



# Cove Apple Club

December 10, 2014

# Tonight's Topics

- Apple In The News
- Sorry for The Clip Show!

# Apple In The News

# A Very Tough Year for AAPL Owners

- AAPL opened the year at \$555.66 per share
- Dozens of “industry analysts” were warning everyone to sell their AAPL stock
- AAPL closed today at \$112.04 per share
- So, obviously, the value of AAPL stock has cratered during the year



# ...uh, Wait a Minute

- What's that you say?
- A 7-for-1 stock split?
- And now your single \$555.66 share from January 2 is now SEVEN shares at \$112.04?
- ...so now it's equivalent to \$784.28 (plus ten quarters of dividends!), an appreciation of 41%?



**Peter Cohan** Contributor

*I write about tech stocks and the startup economy.*

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INVESTING

4/07/2014 @ 8:30AM | 19,691 views

# Four Reasons To Avoid Apple Stock

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[Apple](#) AAPL -0.48% shares have lost 25% of their value since peaking in September 2012. In the first quarter of 2014, they've fallen 5%. This does not mean the shares are inexpensive — I see four reasons why investors should avoid the stock.

**AAPL up 49% since 4/28/14**

APRIL 28, 2014, 6:13 AM EST

Email

Print

# AAPL STOCK – 5 REASONS TO SELL APPLE ON POST-EARNINGS POP

**AAPL stock is struggling with tablets and may not have more than a short-term tailwind**

Apple ([AAPL](#)) impressed Wall Street this week with [strong quarterly earnings](#). As a result, shares of AAPL stock have popped over 8% in short order last week.

It was a long-awaited vindication for the Apple bulls. But while it's true that Apple beat revenue forecasts and profit predictions, AAPL stock still has some serious issues in both the medium term and the long term.

So while it's nice to enjoy this immediate pop in AAPL stock, I advise investors to cut and run before the uptrend falters.



**AAPL up 38% since 4/28/14**



## Why You Should Sell Apple Inc. (AAPL) Today



August 21st, 2014




[Goto comments](#)



[Leave a comment](#)

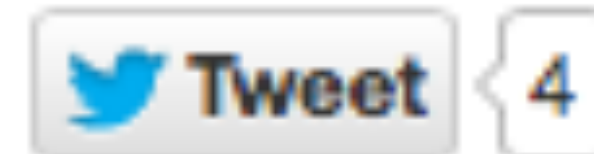


Billionaires Portfolio: Apple Inc.'s (NASDAQ:AAPL) [stock](#)  has topped out for now. If you own the stock, this is the time to take your profits. The stock hit the psychological \$100 round number area yesterday. Both retail and institutional tend to trade into round

numbers. I suspect they are selling into this one. The stock is up more than 80% from the bottom of April of 2013, a huge move for a \$600 billion stock.



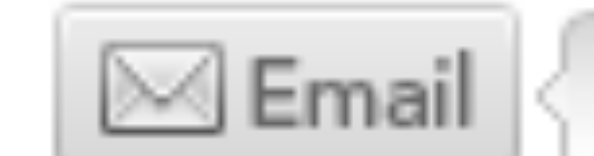
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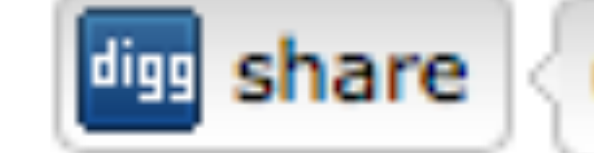
4



2



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Get up to  
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**AAPL up 13% since 8/21/14**



If You Had Bought AAPL When...	Date	AAPL Price Then	AAPL Price Now	% Gain
Steve Jobs Returns to Apple	2/15/1997	\$2.38	\$112.04	4607.56%
Original iMac Introduced	8/15/1998	\$1.45	\$112.04	7626.90%
iPod Introduced	10/23/2001	\$2.73	\$112.04	4004.03%
iPhone Introduced	1/9/2007	\$12.35	\$112.04	807.21%
Cove Apple Club Founded	1/21/2007	\$12.45	\$112.04	799.92%
M&M's Schwab Broker Told Us to Sell All Our Apple Stock Just After We Retired	11/6/2008	\$14.16	\$112.04	691.24%
Post-Recession Low	11/20/2008	\$11.50	\$112.04	874.26%
iPad Introduced	1/27/2010	\$29.55	\$112.04	279.15%
Tim Cook Named CEO	8/24/2011	\$53.74	\$112.04	108.49%
Steve Jobs Dies	10/4/2011	\$54.04	\$112.04	107.33%
2012 Year-End Close	12/31/2012	\$57.86	\$112.04	93.64%
2013 Year-End Close	12/31/2013	\$80.15	\$112.04	39.79%
7-for-1 Stock Split Announced	4/23/2014	\$74.96	\$112.04	49.47%
Apple Watch, Apple Pay, iPhone 6 Announced	9/9/2014	\$97.99	\$112.04	14.34%

## Hewlett-Packard Co: HPQ

### Ratings Components

### Important Disclosures

#### This Week's Rating

**A** **Strongly Outperform**  
Percentile Ranking = 5  
as of 12/05/2014

#### Last Week's Rating

**A** **Strongly Outperform**  
Percentile Ranking = 5  
as of 11/28/2014

#### Important Disclosures and Regulation Analyst Certification

#### Fundamentals ?

F D C **B** A

#### Momentum ?


F D C **B** A

#### Valuation ?


F D C B **A**

#### Risk ?

F **D** C B A

 [Schwab Equity Ratings Report](#)  
12/05/2014

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Rating based on price data as of 12/05/2014

## Microsoft Corp: MSFT

### Ratings Components

### Important Disclosures

This Week's Rating

**B** **Outperform**  
Percentile Ranking = **24**  
as of 12/05/2014

Last Week's Rating

**B** **Outperform**  
Percentile Ranking = **21**  
as of 11/28/2014

[Important Disclosures and Regulation Analyst Certification](#)

### Fundamentals ?

F D **C** B A

### Momentum ?


F D **C** B A

### Valuation ?


F D C **B** A

### Risk ?

F D C **B** A

 [Schwab Equity Ratings Report](#)  
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## Google Inc: GOOG

### Ratings Components

### Important Disclosures

This Week's Rating

**NC** Not Covered

Last Week's Rating

**NC** Not Covered



**Schwab is not publishing a Schwab Equity Rating for this stock.**

This stock is not currently in the Schwab Equity Rating universe or is prohibited from coverage for regulatory reasons.

[Important Disclosures and Regulation Analyst Certification](#)



(2008-7413)



## Apple Inc: AAPL

### Ratings Components

### Important Disclosures

This Week's Rating

**C** **Marketperform**  
Percentile Ranking = 31  
as of 12/05/2014

Last Week's Rating

**B** **Outperform**  
Percentile Ranking = 28  
as of 11/28/2014

[Important Disclosures and Regulation Analyst Certification](#)

### Fundamentals ?

F **D** C B A

### Momentum ?


F D C **B** A

### Valuation ?


F D **C** B A

### Risk ?

F D **C** B A

 [Schwab Equity Ratings Report](#)  
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Rating based on price data as of 12/05/2014

# Dow Jones Industrial Average 2 Minute (INDEXDJX:.DJI)

[Add to portfolio](#)

## 17,669.68 -131.52 (-0.74%)

Real-time: 10:09AM EST  
INDEXDJX real-time data - Disclaimer

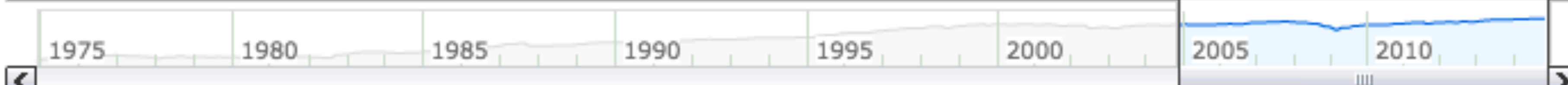
Range 17,666.21 - 17,797.99  
52 week 15,340.69 - 17,991.19  
Open 17,797.99  
Vol. 17.18M

**g+1** 2.4k

Compare:

Zoom: [1d](#) [5d](#) [1m](#) [3m](#) [6m](#) [YTD](#) [1y](#) [5y](#) [10y](#) [All](#)

Dec 17, 2004 - Dec 10, 2014 +7135.71 (67.68%)



S&P 500 (INDEXSP:.INX)

Add to portfolio

**2,046.01** -13.81 (-0.67%)

Real-time: 10:09AM EST  
INDEXSP real-time data - Disclaimer

Range 2,045.80 - 2,058.86  
52 week 1,737.92 - 2,079.47  
Open 2,058.86  
Vol. 79.58M

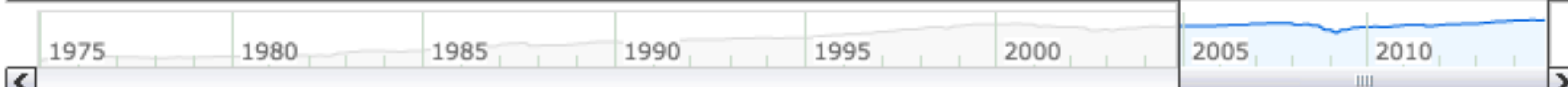
g+1

1.2k

Compare:

Zoom: [1d](#) [5d](#) [1m](#) [3m](#) [6m](#) [YTD](#) [1y](#) [5y](#) [10y](#) [All](#)

Dec 17, 2004 - Dec 10, 2014 +859.32 (72.33%)





**111.95** -2.17 (-1.90%)

After Hours: 111.94 -0.01 (-0.01%)

Dec 10, 4:56PM EST

NASDAQ real-time data - Disclaimer

Currency in USD

Range	111.54 - 114.85	Div/yield	0.47/1.68
52 week	70.51 - 119.75	EPS	6.43
Open	114.41	Shares	5.87B
Vol / Avg.	44.35M/46.37M	Beta	0.92
Mkt cap	669.28B	Inst. own	62%
P/E	17.41		

g+1

9.1k

Compare:

☐ Dow Jones☐ Nasdaq☐ MSFT☐ SNDK☐ SSNNF☐ GOOGL [more »](#)Zoom: [1d](#) [5d](#) [1m](#) [3m](#) [6m](#) [YTD](#) [1y](#) [5y](#) [10y](#) [All](#)

Dec 17, 2004 - Dec 10, 2014 +107.3 (2307.53%)





Compare:   ☐ Dow Jones ☐ Nasdaq ☐ MSFT ☐ SNDK ☐ SSNNF ☐ GOOGL ☐ HPQ ☐ IBM ☐ SNE

Zoom: [1d](#) [5d](#) [1m](#) [3m](#) [6m](#) [YTD](#) [1y](#) [5y](#) [10y](#) [All](#)

Dec 17, 2004 - Dec 10, 2014 +108.6 (2335.59%)



## AAPL 10-Year Stock Price

Compare:   ☐ Dow Jones ☐ Nasdaq ☒ MSFT ☐ SNDK ☐ SSNNF ☒ GOOGL ☒ HPQ ☐ IBM ☐ SNE

Zoom: [1d](#) [5d](#) [1m](#) [3m](#) [6m](#) [YTD](#) [1y](#) [5y](#) [10y](#) [All](#)

Dec 17, 2004 - Dec 10, 2014

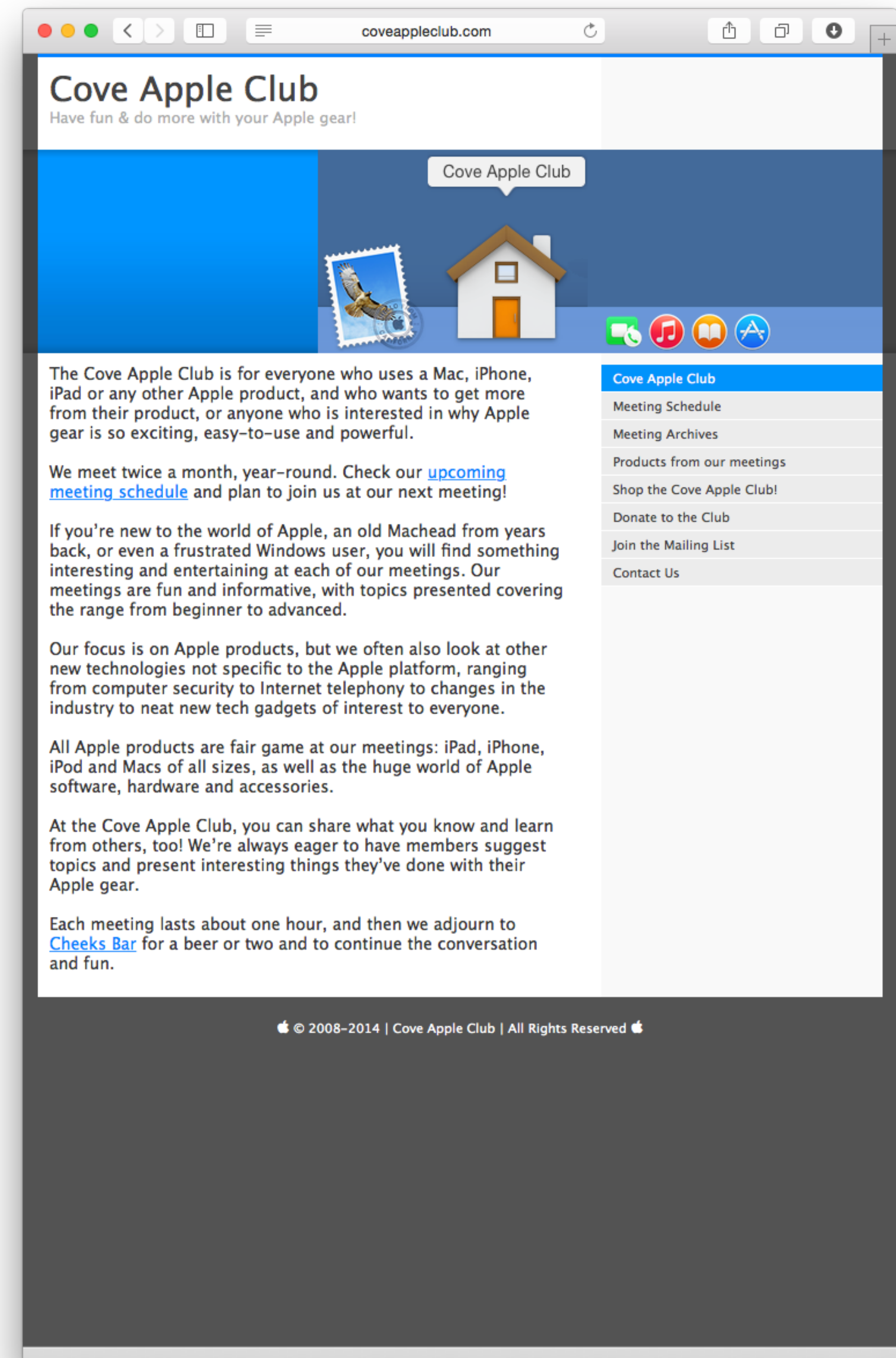
● HPQ +81.93% ● GOOGL +524.77% ● MSFT +74.29% ● AAPL +2335.59%



**AAPL 10-Year Stock Price  
vs. GOOGL, MSFT, HPQ**

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## 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 from computer security to Internet telephony to changes in the industry to neat new tech gadgets of interest to everyone.

All Apple products are fair game at our meetings: iPad, iPhone, iPod and Macs of all sizes, as well as the huge world of Apple software, hardware and accessories.

At the Cove Apple Club, you can share what you know and learn from others, too! We're always eager to have members suggest topics and present interesting things they've done with their Apple gear.

Each meeting lasts about one hour, and then we adjourn to [Cheeks Bar](#) for a beer or two and to continue the conversation and fun.

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[Meeting Archives](#)

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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!

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✓ Includes text and images

✓ Make changes anytime

✓ Integrate Facebook and Twitter



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club! We update club members on the earnings every month.

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# Since Our Last Meeting

## Earnings Report Totals

[Glossary](#)

November 10, 2014 to December 9, 2014

	Items Shipped	Revenue	Advertising Fees
Total Amazon.com Items Shipped	60	\$1,566.96	\$94.38
Total Third Party Items Shipped 	106	\$3,505.67	\$118.63
<b>Total Items Shipped</b>	<b>166</b>	<b>\$5,072.63</b>	<b>\$213.01</b>
<b>Total Items Returned</b>	<b>-1</b>	<b>-\$21.00</b>	<b>-\$0.84</b>
<b>Total Refunds</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL ADVERTISING FEES</b>	<b>165</b>	<b>\$5,051.63</b>	<b>\$212.17</b>



[The Innovators: How a Group of Hackers, Geniuses, and Geeks Created the Digital Revolution](#)

Amazon.com

\$21.00

4.00%

-1

\$-21.00

**\$-0.84**

Desktop

[The Innovators: How a Group of Hackers, Geniuses, and Geeks Created the Digital Revolution](#)

Amazon.com

\$21.00

7.00%

1

\$21.00

**\$1.47**


Desktop

# 2014 Year-to-Date

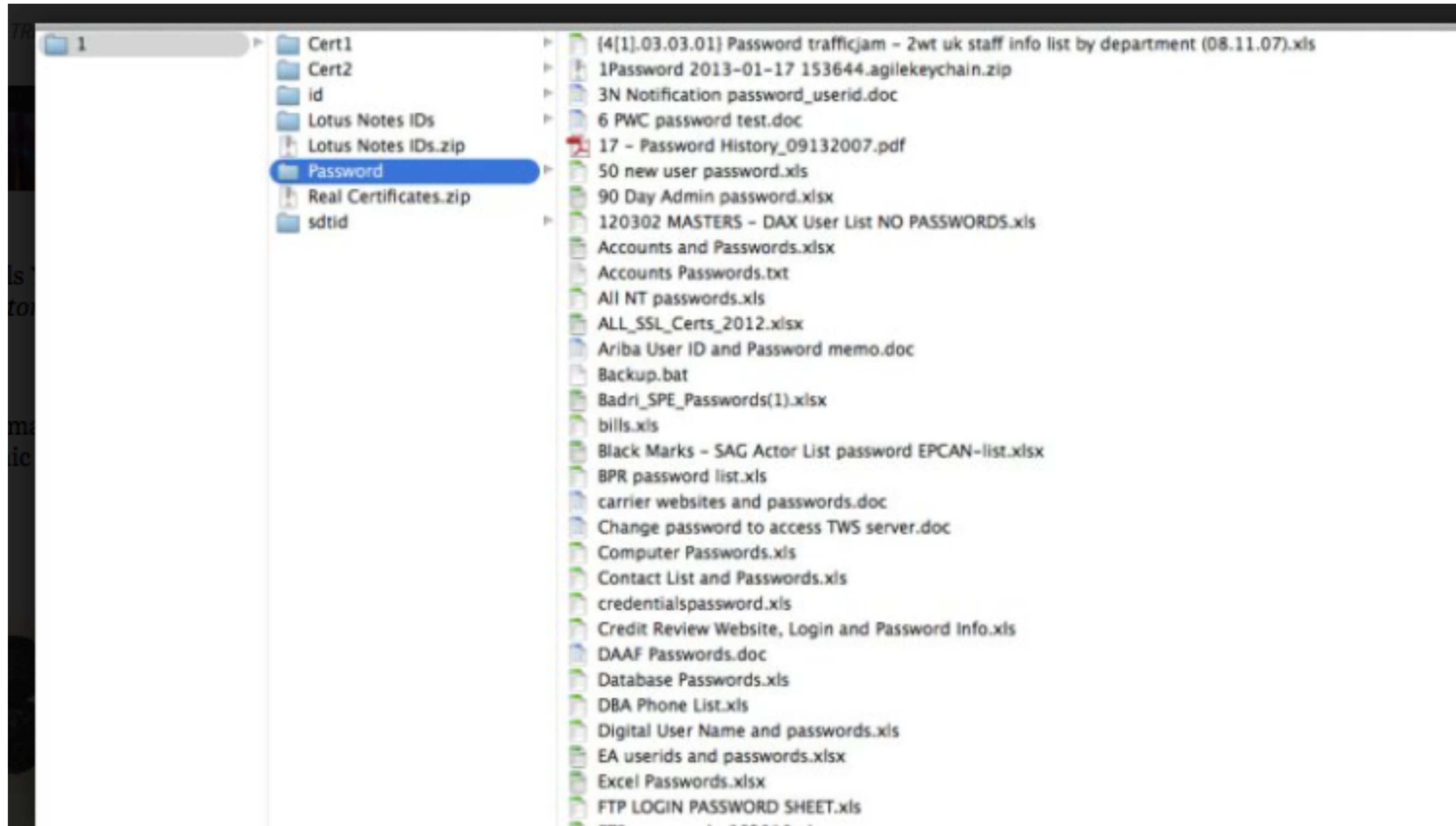
## Earnings Report Totals

[Glossary](#)

January 1, 2014 to December 9, 2014

	Items Shipped	Revenue	Advertising Fees
Total Amazon.com Items Shipped	731	\$18,925.42	\$964.63
Total Third Party Items Shipped 	691	\$14,835.98	\$774.30
<b>Total Items Shipped</b>	<b>1422</b>	<b>\$33,761.40</b>	<b>\$1,738.93</b>
<b>Total Items Returned</b>	<b>-7</b>	<b>-\$174.94</b>	<b>-\$7.65</b>
<b>Total Refunds</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL ADVERTISING FEES</b>	<b>1415</b>	<b>\$33,586.46</b>	<b>\$1,731.28</b>

# The Sony Hack





# The Sony Hack

- Sony Pictures Entertainment corporate network hacked, thousands of documents and a half-dozen feature films (some yet-to-be-released) exfiltrated and released on the Internet
- Loads of personal details on executives & employees, salaries, SSNs, personal information, much more
- New “The Interview” comedy with Seth Rogan about assassinating the leader of North Korea downloaded before theatrical release

# And Then This....





Cert1	[4[1].03.03.01] Password trafficjam - 2wt uk staff info list by department (08.11.07).xls
Cert2	1Password 2013-01-17 153644.agilekeychain.zip
id	3N Notification password_userid.doc
Lotus Notes IDs	6 PWC password test.doc
Lotus Notes IDs.zip	17 - Password History_09132007.pdf
Password	50 new user password.xls
Real Certificates.zip	90 Day Admin password.xlsx
sdtid	120302 MASTERS - DAX User List NO PASSWORDS.xls
	Accounts and Passwords.xlsx
	Accounts Passwords.txt
	All NT passwords.xls
	ALL_SSL_Certs_2012.xlsx
	Ariba User ID and Password memo.doc
	Backup.bat
	Badri_SPE_Passwords(1).xlsx
	bill.xls
	Black Marks - SAG Actor List password EPCAN-list.xlsx
	BPR password list.xls
	carrier websites and passwords.doc
	Change password to access TWS server.doc
	Computer Passwords.xls
	Contact List and Passwords.xls
	credentialpassword.xls
	Credit Review Website, Login and Password Info.xls
	DAAF Passwords.doc
	Database Passwords.xls



IDs

IDs.zip

tes.zip

- [4(1).03.03.01] Password trafficjam - Zwt uk staff info list by
- 1Password 2013-01-17 153644.agilekeychain.zip
- 3N Notification password\_userid.doc
- 6 PWC password test.doc
- 17 - Password History\_09132007.pdf
- 50 new user password.xls
- 90 Day Admin password.xlsx
- 120302 MASTERS - DAX User List NO PASSWORDS.xls
- Accounts and Passwords.xlsx
- Accounts Passwords.txt
- All NT passwords.xls
- ALL\_SSL\_Certs\_2012.xlsx
- Ariba User ID and Password memo.doc
- Backup.bat

# Somebody There Was Using 1Password!

- They had a 1Password.agilekeychain data file on the HD!
- Somebody there ***WAS*** using 1Password!
- But then they stored thousands of other passwords in unencrypted Word docs and Excel spreadsheets!





## ***Breaking News***

**LIVE** Man too stupid to use hat

**TVN**  
EXCLUSIVE



# This Week's Apple Lawsuit News

- Commonly known as “Apple iPod iTunes Antitrust Litigation,” officially known as “*In re* Apple iPod iTunes Antitrust Litigation,” US Northern District of California, case C-05-00037-JW, ***filed in 2005***
- A class-action suit; claims “... that Apple violated federal and state laws by issuing software updates in 2006 for its iPod that prevented iPods from playing songs not purchased on iTunes.”
- Apple denies any wrongdoing

# About What?

- Plaintiff's lawyers are seeking "...to recover money for themselves and the Class based on Plaintiffs' claim that Apple's software updates violated federal and state antitrust laws and caused iPod prices to be higher than they otherwise would have been."
- "Apple claims that Plaintiffs should recover no money because it has not violated the law and the software updates challenged by Plaintiffs improved its products, were good for consumers, and did not increase iPod prices."
- Apple could have settled nine years ago, but has fought the suit on principle, affirming that they have done nothing wrong

# Can I Get a Witness?

- In any class action, Plaintiff's counsel puts forth exemplar "class members" who have standing with the court and act as representatives of the entire class
- Class members have to have ***suffered actual damages*** and must satisfy the requirements of belonging to the class as certified by the Court
- This case had three representative class members, all hand-picked by Plaintiff's (Class) counsel



# About Freakin' TIME!

- On Friday, after 10 years of proceedings, Apple was finally able to examine the evidence supporting the assertion by Class counsel that their clients were members of the certified class

# Lo and Behold: 2 Down, 1 to Go

- One class member withdrew after being unable to prove she had ever owned an iPod during the contested period
- Class representative Mariana Rosen: claimed to have purchased an iPod nano in December, 2008; however Apple showed that the serial number of her iPod belongs to a unit manufactured in July, 2009 — outside of the class certification period.
- Two other iPods claimed to have been purchased by Ms. Rosen were, in fact, purchased with her husband's law firm's credit card
- Since the law firm does not have standing as a class member, Ms. Rosen was disqualified as a class member

source:[ipodlawsuit.com](http://ipodlawsuit.com),  
Wall Street Journal

# Lo and Behold: 3 Down, None to Go

- Class representative Melanie Wilson (*nee* Tucker): claims to have purchased an iPod touch in June of 2009, which would qualify her for the class.
- Apple had no record of her purchase; asked the judge to compel class Counsel to produce evidence of the purchase; instead, they withdrew her as a class representative.
- At this, Judge Gonzalez said from the bench, ““I am concerned that I don’t have a plaintiff. That’s a problem.”



# And now...

- Normally, when a case has no plaintiffs, it is dismissed.
- Apple asked for the judge to consider what to do if all class representatives were excluded from the case
- Judge Gonzalez is quite disappointed with Class counsel, with numerous comments from the bench pointing out their failings in the case
- Class counsel offered to find and insert a new Class representative client on Tuesday

# Whaaaaa?

- A 65-year old retired ice dancer from Massachusetts read about the case and offered on Tuesday to be a new class representative
- She flew to California yesterday to be in court today

# And so it goes on...

- Judge Gonzalez has ordered that the case not be dismissed; Apple likewise wants to see the case through and clear their name
- Eddy Cue and Phil Schiller have both testified; also video deposition from Steve Jobs
- Stay tuned!



# You Can't Make This Stuff Up

- Leading **Android** community news site picks Apple iPad Air 2 as best tablet



iPad Air 2 (\$499-expensive). Yes, I am breaking the gift guide by putting this here. Why? Because ~~as you'll notice, none of us recommended the Nexus 9~~ (edit: Cameron recommended it, but don't listen to him), because it's not exactly great. In fact, I'd argue no Android tablet is. The Shield Tablet is a lot of bang for your buck, but the screen kind of sucks and the battery life isn't spectacular (standby is bad in particular) and it's heavy, thick, and kinda ugly.

The iPad Air 2 doesn't run Android and I don't really care that it doesn't run Android, because as far as I'm concerned, it's either this or a Galaxy Tab S if you're in the market for a premium tablet at this point, and I'm not too hot on the Exynos processor / 16GB of storage / Samsung's update track record that you get with the Tab S 8.4. The 10.5 is also just too big, and I'm not sure I want an 8.4" tablet, either, it's a hair too small. The Nexus 9 is the right size, but pretty much the wrong *everything else*.

The Air 2 is reliable, predictable, and very fast. iOS still has some tablet experience apps lacking Android equivalents, too, and while Android tablets do have some advantages (like a better Gmail app BY FAR), the iPad remains a no-brainer for me. If it's my money being spent on a tablet, I'm going to buy the one I know is going to live up to a standard of quality - the iPad has been the gold standard in tablets since it was unveiled, and that hasn't changed. I don't see it changing any time soon, either.





# ANDROID POLICE

LOOKING AFTER ALL THINGS ANDROID



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[iPad Air 2](#) (\$499-expensive). Yes, I am breaking the gift guide by putting this here. Why? Because ~~as you'll notice, none of us recommended the [Nexus 9](#)~~ (edit: Cameron recommended it, but don't listen to him), because it's not exactly great. In fact, I'd argue no Android tablet is. The Shield Tablet is a lot of bang for your buck, but the screen kind of sucks and the battery life isn't spectacular (standby is bad in particular) and it's heavy, thick, and kinda ugly.

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♪ ♪ “Sorry for the clip show!” ♪ ♪ ♪





# Tonight's Clip Show Topics

- 3-D Flyovers of world capitals in Maps on iOS & Mac
- Sending voice messages through Messages on iOS & Mac
- Blow through the NY Times paywall with Safari on iOS & Mac
- Use Screen Sharing in Messages on Mac
- The 1Password Emergency Kit
- ...and there's a freakishly detailed handout, as usual!

# Cove Apple Club End-of-Year Calendar Update



DEC

17

Holiday Party  
5:30 PM - 9:00 PM



Cove Apple Club Holiday Party

Wednesday, December 17, 2014

Scuttlebutts Lounge & Lakeside Restaurant

Cypress Cove Nudist Resort & Spa

**Admit One**

Doors Open 5:30pm

Cocktails & Hors d'oeuvres

Dinner buffet 6:30

Clothing Optional



# The Dealio

- We are looting the Club treasury to pay for all the food, all the labor and all the door prizes
- But, we need to know how many people will be eating and drinking on our dime...
- ...and we need to keep the Club's finances out of paying for booze.



# The Dealio



- \$10 per person gets you two drink tickets: beer, wine, well or soft
- Additional drinks on your own account
- Hors d'oeuvres (appetizers), hot and cold dinner buffet & dessert
- Door prizes and games
- Music & dancing!



# Buy Your Tickets TONIGHT!



- \$10 cash accepted here ***tonight*** — ***LAST CHANCE!***
- You get your two drink tickets & your name put on the admit list
- **No one admitted without pre-purchased tickets**



# Next Wednesday Night



- Doors open at 5:30 - have your ticket in hand!
- Refreshments & hors d'oeuvres 5:30 — 6:30
- Dinner buffet opens at 6:30
- Door prizes & surprises at 7:30
- **PLEASE REMEMBER TO TIP YOUR SERVERS!**
- Clothing Optional, of course!

Cove Apple Club Holiday Party  
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**Admit One**

Doors Open 5:30pm  
Cocktails & Hors d'oeuvres  
Dinner buffet 6:30  
Clothing Optional

**Purchase  
your party  
tickets  
tonight!**







DEC

24

Cove Apple Club  
7:00 PM - 8:15 PM



# See You at The Party!

