Innovations

Quotes

Top Mistakes That Make You A Prime Target For Identity Theft

The numbers are staggering: according to the 2006 Identity Fraud Report, identity theft cost consumers *and* businesses a whopping $56.6 billion dollars. Identity theft occurs when someone steals your name, Social Security number (SSN), bank account number, or credit card to open accounts, make purchases, or commit other fraudulent crimes.

The Methods They Use To Steal Your Identity

The methods identity thieves use include low tech strategies (like going through your trash can, also known as "dumpster diving") to highly sophisticated phishing scams that include cloned PayPal or bank websites that trick you into giving your username, password, or account number. Other ways include:

« Stealing records from an employer or bribing an employee who has access to the records.

« Hacking into the company's employee records.

(Continued on page 2)

Windows Vista Hits the Stores
Newest release is beautiful, easy to use, and very secure

Microsoft Windows Vista, the long-awaited successor to Windows XP will officially hit store shelves on January 30, 2007. This newest release comes nearly five and a half years after the debut of Windows XP in October 2001.

Vista represents an incremental step in computer usability and interaction. The look and feel of the system is more refined, more elegant than Windows XP. Many have commented that it seems similar to the Apple Macintosh.

The big push this time out is security. When Windows XP was released, problems such as spyware and pop-up advertisements were not as common. XP was de-signed to be flexible and to work with almost anything. This flexibility turned out to be its fatal flaw as advertisers and others designed software to install without the user's knowledge to display ads and do other nasty things. Microsoft was forced to make changes to XP to prevent this from happening.

Vista was designed from the ground up to be very secure. In fact, when a program tries to install anything, the screen freezes and goes dark except for a security window confirming you want to install the program. The window is impossible to miss or ignore.

(Continued on page 4)

7 Steps. . .

« Stealing mail, such as bank account or credit card statements, tax documents, pre-approved credit cards, or new checks.

« Abusing their employer's authorized access to credit reports.

How Identity Theft Affects You

Once someone has stolen your identity, they can use your credit cards or bank account to purchase expensive consumer goods like computers and electronics that can easily be resold for cash. They can also open and charge up new credit cards, which can be a real mess to straighten out with vendors and credit reporting agencies. Other criminal activities include taking out auto loans in your name, opening a new phone or wireless service in your name, or writing counterfeit checks to drain your bank account. Some have even used it to file for bankruptcy to avoid paying debts they've incurred, or to avoid eviction.

How To Protect Yourself and Your Employees

Never give your personal information, Social Security number, credit card number, or bank account numbers over the phone or online unless you know for certain you are dealing with a legitimate company. Make sure your employees are given an AUP (acceptable use policy) that educates them on the dangers of phishing scams and spam emails designed to either trick you into giving your information or installing a virus secretly steals the information stored on your PC without your knowledge.

You can recognize a secure website, as it has an https:// at the beginning of the web address (regular web sites only have http://

and no "s") at the top of the page on which you are submitting your information. It also must have a picture of a lock in the bottom right corner of the page. If you don't see both of these measures in place, do not submit your information.

And even if you DO see this, use a credit card instead of a debit card or pay by check option because you'll get security protection from your card's issuer. Visa, MasterCard and American Express all have a zero liability policy. If you notify the bank of unauthorized transactions, you pay nothing. And some credit card companies offer one-time use numbers to prevent someone from stealing your account number and using it for unauthorized charges.

Shred all medical bills, financial statements, credit card applications, tax statements, or any other mail that contains confidential information about you before you throw them into the trash.

Never open e-mails or attachments from e-mail addresses you are unfamiliar with, and NEVER respond to e-mails that ask you to verify your account information because your account is being closed, suspended, or charged. If you want to verify this, call the bank or the company to see if it was a legitimate e-mail.

Signs That You've Fallen Victim To Identity Theft

If you see any unexplained charges or withdrawals from your bank accounts, if you receive credit cards that you did not apply for, or if you start receiving bills or collection letters for items you have not purchased, someone may have stolen your identity.

Always follow up with the business or institution to find out exactly what is causing the situation as quickly as possible. The faster you act on identity theft, the easier it will be for you to clear your name.

Should You Leave Your Computer On At Night Or Turn It Off?

I've been asked by customers whether or not they should leave their computer on all the time or turn it off when they are not using it.

Several years ago I would have told my clients to turn their machines off to save power. But with the proliferation of viruses and threats over the last few years, I have changed my mind.
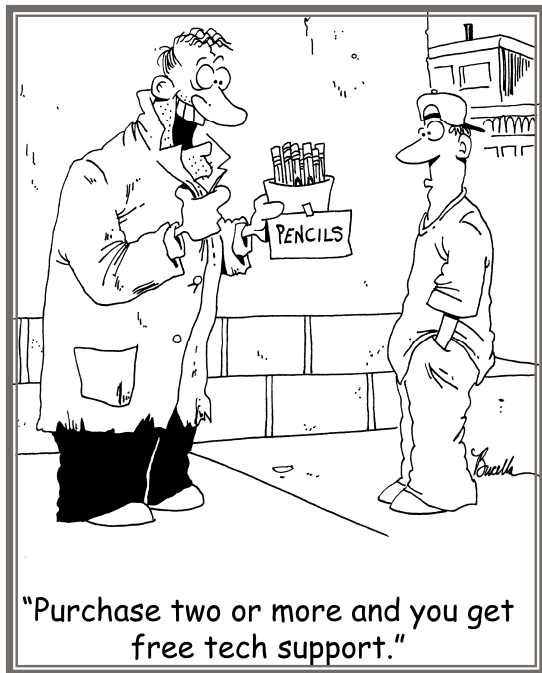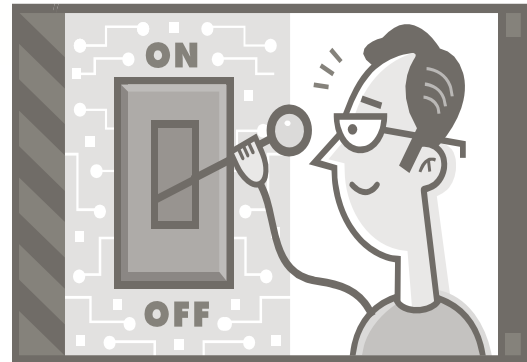
Today, anti-virus programs and anti-spyware applications need regular updating. These updates are often scheduled to run in the wee hours of the morning when you are not using your computer.

Windows also needs to be updated whenever a new security patch is released. This is usually not daily, but it may happen several times a month. It's important to update your operating system as soon as a patch becomes available because hackers move very quickly to reverse engineer Windows updates. As soon as an update is released, they create a virus specific to that vulnerability and start looking for unprotected machines to infect and invade.

In addition to the above, you should be backing up your data every day, and the best time to do this is at night when you are not using it.

So bottom line, leave your computer on all night and restart it two or three times a week to clear the memory.

"Purchase two or more and you get free tech support."

The Lighter Side

Wrong address

A Chicago man got to Florida for vacation on the day before his wife was to arrive. He thought he'd send her an email. Unfortunately, he missed one letter in the address.

His message went to an elderly preacher's wife whose husband had passed away the day before. When she opened the email, she screamed and fell to the floor in a dead faint.

Her family rushed into the room and saw this on the monitor, "Dearest Wife, Just got checked in. Everything prepared for your arrival tomorrow. Sure is hot down here."

Drive-through confessional

The old priest admitted that the young priest's ideas had filled the church. Bucket seats in the first four rows keep them filled, and upbeat music brought young people back into the church. But the old priest said he didn't like the drive-through confessional.

"But, Father," he protested, "my confessions and donations have nearly doubled since I started that!"

"Yes," replied the elderly priest, and I appreciate that.

"But the flashing neon sign, 'Toot 'n Tell or Go to Hell' cannot stay on the church roof!"

I|T|S

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Windows Vista. . .

New Features

Backup: Vista provides better support for devices such as CD and DVD writers and USB flash memory keys. You can now back-up directly to your optical drive without needing to use third-party software.

ReadyBoost: A new feature called ReadyBoost can use your USB flash memory drive to provide an instant memory boost for your computer. With 1 GB memory sticks available for under $50, this is a great way to expand memory without having to ever open your computer case or figure out which type of memory is right for you.

Usability: Over time, Vista uses a new technology called SuperFetch to learn your habits and be more responsive. For example, if you usually log in to the computer at 9:00 am and open Outlook for email, SuperFetch will learn that pattern and make sure Outlook is loaded in memory a little before 9:00 am so that it launches faster.

Aqua: The desktop appearance is more attractive and easy to use. For example, the system senses your screen resolution and make the icons on the desktop larger or smaller so they appear approximately the same size. Higher resolutions allow pictures to be more crisp and readable, but it was often frustrating to the users that objects on the screen

became too small to read.

Photos: Vista includes new features that make dealing with photos much easier. The system can correct red-eye and other common problems easily, and can import, manage, and share digital photos easily.

Search: Microsoft has been working hard to catch up with Google for desktop search capabilities. Microsoft Search is built in to Vista and is a significant improvement over previous search capabilities. Results pop up almost instantly. The system also includes "search folders" which are essentially searches you save. This concept was introduced in Outlook 2003 and allows you to create a search with a pre-defined set of criteria. For example, a folder could be created for all spreadsheets with the word "budget" in them. Whenever this folder is opened, files will appear from anywhere on the system meeting that criteria.

You will be hearing plenty about the new Windows Vista package. We are pretty excited about it ourselves and will be testing it out over the next couple of months. For the moment we recommend waiting a few months before upgrading. If you have any questions about Windows Vista, just give us a call!