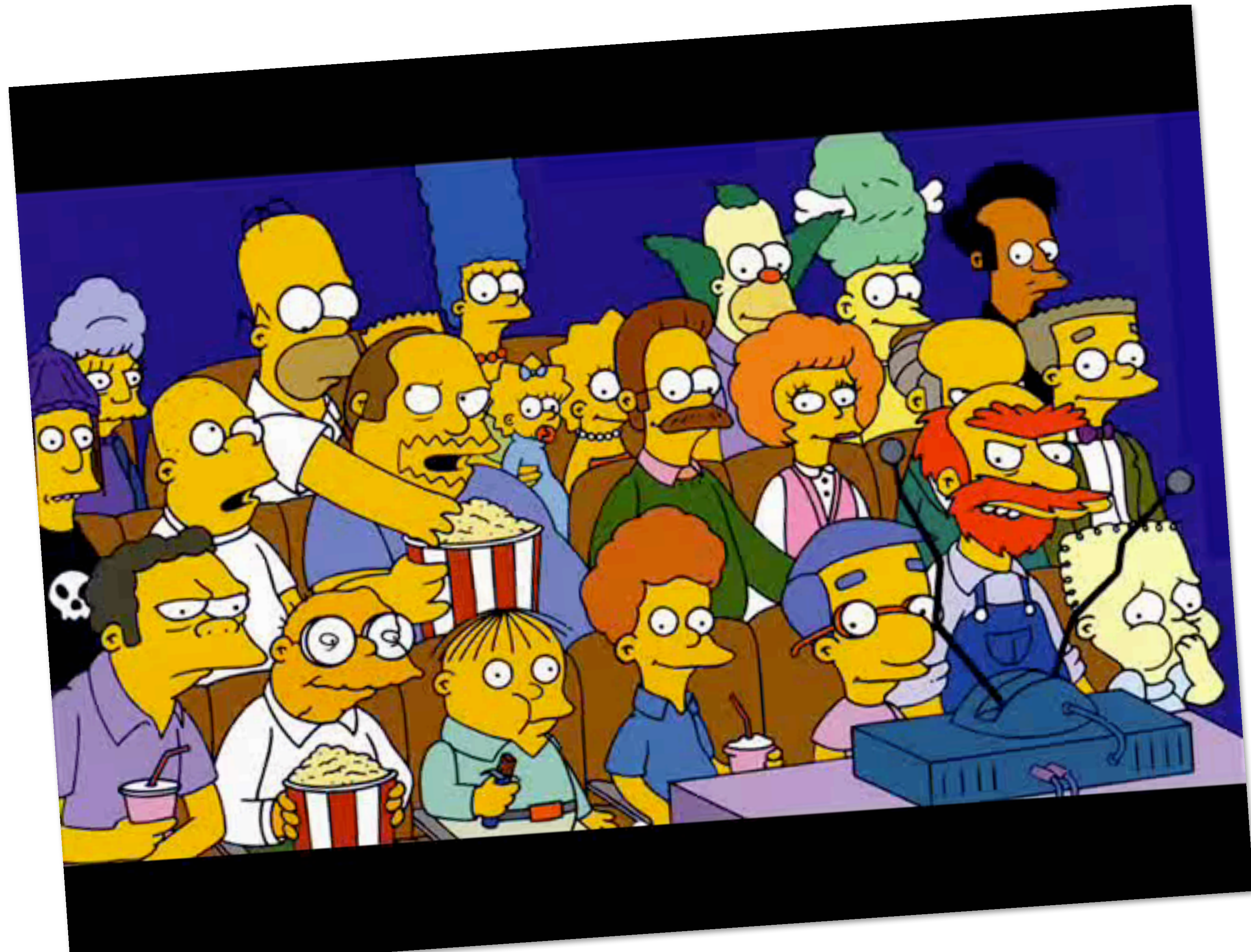


Sorry for the clip show!







# Cove Apple Club

December 28, 2016









# Tonight's Topics

- Securing Your Wi-Fi Connections
- My Nerdiest Things
- Advice From a Windows Expert — A Cautionary Tale



# Securing Wi-Fi Connections





# Wi-Fi Security

- How much of your internet use is done over Wi-Fi?
  - 25%?
  - 50%?
  - 100%?



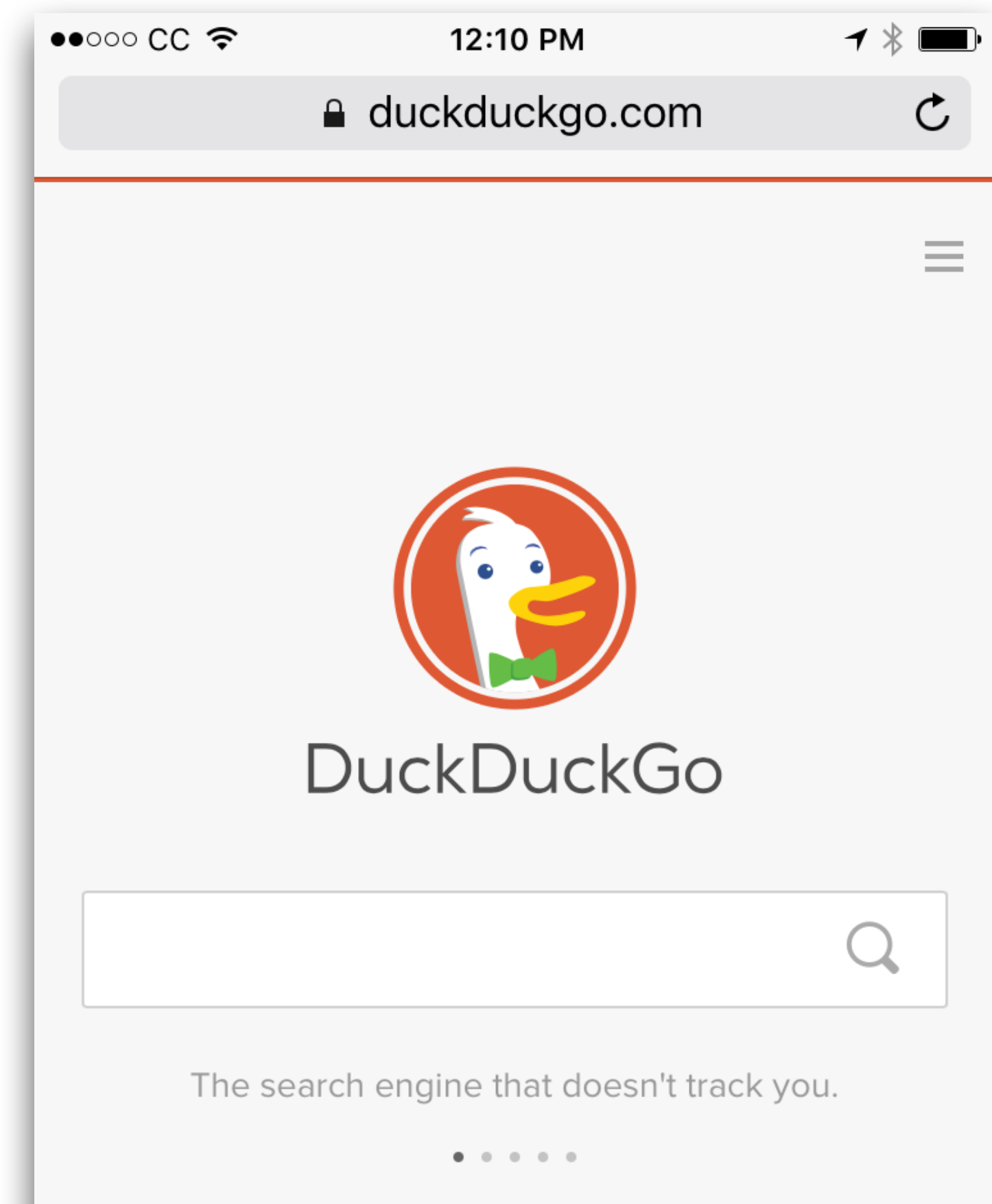
# Wi-Fi Security

- How much of your internet use do you want to be private?
  - **100%!**



# Two Aspects of Wi-Fi Security

- Use an encrypted connection at home, and whenever available outside the home
- Only visit secure websites & use secure login pages





# Encrypted Wi-Fi



Home Wi-Fi Router

Radio signal is  
encrypted with a key  
only you know

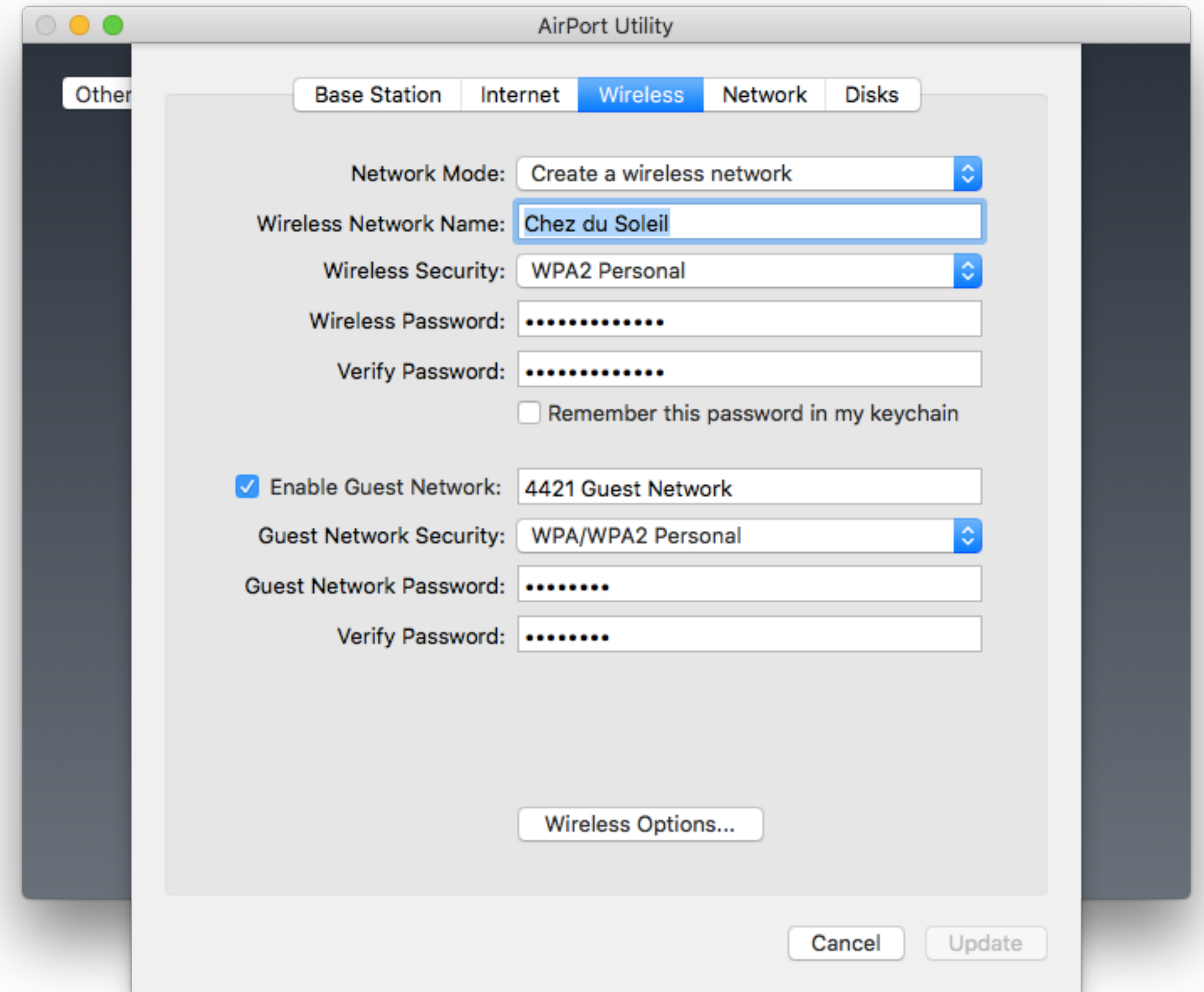


Your Wi-Fi Devices



# Securing Your Home Wi-Fi

- All routers made since 2007 default to secure Wi-Fi protocol during the set-up wizard
- **WPA2** is the newest & best security protocol for home & business use
- **DO NOT** use a router that doesn't support it, or only supports the much older, weaker and susceptible **WEP** protocol





# WPA2 Wi-Fi Security

- **W**ireless **P**rotected **A**ccess - version **2**
- Required on all Wi-Fi devices bearing the Wi-Fi trademark after March 18, 2006
- WPA2 uses the Advanced Encryption Standard, and encrypts each packet with a new encryption key



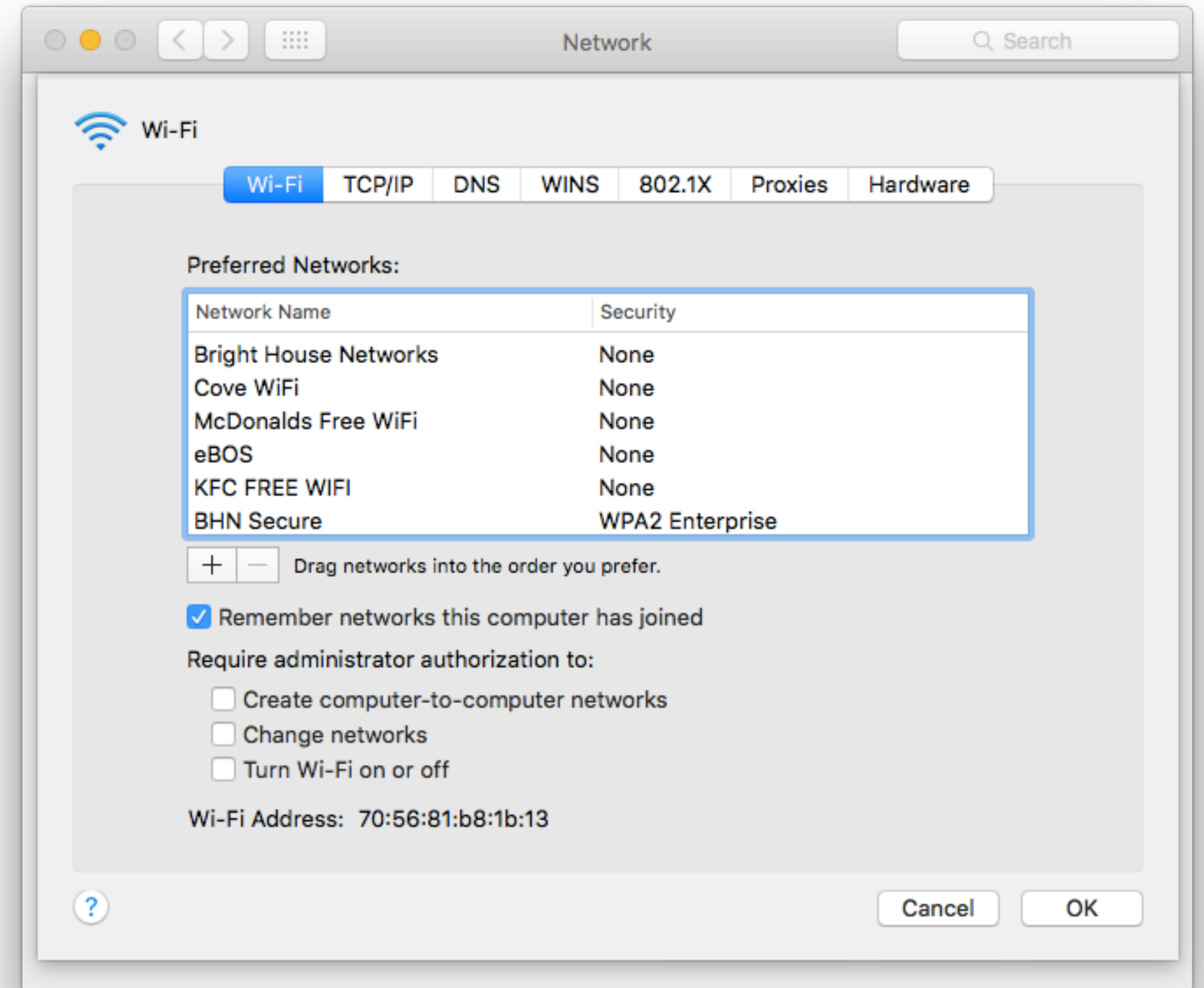
# Best Practices for Home

- Use WPA2 for all Wi-Fi connections
- Choose a long (12-20 character) unique password or passphrase as the Wi-Fi password and **DO NOT *write it down on the router!***
- Choose a unique name for your SSID/Network — do not keep the default network name
- Check and update the router firmware regularly, and/or turn on automatic firmware updates



# Using Public Wi-Fi

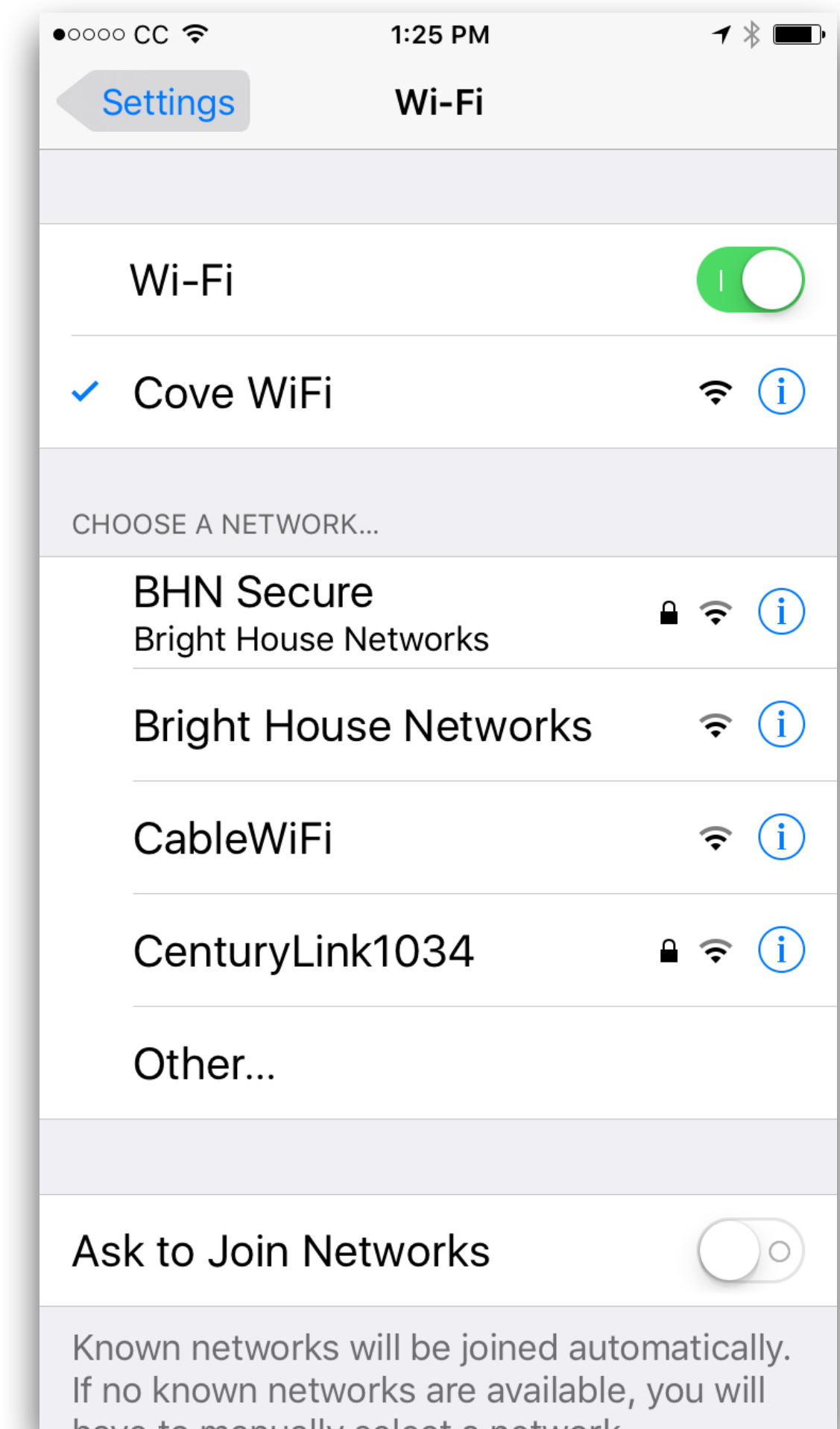
- In many public places, unsecured Wi-Fi is the only choice
- What to do?





# Secure Browsing on Insecure Wi-Fi

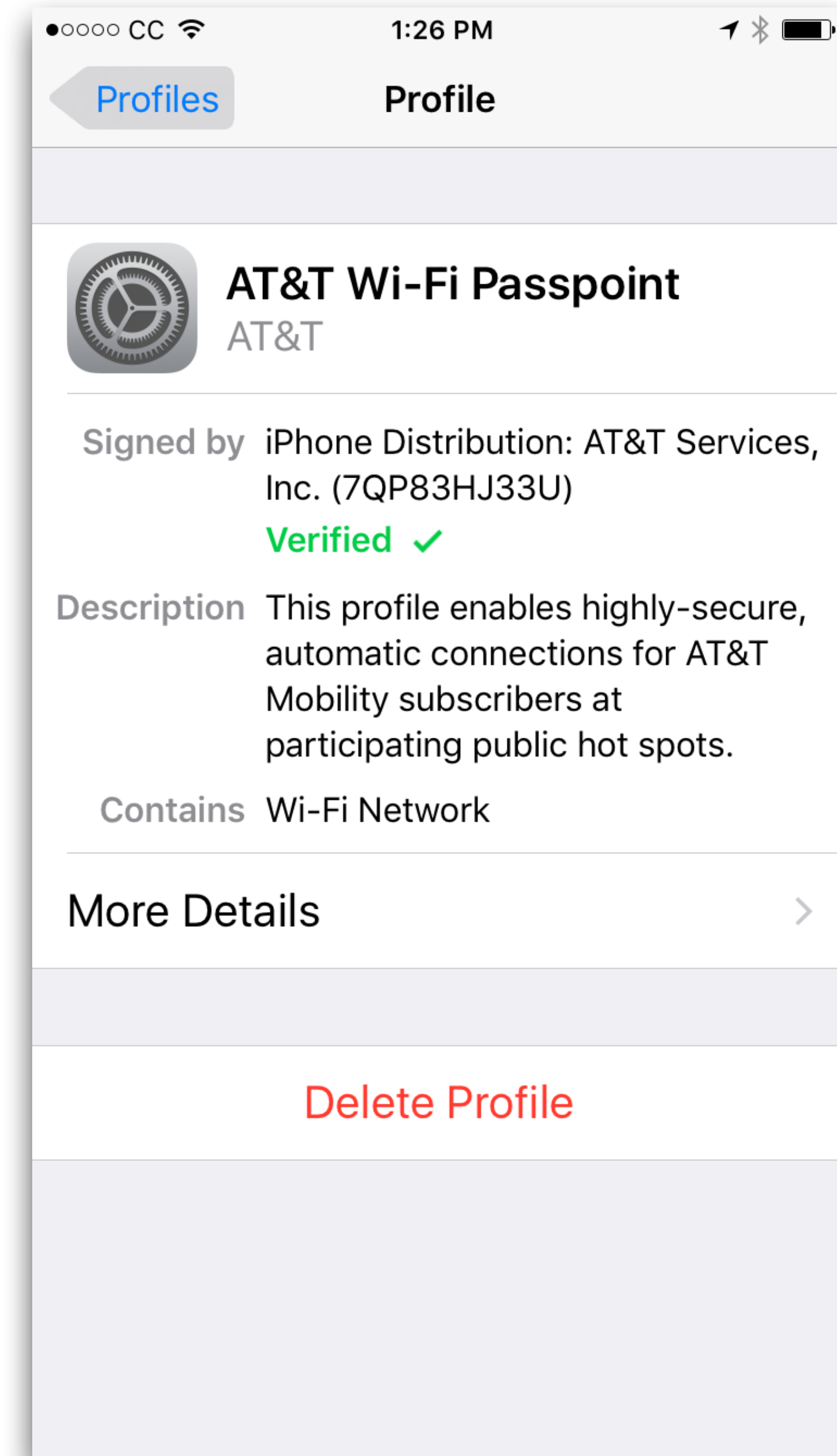
- Use only sites that offer encrypted pages
  - Most big sites encrypt all traffic by default (Google, Facebook, Twitter, DuckDuckGo, banking, finance, government, etc.)
- Use a password manager to navigate to and login to any site requiring a login
  - 1Password





# PassPoint

- Automatic secure login to popular Wi-Fi networks
- AT&T, Boingo, T-Mobile
- Not Brighthouse/Spectrum yet





Demo







My Nerdiest Things



# Expert Advice

## from The Dark Side





# Our Responsibility to You

- Present a variety of topics from the entire landscape of personal tech
- Research best practices & best tools
- Don't lecture on things we know nothing about
- Demonstrate and explain as clearly as we can

“If you listen too much to advice,  
you may wind up making other  
people's mistakes.”



# Life is Good...for Us!

- New OS versions are free, annual, automatic, and mostly trouble-free
- Macs & iOS devices are essentially walled-off from all the myriad ills that befall **everyone** in the Windows & Android world
- We benefit from security enhancements, advanced technology, new features — and all we have to do is tap “Install”

# Advice from a Windows Expert

**From:** Steve ██████████  
**Date:** May 8, 2016 at 10:27:50 AM CDT  
**To:** Steve ██████████  
**Subject:** FW: The occasional newsletter from Steve ██████████ you're computer tech...

Folks...

This email is mostly about Windows 10...

Most of you received an email I sent out last year in August, Windows 10 had come out and I wanted everyone to wait until at least after the first of the year to consider moving to Windows 10...Every time Microsoft brings out a new operating system, there are always problems...and I wanted to wait at least 5-6 months before installing it...

I have tested it, worked with it on some client's computers and I can now say that...

there is **no significant reason to move to Windows 10**...Windows 7 is going to be around for at least 5 more years...(that time will depend on how quickly large businesses move to Windows 10)...and right now there is not noticeable movement...

And if you have Windows 8...this will also be around for about 5 more years...

If you really do not like Windows 8...then we can justify upgrading to Windows 10...

BUT...before you do that...talk to me first...there are some do's and don'ts you should be aware of...

The best situation is to wait until you are ready for a new computer...

Then get Windows 10...

I've been getting quite a few calls about the pop-ups trying to make you install Windows 10...and after a while Microsoft will automatically install Windows 10 whether you agree to it or not...

**My experience with installing Windows 10 on top of either Windows 7 or 8 is NOT GOOD**...There is about a 20% chance that the install will not work and the fix is NOT very easy...a number of times I have had to completely rebuild the computer from scratch to get things working...That's an expense you don't want and don't need...

I have a utility that can block the installation of Windows 10...I can install this utility for \$25 and I can do it remotely...If interested toss me an email for the details...

Enough on that...

You may have heard of the millions of email address that have been recently stolen...

272 million unique email addresses have been stolen...40 million from Yahoo, 33 million from Hotmail/Outlook and 24 million from Gmail...the rest from other, smaller email sites, mostly in Europe and the Middle East...

**CHANGE YOUR EMAIL PASSWORD ASAP...**

Let's avoid the possibility of your email address getting hacked...Each email site has their own requirements for password complexity...Usually when changing a password there will be a small block next to the line where you enter the new password telling the minimum number of characters etc...follow those guidelines...

Use lower case, capital letters, numbers and special characters like %, #, \* etc...the longer the password the better...go for 14 characters or more...and make sure it does

**NOT spell any word you can find in a dictionary**...I consider this to be a very important thing to do...

**WRITE OUT THE NEW PASSOWRD IT IN A WORD DOCUMENT IN LARGE BOLD LETTERS**...print it out and keep it someplace where you can get to it easily...



# Advice from a Windows Expert

- “Advice” newsletter sent to Windows consulting clients

- Forwarded to me by good friend and Cove Apple Club member Gene Kiernan, who “came over” from The Dark Side about 4 years ago, thanks to Cove Apple Club.

- The sender claims to be:

- Microsoft Certified Professional IT Consultant

- Dell Certified

- Lenovo Certified

- HP Certified

From: Steve [REDACTED]  
Date: May 8, 2016 at 10:27:50 AM CDT  
To: Steve [REDACTED]  
Subject: FW: The occasional newsletter from Steve [REDACTED] you're computer tech...

Folks...

This email is mostly about Windows 10...

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Beefeater25 is NOT a good password...8Un66p@ev2%aFG39 is a VERY good password...

If you need help with this...give me a call...

That's it for now...will try to do another newsletter this fall...

As always...if you need, call...J

**Steve** [REDACTED]

**314** [REDACTED]

Certified Microsoft  
Professional IT Consultant



# Advice from a Windows Expert

Let's read it,  
shall we?

From: Steve [REDACTED]  
Date: May 8, 2016 at 10:27:50 AM CDT  
To: Steve [REDACTED]  
Subject: FW: The occasional newsletter from Steve [REDACTED] you're computer tech...

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**Steve** [REDACTED]

**314** [REDACTED]

Certified Microsoft  
Professional IT Consultant



# On Upgrading to Windows 10

Most of you received an email I sent out last year in August, Windows 10 had come out and I wanted everyone to wait until at least after the first of the year to consider moving to Windows 10. Every time Microsoft brings out a new operating system, there are always problems...and I wanted to wait at least 5-6 months before installing it.

By the time this Expert says Windows 7 will be deprecated, your OS version will be **12 years old**. I have tested it, worked with it on some client's computers and I can now say that...

***Your daily-driver OS was released during the first term of Obama 44, and we will be on Trump 45 or ??????? 46!*** there is no significant reason to move to Windows 10...Windows 7 is going to be around for at least 5 more years...(that time will depend on how quickly large businesses move to Windows 10)...and right now there is not noticeable movement...



# On Upgrading to Windows 10

And if you have Windows 8...this will also be around for about 5 more years...

Observation: This Expert recommends that  
If you really do not like Windows 8...then we can justify upgrading to Windows 10...  
BUT...before you do that...talk to me first...there are some do's and don'ts you  
should be aware of...

***Ever.***

The best situation is to wait until you are ready for a new computer...

Then get Windows 10...

# I Swear This Is **NOT** a Joke

I've been getting quite a few calls about the pop-ups trying to make you install Windows 10...and **after a while Microsoft will automatically install Windows 10 whether you agree to it or not...**

My experience with installing Windows 10 on top of either Windows 7 or 8 is NOT GOOD...

There is about a 20% chance that the install will not work and the fix is NOT very easy...a number of times I have had to completely rebuild the computer from scratch to get things working...

That's an expense you don't want and don't need...



# But Here's The Punchline...

I have a utility that can block the installation of Windows 10...

In Chicago, where I come from,  
I can install this utility for \$25 and I can do it remotely...  
we call this a ***shakedown***.

If interested toss me an email for the details...

Nice little Windows  
machine ya' got there.

Be a **REAL SHAME** if anything  
**BAD** happened to it.

Like if it got **upgraded** to  
Windows 10.



But there's **MORE!**

Enough on that...

You may have heard of the millions of email address that have been recently stolen...

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That's it for now...will try to do another newsletter this fall...

As always...if you need, call...J

**Steve** 

**314-** 

Certified Microsoft

Professional IT Consultant

# Advice on email passwords from a Windows / PC Expert



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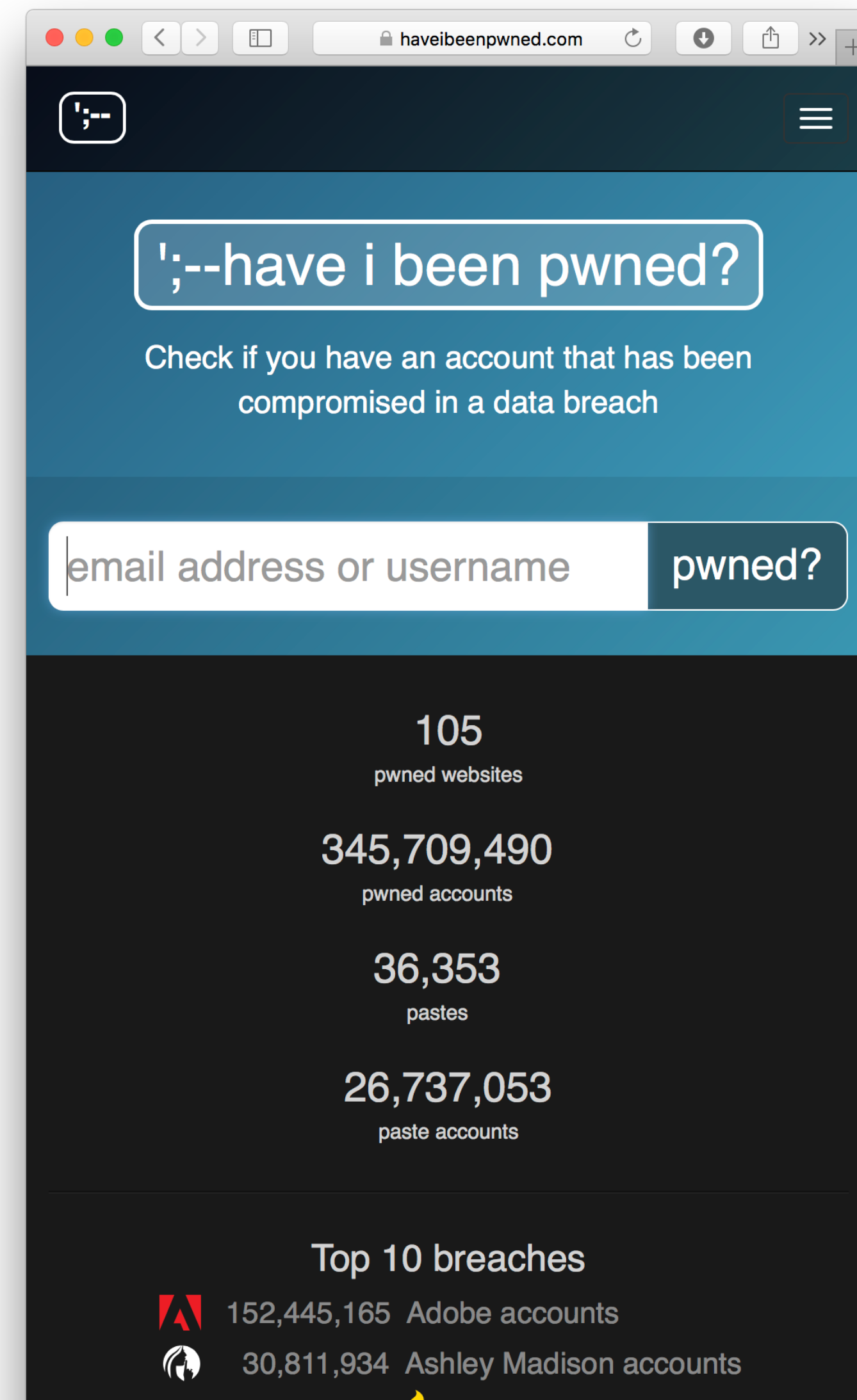
Mike asks,

“Is this true?”



# Let's Check It Out

- **haveibeenpwned.com** — Collects and tracks large-scale account breaches
- Enter your email address to see if it has been reported in any of hundreds of breaches
- Optionally, sign up to be notified if your email does turn up in a breach
- Free, run by a well-respected Microsoft research executive focusing on cybersecurity



105

pwned websites

345,709,490

pwned accounts

36,353

pastes

26,737,053

paste accounts

---

## Top 10 breaches



152,445,165 Adobe accounts



30,811,934 Ashley Madison accounts





“272 million unique email addresses have been stolen...**40 million** from **Yahoo**, **33 million** from **Hotmail/Outlook** and **24 million** from **Gmail**...the rest from other, smaller email sites, mostly in Europe and the Middle East...”

HavelBeenPwned reports:

- **453,427** Yahoo “**Voice**” users, ***not*** email - off by 100%
- **0** Hotmail/Outlook users - off by 100%
- **4,789,599** Gmail/BitCoin “.ru” accounts, not email accounts - off by 100%

# The Worst

Site / Operator	Year	Compromised Accounts
Adobe Systems	2013	152 Million
Heartland Payment Systems	2008-2009	130 Million
Target Stores	2013	110 Million
Sony PlayStation Network	2011	102 Million
Anthem Healthcare	2015	69 Million
US Government Office of Personnel Management	2015	50+ Million
Home Depot	2013	50 Million
TJX Companies	2011	46 Million



OK, we get it.

What's some good  
advice about protecting your  
passsswords?

## **CHANGE YOUR EMAIL PASSWORD ASAP...**

Let's avoid the possibility of your email address getting hacked...Each email site has their own requirements for password complexity...

Usually when changing a password there will be a small block next to the line where you enter the new password telling the minimum number of characters etc...follow those guidelines...

Use lower case, capital letters, numbers and special characters like %, #, \* etc...the longer the password the better...go for 14 characters or more...and make sure it does NOT spell any word you can find in a dictionary...I consider this to be a very important thing to do...



Sounds good!

Any suggestions on how to  
manage those difficult passwords?

**WRITE OUT THE NEW  
PASSWORD [sic] IT [sic] IN A  
WORD DOCUMENT IN LARGE  
BOLD LETTERS...print it out  
and keep it someplace where  
you can get to it easily...**



Uh-oh.

**Beefeater25 is NOT a good password...**

**8Un66p@ev2%aFG39 is a VERY good password...**



Does anyone see any potential problems with this approach?

# Just a few I can think of...

- Although “8Un66p@ev2%aFG39” may be a very good password, there is ZERO chance you are going to type it in correctly 20 times a day, or even ONCE
- Let’s not even ***talk*** about ***PRINTING OUT*** our passwords on paper and keeping it “*someplace where you can get to it easily...*”

# ...and then, there's this:

- Storing passwords in an unencrypted Word document (or any other kind of document) opens you up to a world of hurt:
  - Computer failure = lose everything
  - Computer trojan exfiltrates your data = you are totally hosed
  - You trash the document = you are stuffed
  - But it makes things nice and easy for anyone who has physical access to your machine



# ...and maybe a few more:

- What if you're not at home / don't have access to the document?
- You still have to copy-and-paste User IDs & passwords into web pages, login forms, etc.
- Does not protect against shoulder surfing or key loggers
- It's just the wrong wrong wrong wrong wrong tool for the job



1Password

# And keep in mind...

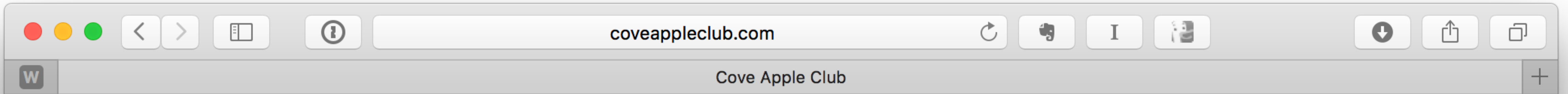
- This expert claims to be:
  - Microsoft Certified Professional IT Consultant
  - Dell Certified
  - Lenovo Certified
  - HP Certified
- *And that is all we need to know about why all of those companies are in the trouble they are in today...*



Support the Cove Apple Club







# COVE APPLE CLUB

Have fun & do more with your Apple gear!

[HOME](#)[MEETINGS](#)[EMAIL LIST](#)[SHOP](#)[ARCHIVES](#)

## SHARE. LEARN. LAUGH!

Join **over 100 Cypress Cove residents and members** in the Cove Apple Club, and you'll learn more and get a lot more fun and productivity out of all your Apple gear!

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.

Find out more about the club, our meeting schedule and how you can get in on the fun. Click the links below for details, and be sure to join our [email list](#) for all the latest updates.







# COVE APPLE CLUB

Have fun & do more with your Apple gear!

HOME

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ARCHIVES

## SUPPORT THE COVE APPLE CLUB WHEN YOU SHOP AT AMAZON.COM

The next time you need some new Apple or other tech gear (or anything else from the 20,000,000 items in stock!), start your online shopping session with our link to Amazon.com. 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.

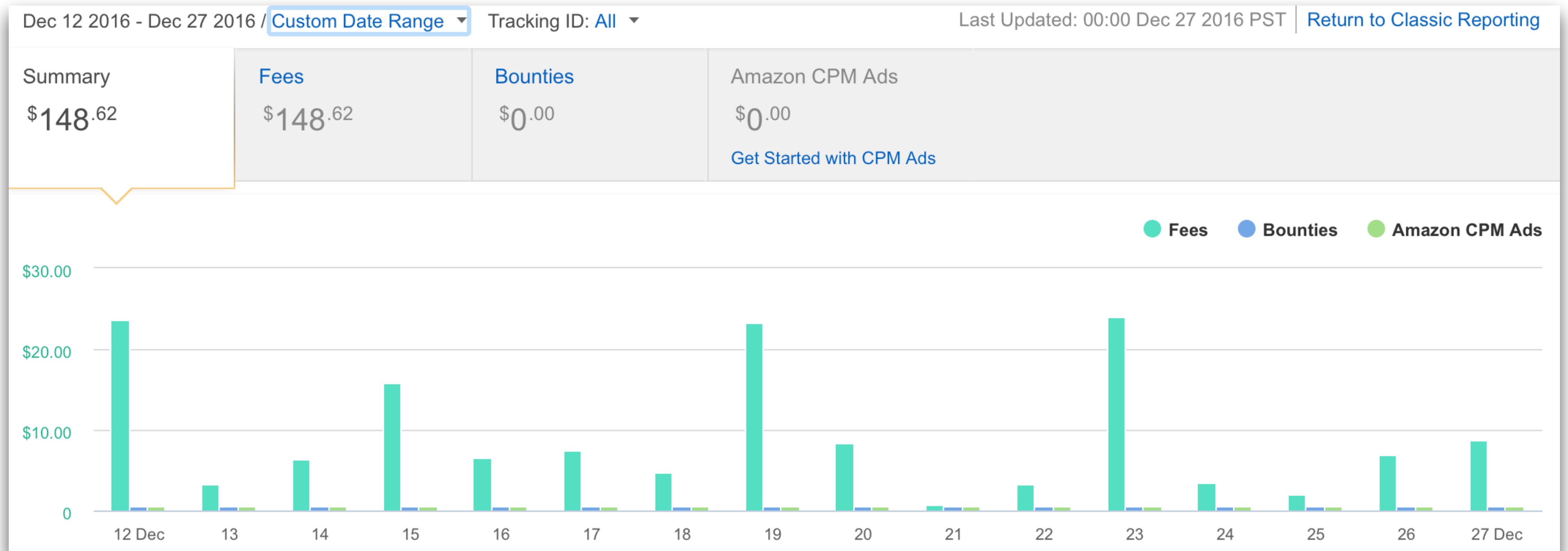
So be sure to click the Amazon logo below when you need to shop for Mac products online...and “give back” to the Cove Apple Club -- without costing you an extra cent! Thanks!

### THREE EASY WAYS TO USE THE AMAZON SHOPPING LINK

1. Just click here — you'll be sent to the Amazon.com homepage.
  1. Once you arrive at the Amazon homepage, BOOKMARK that page:
    1. In Safari on Mac, type Cmd-D
    2. In Safari on iOS, tap the Share widget, then tap Add to Favorites or Add Bookmark.
2. Drag this link to your Favorites bar in your Web browser. Then it's handy anytime you want to visit Amazon.
3. Just click the Amazon banner ad below.



# Since We Last Met



# 2016 YTD

Jan 01 2016 - Dec 27 2016 / **This Year** Tracking ID: **All**

Last Updated: 00:00 Dec 27 2016 PST | [Return to Classic Reporting](#)

Summary

\$2,553.06

Fees

\$2,550.06

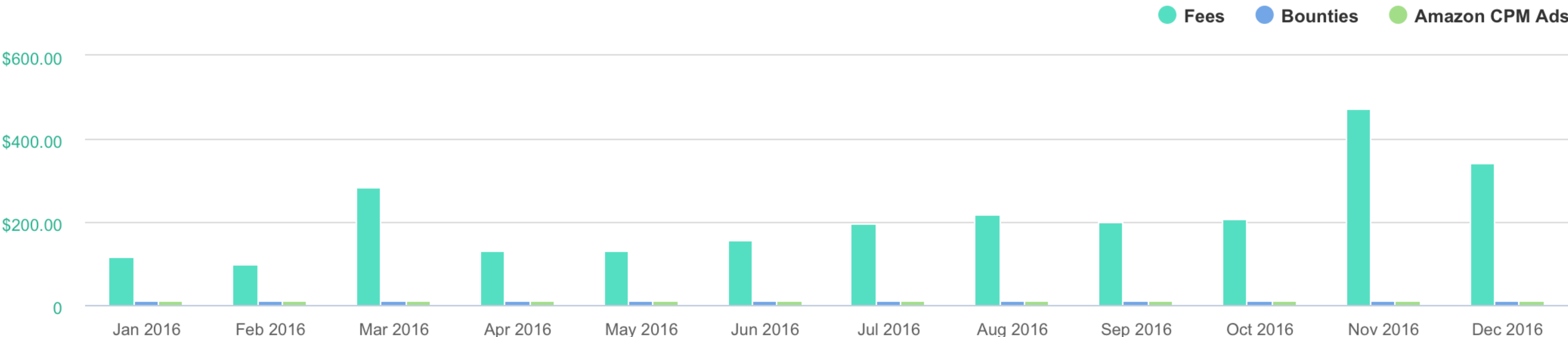
Bounties

\$3.00

Amazon CPM Ads

\$0.00

[Get Started with CPM Ads](#)





We squandered it all on the big  
Holiday Party last week!

## Transactions



Cove Apple Club

As of 12/28/16

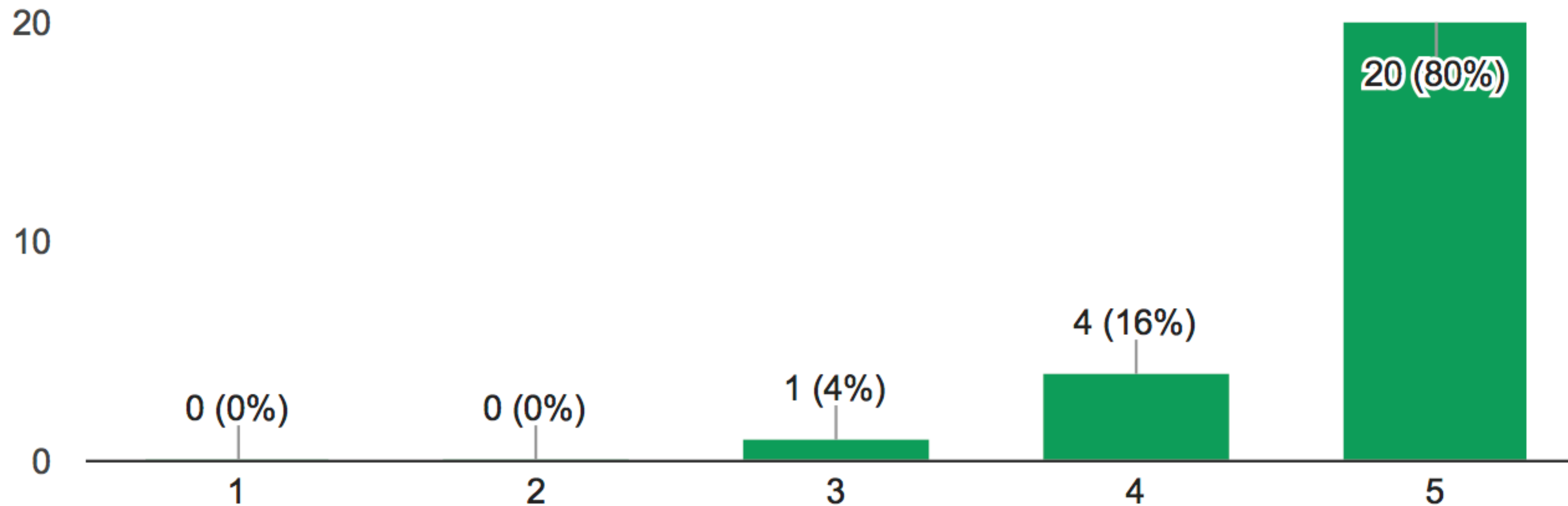
**\$195.01**

Available Balance



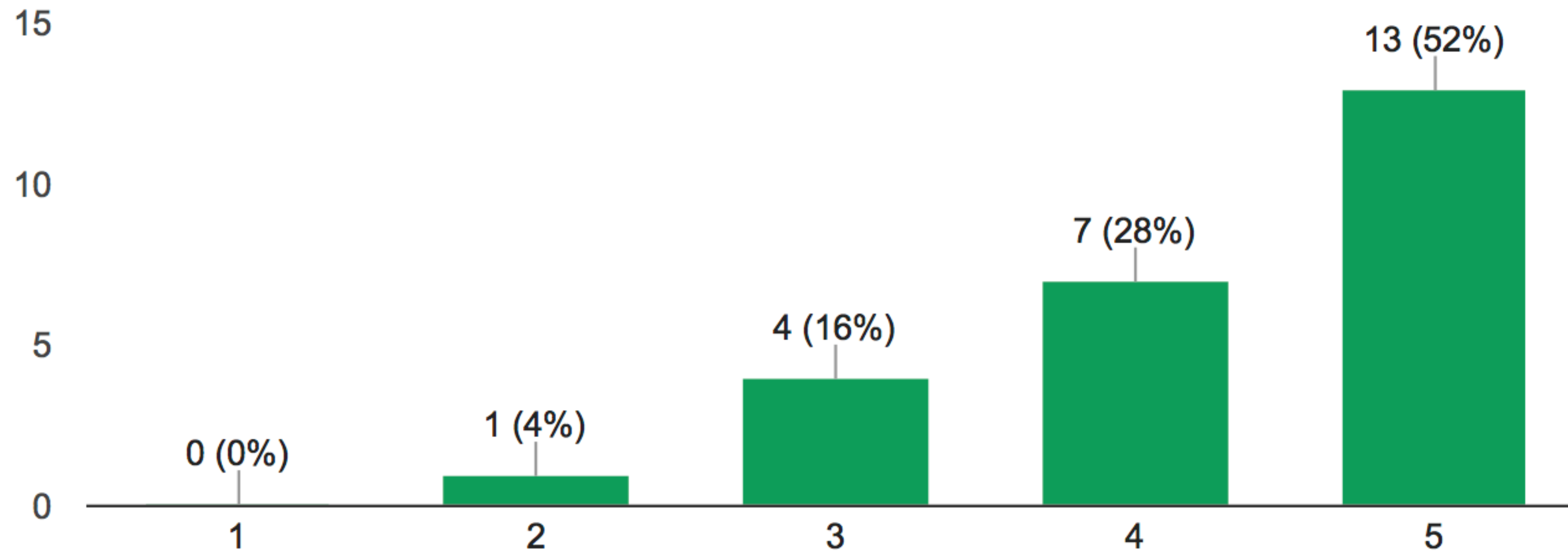
On a 1-to-5 scale, 5 being BEST, 1 being WORST, how much did you enjoy this year's Cove Apple Club Holiday Party?

(25 responses)



Please rate the QUALITY of the FOOD served during the party: 5 being EXCELLENT, 1 being TERRIBLE.

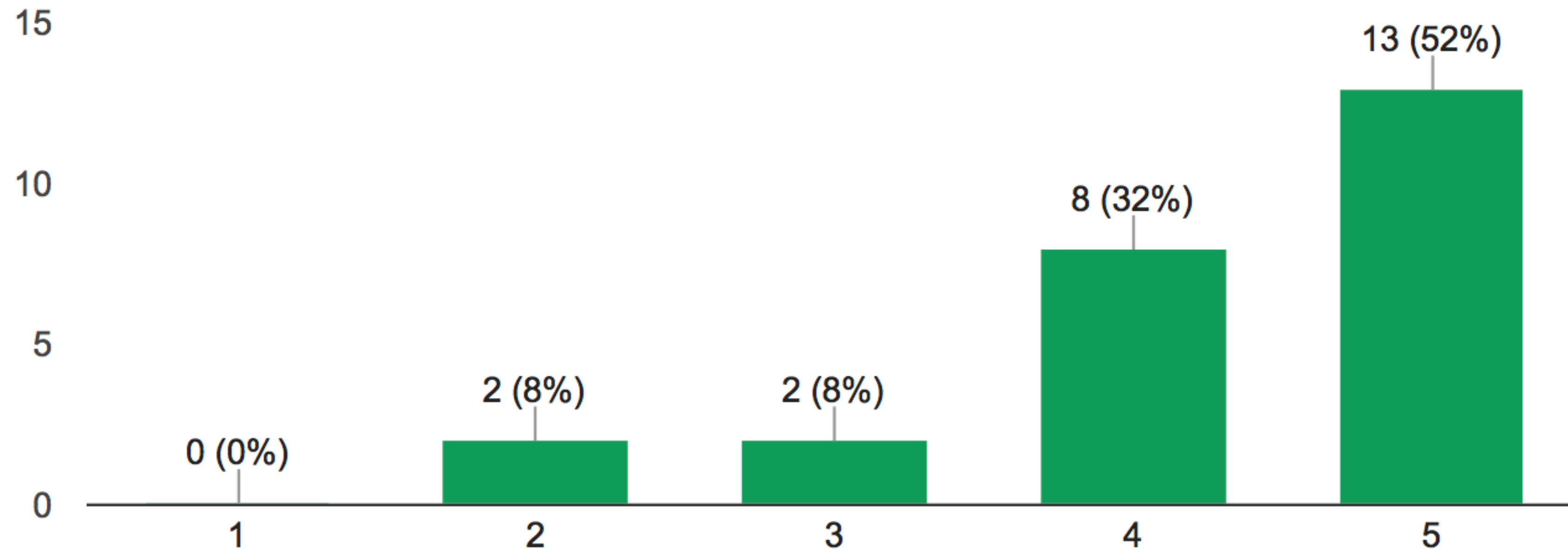
(25 responses)





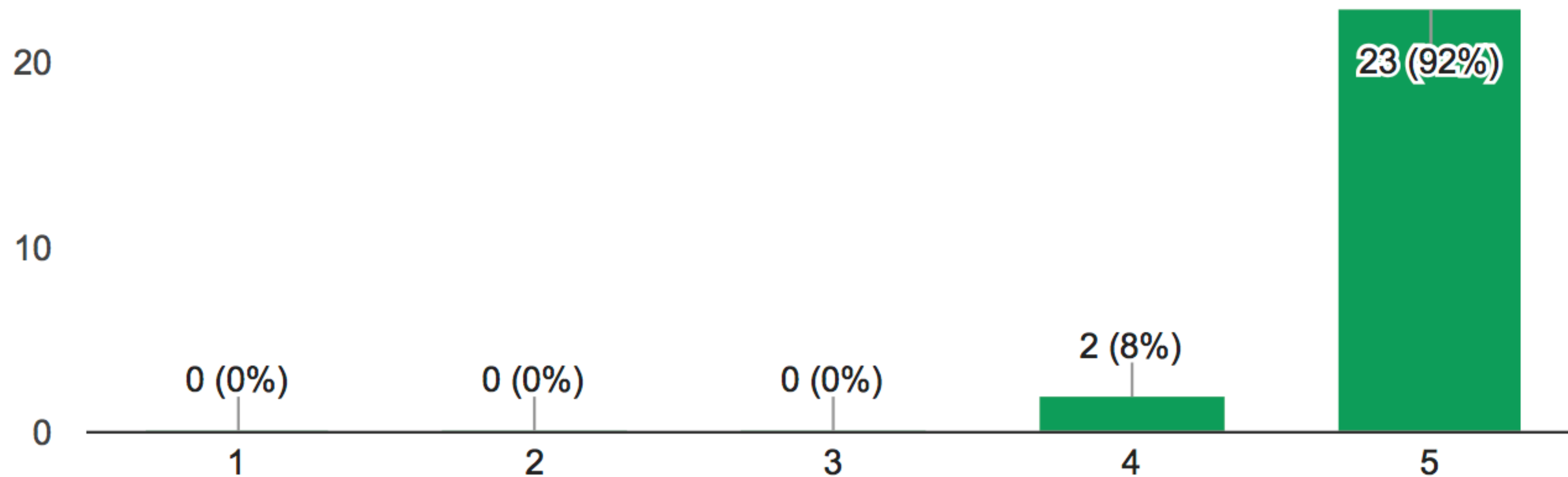
Please rate the VARIETY of the FOOD served during the party: 5 being EXCELLENT, 1 being TERRIBLE.

(25 responses)



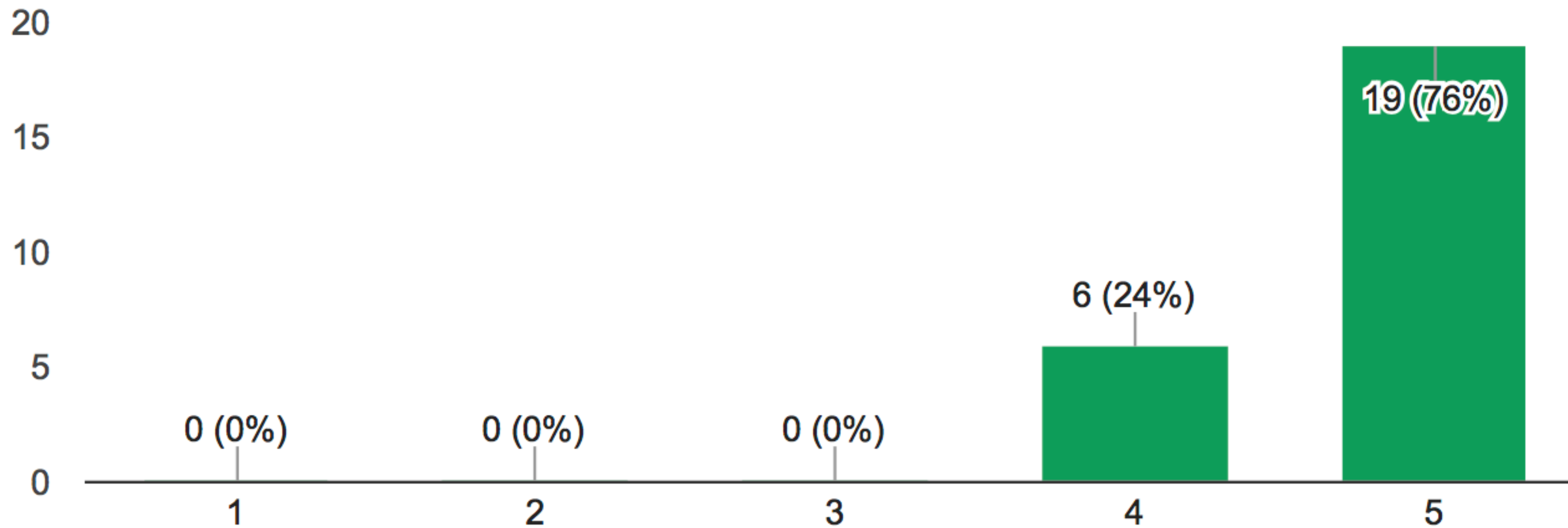
Please rate the quality of the SERVICE provided during the party: 5 being EXCELLENT, 1 being TERRIBLE.

(25 responses)



On a 1-to-5 scale, 5 being BEST, 1 being WORST, please rate the VALUE for MONEY you paid for this year's party (\$15/person).

(25 responses)





Please give us any additional feedback on anything having to do with this year's party and how to improve it next year.

(11 responses)

Absolutely everything was as good as it could possibly be. Many thanks for a job well done by ALL. Keep the same format. Although the MC could use a little help.

Very nice indeed. Thanks Mike

Loved the background music and dance music was superb! Prizes were very generous. Cannot think on how to improve...enjoyed snacks in main dining room so everyone could mix and mingle or sit at the table to eat and visit with each other.

Everything was as good as it could possibly be. A lot of fun, good dancing/food and all in a holiday spirit - which seems to be the norm in CC. Arnie and his staff were exemplary ! Although the MC could use some work.

This time I will hit submit!

Music selection could be better with more "belly rubbing" music to get more dancers on the floor. Maybe more 50's thru 80's (reminiscent of our younger years) dancing music or even some conga line, strolling, chicken dance, YMCA, group fun stuff. Perhaps, Marilyn could do an easy line dance class thing. Put Donna Milne in charge of getting people active in the party mood! She did a hell of a good job last night!



Please give us any additional feedback on anything having to do with this year's party and how to improve it next year.

(11 responses)

The party was great. Yes, there were some minor glitches, but we had a wonderful time. The food was pretty good, in general

.While the coconut shrimp and potstickers were tasty , and the crudités and deviled eggs were great, and there was a good selection of desserts, we miss Chef Raymond's cooking as the ribs were not the usual tender and tasty ones we have enjoyed in the past, and the broccoli in the cooked vegetables had a distinct metallic taste. All this did not really matter, as we had a great time at the party, and we were thrilled that 3 people at our table won door prizes.

We think earlier in the month would be better.

I think we would have more participation from the members as many have already left town for the holidays!

Overall it was a nice evening socializing. Thank you Mike for putting this all together.

Merry Christmas to you and Marilyn

I thought everything except the food was great. The food was boring and just ok...the best being the ribs and for the worst, it is a tie between the doughy, mushy jalapeños and the totally tasteless stir fry!

Maybe a consideration could be made for a sit down dinner....ordering from a special menu prior to the dinner.

Mike, as usual you did an outstanding job.....the music was a nice touch!

We don't feel there is anything to be improved on, and feel fortunate to have a narrator as you. Felt very welcomed by your wife sitting with us & chatting being we were new members, and dining with your neighbors, bob & sue.

Charles and chris. Thank you!



# Please give us any additional feedback on anything having to do with this year's party and how to improve it next year.

(11 responses)

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The social interaction and the animation of the program by Mike was worth the price of admission - it was really an enjoyable evening. The food was disappointing however.

Too much pasta, no fish. Not everyone likes wings or ribs. Fresh salad was good !



# AAPL 2016 YTD



# AAPL 2016 YTD vs. NASDAQ



# AAPL 2016 YTD vs. S&P 500

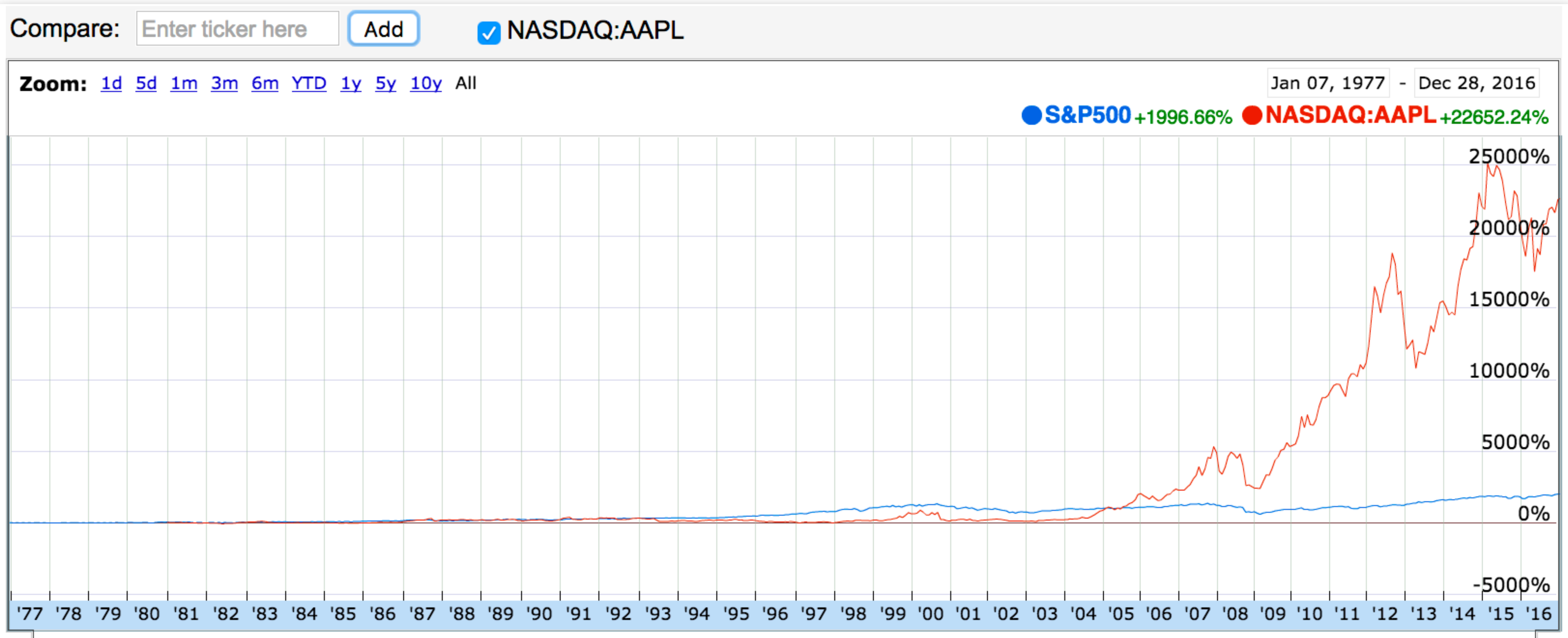




# S&P 500 Since 1977 - 8.5%/Year



# S&P 500 Since 1977 vs. AAPL



# AAPL 2016 YTD vs. DJIA





# Our Next Meeting

JAN

11

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

Shall we adjourn  
to Cheeks?

