, most of Western Europe, Asia including China, South America
-



WHAATAAAT?!!!?!!?

- [illegible]

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# THE FIRST IPHONE

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source: Greg Christie, Apple iPhone engineer  
*Wall Street Journal*, 3/25/14



**A new iPhone software version (7.1.1) is available for the iPhone "iPhone 5s". Would you like to download it and update your iPhone now?**

iTunes will verify the software update with Apple.

Cancel

Download Only

Download and Update



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# IOS 7.1.1

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- Update via OTA or iTunes
- TouchID improvements for iPhone 5S
- Bug fixes
- Adds Safari support for new top-level domains (.camera, .photo, etc.)



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# APPLE RECYCLING

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- Apple will now accept and responsibly recycle all Apple products at any Apple retail store worldwide
  - Depending on the age and condition of the product being recycled, a store gift card may be issued as well
-

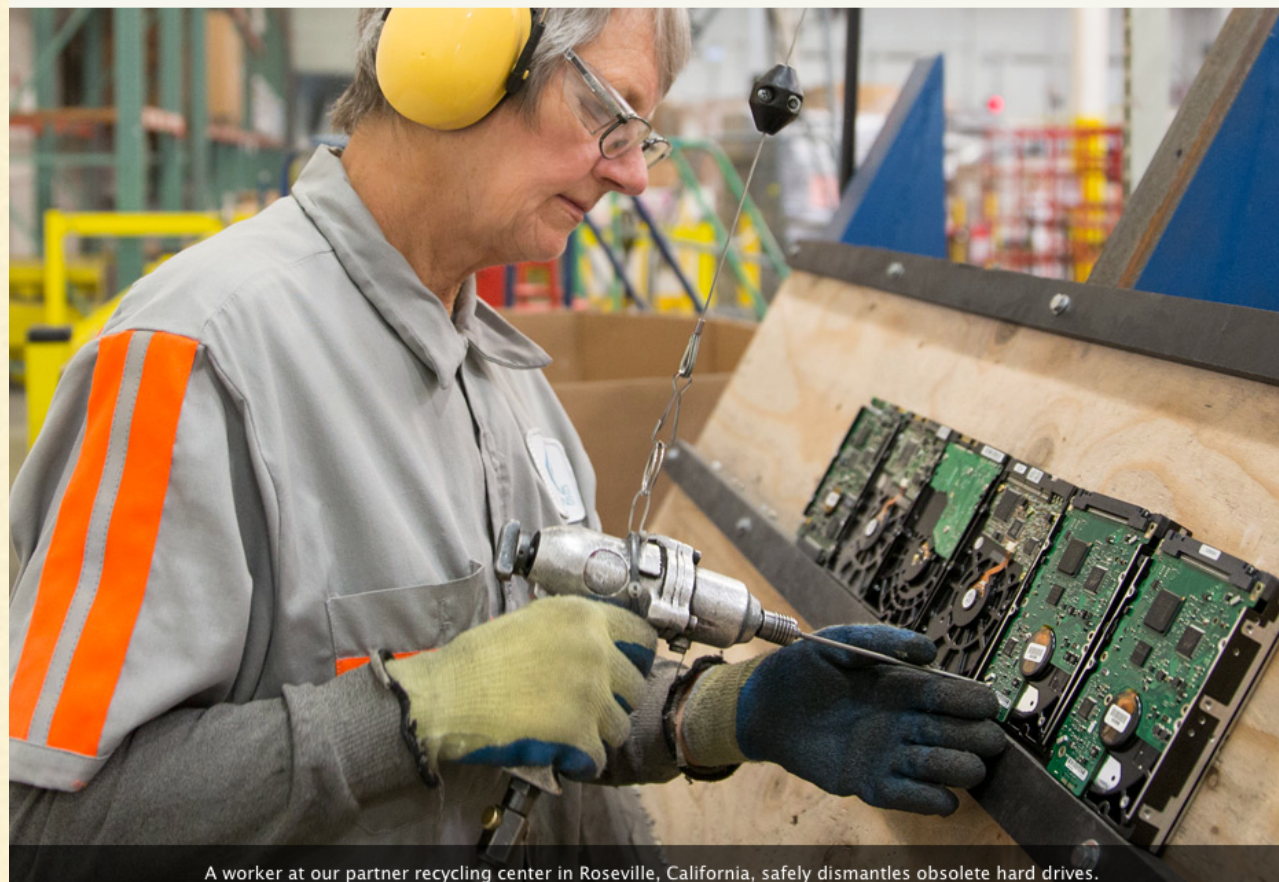




## We use our planet's resources responsibly and recycle them responsibly, too.

We have one planet with a finite amount of resources on it, and we have a responsibility to conserve those resources so future generations will have them, too. So our resource conservation starts right from the beginning — in the design stage. We create compact products that are more material efficient and last longer before they need to be replaced. And when there is remnant material, we look for opportunities to reuse that material so it doesn't go to waste. Even the paper we use for our product packaging, iTunes Gift Cards, and iPhoto products includes recycled or recyclable materials. We work directly with paper mills to source paper from certified sustainably managed forests and controlled wood sources. And once an Apple product reaches the end of its life, we make it easy to recycle. Every Apple Retail Store will now take back Apple products for free, responsible recycling. We also hold special recycling events where we'll even accept other companies' products. We're continually thinking of ways to make more innovative products without taking more from the environment.

[Learn more about how we're conserving resources >](#)



A worker at our partner recycling center in Roseville, California, safely dismantles obsolete hard drives.

source:  
[apple.com/recycling](https://apple.com/recycling)



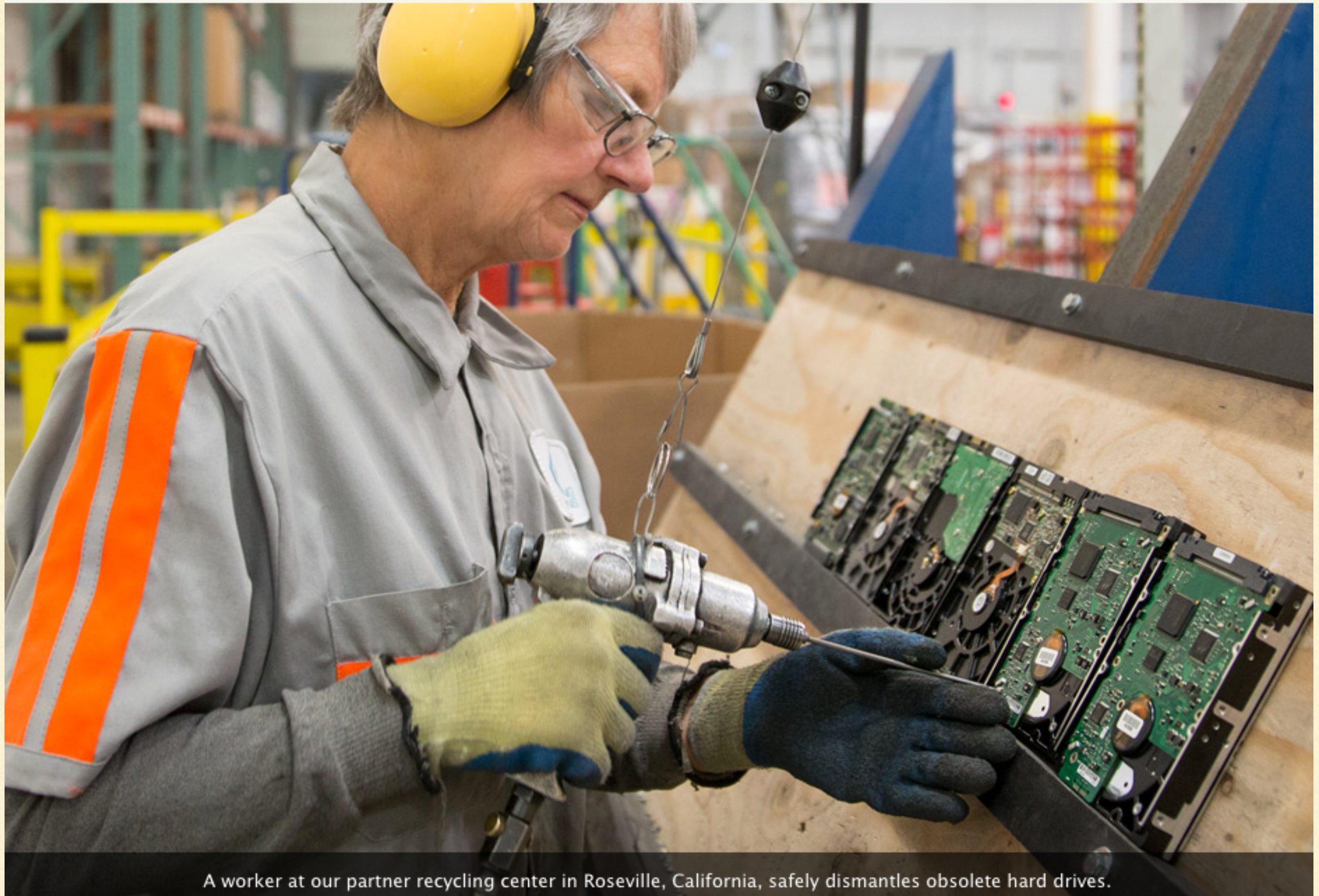
# We use our planet's resources responsibly and recycle them responsibly, too.

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[Learn more about how we're conserving resources >](#)



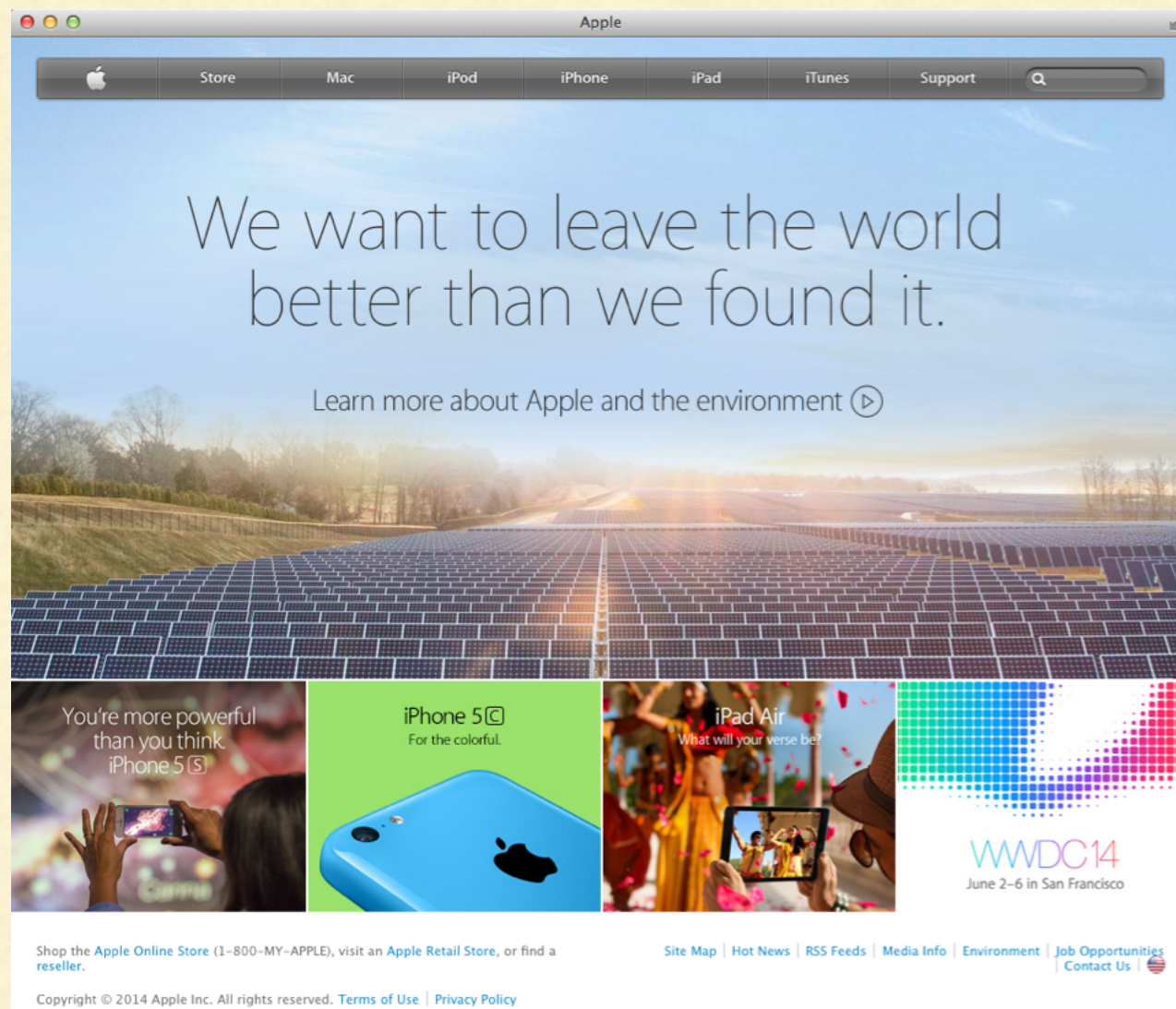




A worker at our partner recycling center in Roseville, California, safely dismantles obsolete hard drives.



# APPLE & THE ENVIRONMENT



- apple.com home page video, narrated by Tim Cook
- Shows some of Apple's pioneering sustainability initiatives
- Commits Apple to be a world leader in environmental matters
- Excellent interview in Wired















# LET'S GO ANTI-PHISHING!



Do I click on this or not?

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# WHAT IS PHISHING?

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Phishing is a malicious Internet attack, usually carried out via email, that tries to trick you into revealing personal information by *appearing* to be from a legitimate source, such as a bank, social network, or Google, Apple or other trusted sources.

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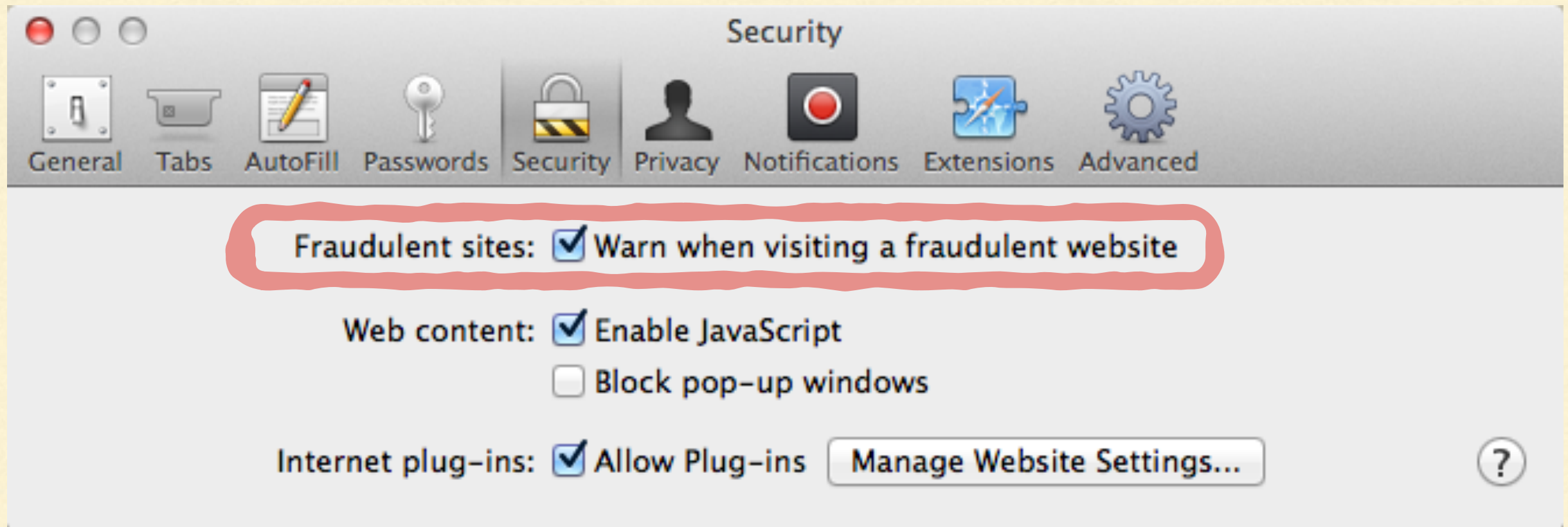
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# YOUR MAC & IOS DEVICE PROTECT YOU FROM PHISHING

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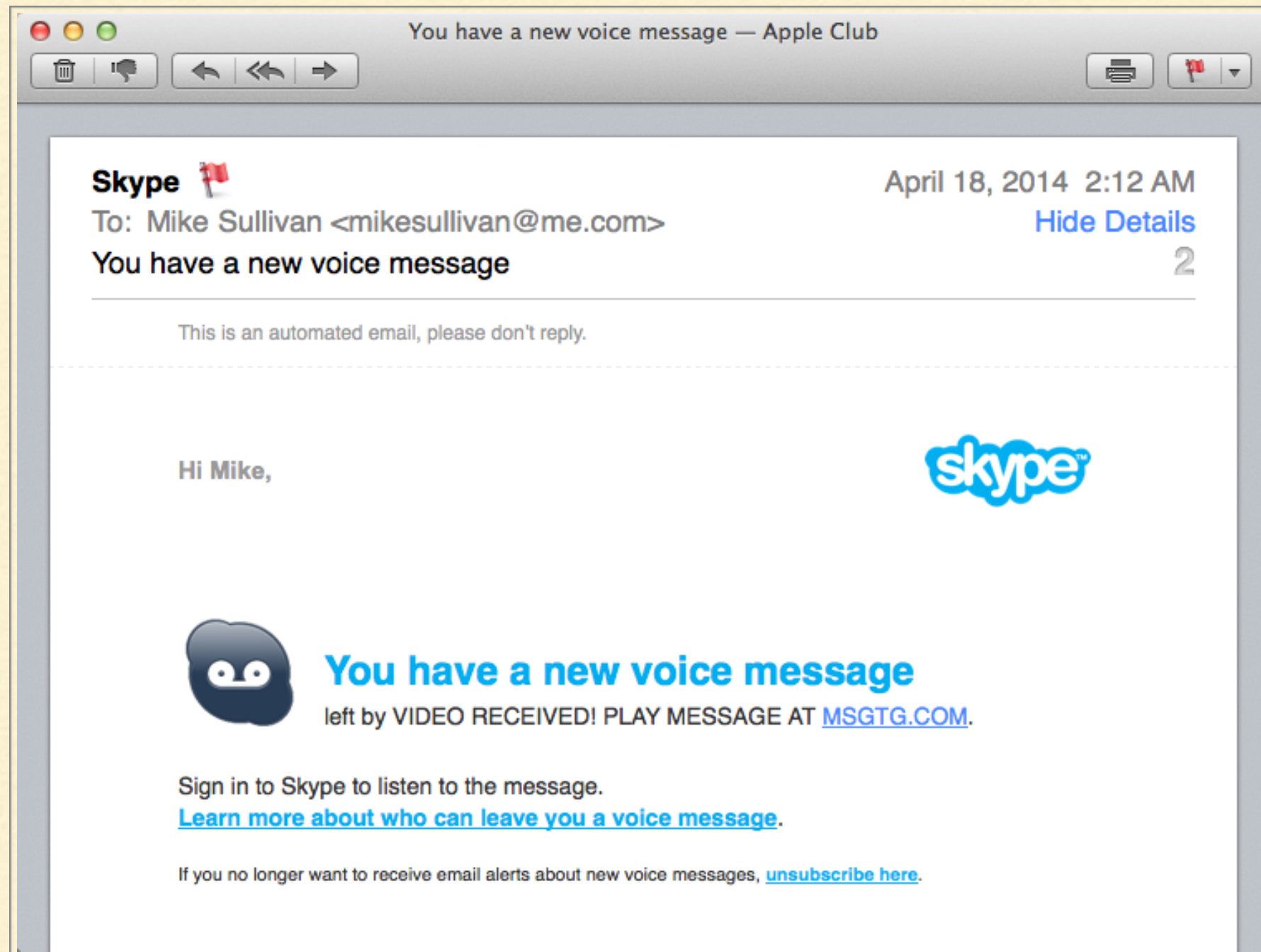
- Apple & Google collaborate to monitor and update a global database of phishing and malware sites
  - This database provides built-in protection in Safari on Mac and iOS, and in Google Chrome on all platforms
  - The Safari database is updated by Apple every night and immediately when circumstances warrant
-

# ANTI-PHISHING IN SAFARI





# PHISH IDENTIFICATION 101



**support.apple@server.agenciaradioweb.com.br** 🚩 April 15, 2014 4:00 AM  
To: Mike Sullivan <mikesullivan@mac.com> [Hide Details](#)  
Your Apple ID has been used to open a session iCloud from an unauthorized computer.

Dear iTunes Customer,

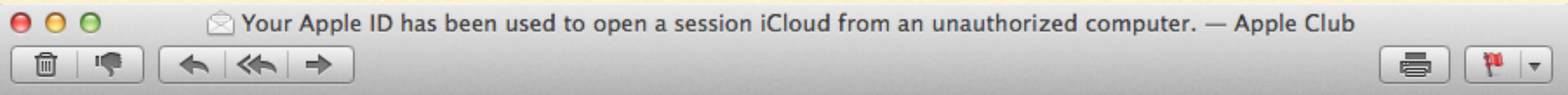
Your Apple ID has been used to open a session iCloud from an unauthorized computer.

Your iTunes account is now locked, please access your account to check your informations.

[Click Here To Validate Your Account](#)







**support.apple@server.agenciaradioweb.com.br**



April 15, 2014 4:00 AM

To: Mike Sullivan <mikesullivan@mac.com>

[Hide Details](#)

Your Apple ID has been used to open a session iCloud from an unauthorized computer.

## Bogus “From” address

Dear iTunes Customer,

Your Apple ID has been used to open a session iCloud from an unauthorized computer.

Your iTunes account is now locked, please access your account to check your informations.

[Click Here To Validate Your Account](#)

Apple Security Departement

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**support.apple@server.agenciaradioweb.com.br** 🚩

April 15, 2014 4:00 AM

To: Mike Sullivan <mikesullivan@mac.com>

[Hide Details](#)

Your Apple ID has been used to open a session iCloud from an unauthorized computer.

**Grammar/spelling errors**

Dear iTunes Customer,

Your Apple ID has been used to open a session iCloud from an unauthorized computer.

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Apple Security Departement

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April 15, 2014 4:00 AM

To: Mike Sullivan <mikesullivan@mac.com>

[Hide Details](#)

Your Apple ID has been used to open a session iCloud from an unauthorized computer.

Dear iTunes Customer,

Your Apple ID has been used to open a session iCloud from an unauthorized computer.

Your iTunes account is now locked, please access your account to check your informations.

[Click Here To Validate Your Account](#)

**Grammar/spelling errors**

Apple Security Departement

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April 15, 2014 4:00 AM

To: Mike Sullivan <mikesullivan@mac.com>

[Hide Details](#)

Your Apple ID has been used to open a session iCloud from an unauthorized computer.

Dear iTunes Customer,



**Not personalized**

Your Apple ID has been used to open a session iCloud from an unauthorized computer.

Your iTunes account is now locked, please access your account to check your informations.

[Click Here To Validate Your Account](#)

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April 15, 2014 4:00 AM

To: Mike Sullivan <mikesullivan@mac.com>

[Hide Details](#)

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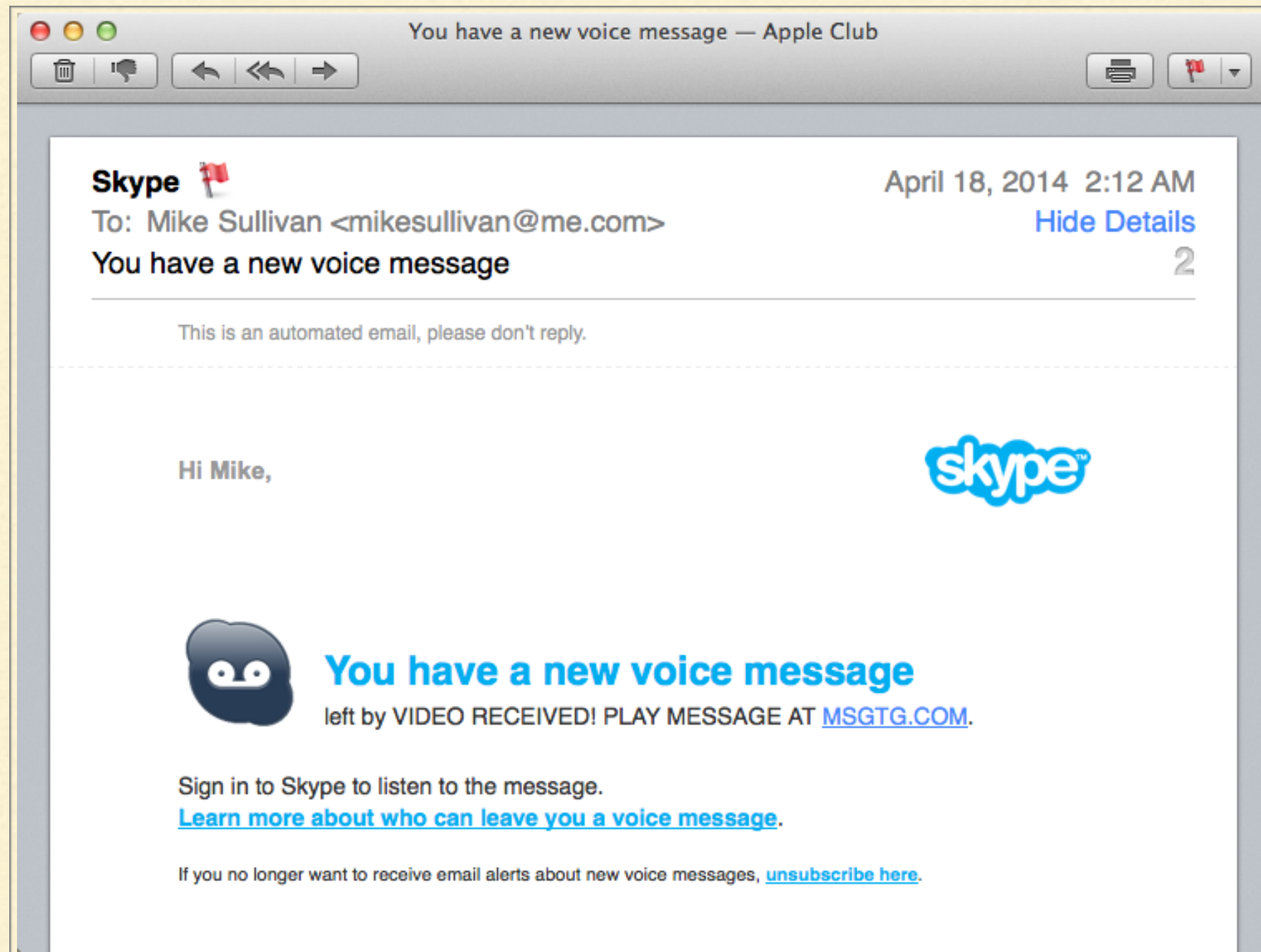
[Click Here To Validate Your Account](#)

Fonts &  
attention to detail  
look like I did it

Apple Security Departement  
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# PHISH IDENTIFICATION SELF-TEST





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# TOP ANTI-PHISING TIPS

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- Get off of your crappy free email provider: Yahoo!, Gmail, AOL, MSN, HotMail, Verizon, CenturyLink, BHN, RoadRunner, etc.
  - Enable OpenDNS or Google DNS on your home network
-

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# TOP ANTI-PHISING TIPS

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- READ email before you click anything. Check for:
    - Validity of “From:” address
    - Lack of personalization
    - Spelling / grammar / construction
  - If in doubt, use your browser bookmark to go to the site and then use IPassword to log in
-





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# #1 ANTI-PHISHING TIP

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- Use a trusted, well-designed password manager (like 1Password) to create, store, manage and fill-in all your online logins
  - DO NOT use the same password for multiple sites
  - DO let 1Password create, manage and fill-in a unique, long, strong, unguessable password known to no one in the Universe
-

# THE BIG PROBLEM WITH BAD SECURITY QUESTIONS



 Messages  Help  Security  Logoff

## My Security

[Back to BB&T OnLine Customer Service](#)

User ID Password **Security Questions**

To change your security questions choose from the drop-down lists below. Enter your answers and click **Continue**.

**Note:** Your answers should not include special characters.

**Create strong security questions**

- Choose answers that are easy to remember but difficult for others to guess.
- You may be asked to change your security questions annually.
- Do not choose questions that you have answered on public sites or social media.

<b>Question:</b> What is the favorite road on which you like to travel?	<b>Answer:</b> wZg8oXp
<b>Question:</b> Who was your least favorite boss?	<b>Answer:</b> Qfg8Takv
<b>Question:</b> What is the nickname you gave your favorite grandparent?	<b>Answer:</b> lvpvdBFY:

**Continue** **Cancel**

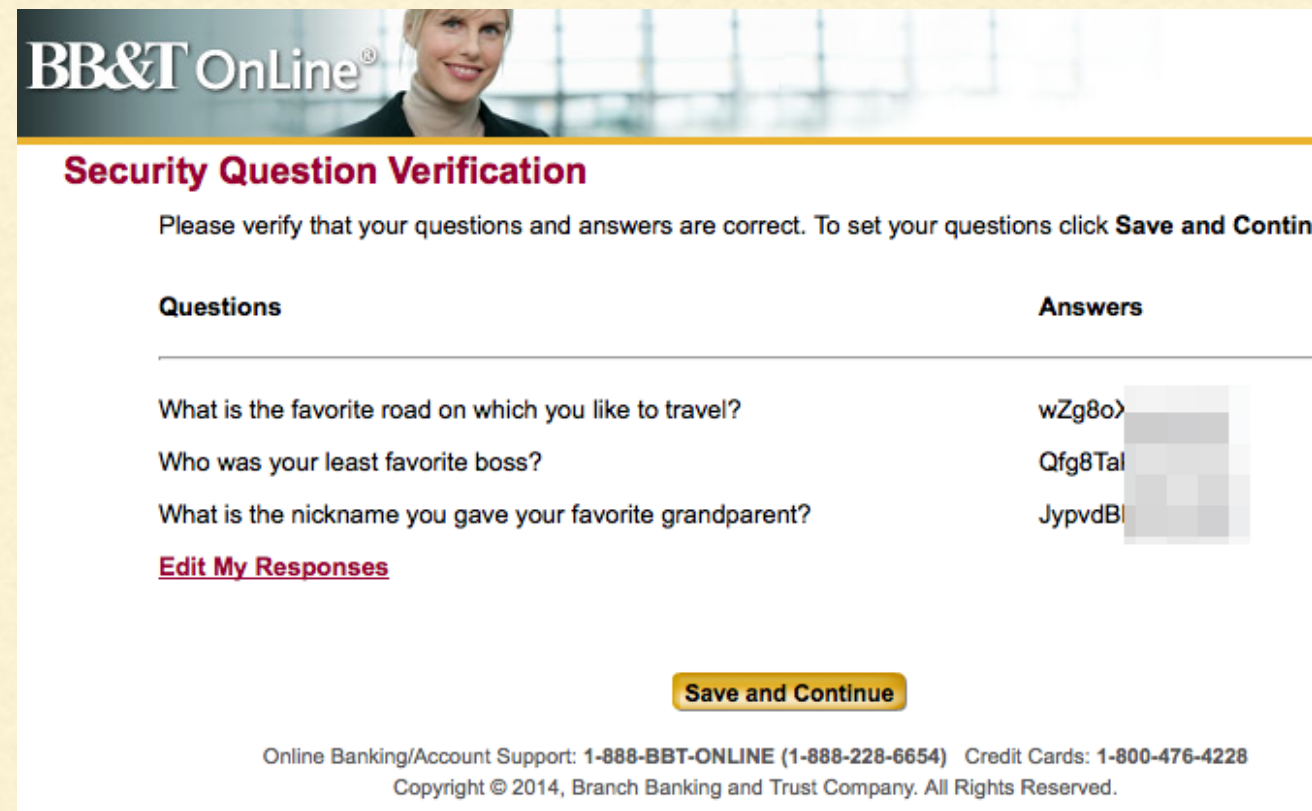
Online Banking/Account Support: 1-888-BBT-ONLINE (1-888-228-6654) Credit Cards: 1-800-476-4228

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# HAS THIS EVER HAPPENED TO YOU?

- You forget your password, or you're logging in from a new device or a strange place
- The site asks you your "Security Questions"
- ...which you have no idea of the answers.

A screenshot of the BB&T OnLine Security Question Verification page. The header features the BB&T OnLine logo and a woman's face. The main heading is "Security Question Verification" in red. Below it, a message says: "Please verify that your questions and answers are correct. To set your questions click **Save and Continue**". A table with two columns, "Questions" and "Answers", lists three security questions and their corresponding answers. The answers are partially obscured by a greyed-out area. Below the table is a red link "Edit My Responses". At the bottom right is a yellow "Save and Continue" button. The footer contains contact information and a copyright notice.

Questions	Answers
What is the favorite road on which you like to travel?	wZg8o>
Who was your least favorite boss?	Qfg8Tal
What is the nickname you gave your favorite grandparent?	JypvdBl

[Edit My Responses](#)

**Save and Continue**

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# THIS IS A **HUGE** PROBLEM!

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- #1 tech support issue I run into is people who don't know their passwords
  - ...so if they don't know their passwords, they are asked their "Security" questions
  - ...and they don't remember the answers to *those*
  - *The industry has done a disgraceful job solving this problem*
-



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# THINK OF HOW BAD THIS IS...

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- You are asked, one time, to think up answers to obscure questions that never come up in daily life...
  - ...and are expected to recall the EXACT answer you typed in, one time, years ago...
  - ...in a stressful and possibly emergency situation (with *perfect* capitalization, abbreviations, names, etc.)...
  - ...and the things they are asking you about are actually **LESS SECRET** than the password you have already forgotten!
-

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# SARAH PALIN HACK 2008

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- VP Nom's Yahoo! email account hacked a week after she was named as the candidate
- Hackers used publicly-available information to defeat the Yahoo! "Security" questions:
  - Birthdate, ZIP Code & high school where she met her hubby

source: Bloomberg News,  
*The Globe, Washington Post*

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# BAD “SECURITY” QUESTIONS:

---

- First car you owned
  - High school mascot
  - Mother’s maiden name
  - Favorite vacation spot
-

## My Security

[Back to BB&T OnLine Customer Service](#)

User ID

Password

**Security Questions**

To change your security questions choose from the drop-down lists below. Enter your answers and click **Continue**.

**Note:** Your answers should not include special characters.

### Create strong security questions

- Choose answers that are easy to remember but difficult for others to guess.
- You may be asked to change your security questions annually.

--- Select a question ---

Where did your parents meet?

What is the last name of your favorite mentor or teacher?

What was your dream job as a child?

✓ What is the favorite road on which you like to travel?

If you could witness any event (past, present or future), what would it be?

What was your favorite place to visit as a child?

Who was your favorite childhood friend?

**Question:**

What is the nickname you gave your favorite grandparent?

**Answer:**

wZg8oX

**Answer:**

Qfg8Tak

**Answer:**


lvpvdBFY

**Continue**

**Cancel**



# NEW APPROACH:



**Security Question Verification**

Please verify that your questions and answers are correct. To set your questions click **Save and Continue**

Questions	Answers
What is the favorite road on which you like to travel?	wZg8o>
Who was your least favorite boss?	Qfg8Tal
What is the nickname you gave your favorite grandparent?	JypvdBl

[Edit My Responses](#)

**Save and Continue**

Online Banking/Account Support: 1-888-BBT-ONLINE (1-888-228-6654) Credit Cards: 1-800-476-4228  
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- Step 1: We use gibberish answers for all security questions
- Step 2: We create and store all this gibberish using I Password
- Step 3: There is no step 3

## Security Question Verification

Please verify that your questions and answers are correct. To set your questions click **Save and Continue**

### Questions

### Answers

What is the favorite road on which you like to travel?

wZg8o>

Who was your least favorite boss?

Qfg8Tal

What is the nickname you gave your favorite grandparent?

JypvdBl

[Edit My Responses](#)

**Save and Continue**

Online Banking/Account Support: 1-888-BBT-ONLINE (1-888-228-6654) Credit Cards: 1-800-476-4228

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## BBT – 2013 Golf Loan



username

[REDACTED]

password

mHVw [REDACTED]

strength



website

[www.bbt.com/sites/bbtdotcom/logoff/olb.page](http://www.bbt.com/sites/bbtdotcom/logoff/olb.page)

notes

Security questions:

Favorite road: wZg8oX [REDACTED]

Least favorite boss: Qfg8Tak [REDACTED]

Nickname for grandparent: JypvdBF [REDACTED]

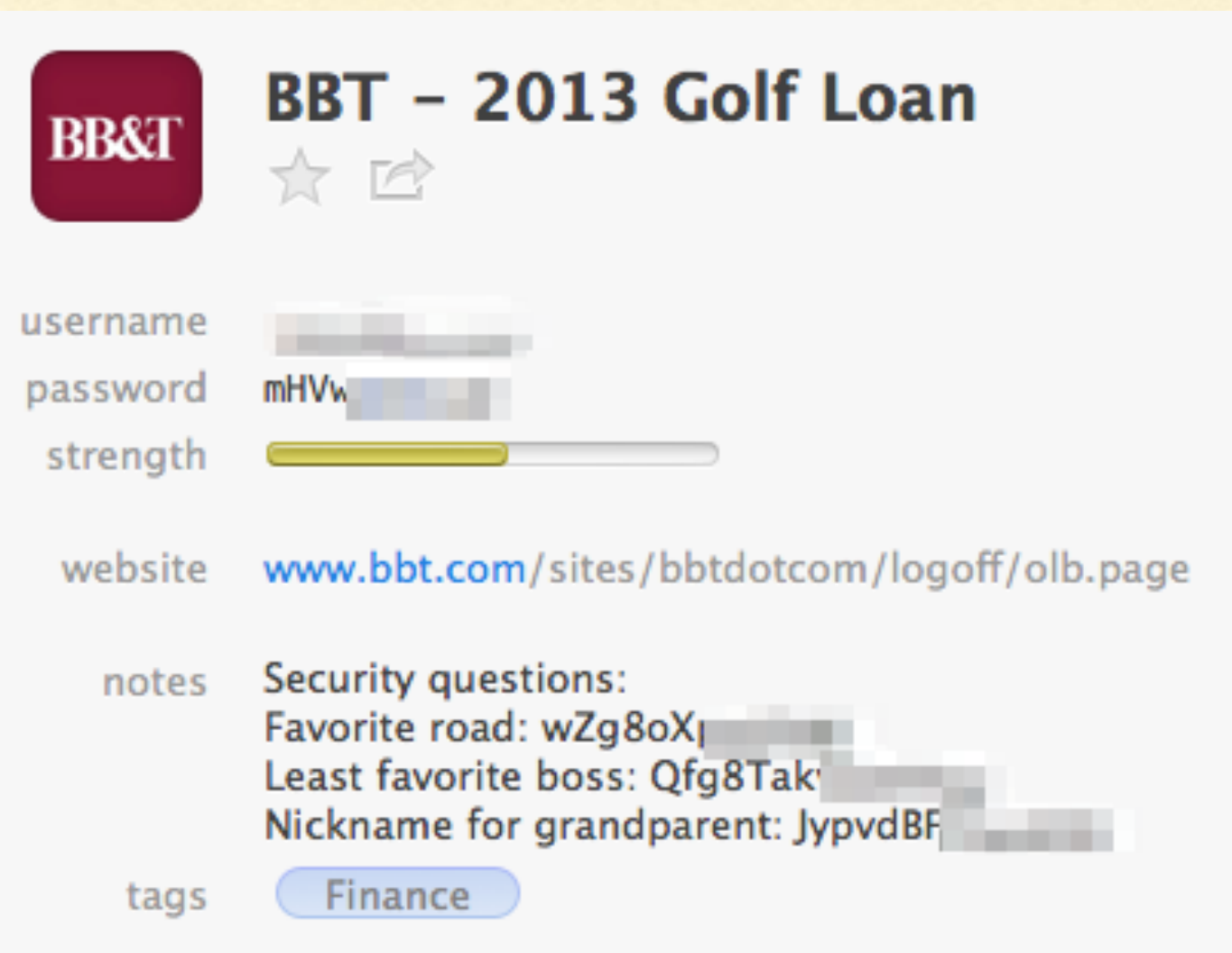
tags

Finance

---

# WHY THIS IS BETTER:

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The screenshot shows a BB&T account page. At the top left is the BB&T logo. To its right is the title "BBT – 2013 Golf Loan" with a star icon and a share icon. Below the title, the "username" field is blurred. The "password" field shows "mHVw" followed by a blurred portion. A "strength" bar is partially filled with yellow. The "website" field contains the URL "www.bbt.com/sites/bbtdotcom/logoff/olb.page". The "notes" section lists security questions and answers: "Security questions:", "Favorite road: wZg8oX", "Least favorite boss: Qfg8Tak", and "Nickname for grandparent: JypvdBF". The "tags" section has a blue pill-shaped tag labeled "Finance".

- Unguessable
  - Meaningless to anyone else
  - Unique for each site
  - We don't care what the questions or the answers are, just so we have them recorded
  - We will ALWAYS have access to our I Password data
-



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# OUR NEXT MEETING

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SHALL WE?

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