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What you can do about Identity Theft

Common-sense advice you can follow on your own

The threat of identity theft fills radio and television airwaves with a steady barrage of advertising, with stories of potential financial disaster unless you subscribe to a protection service.

Most of these services offer basic plans that are relatively inexpensive, but they don't cover everything. More comprehensive plans can cost a couple \$500 or more per year.



Consumer Reports (consumerreports.org) has researched the issue of Identity Theft and services offering protection against this kind of fraud. Their reports point out many fallacies in the advertising claims made by these companies, deficiencies in advertised versus actual coverage, and consumer complaints about these services.

In a February 2012 article, CR research lists six items to be aware of, and under each item they describe "The claim," "The facts" and "What you should do."

For example, under the section titled *Marketers use fear as a sales tool*, CR says that "some ID protectors scare up business with frightening claims about crime," and statistics are then provided. The facts, they say, are that the numbers are inflated and out of date. CR advises that you should take the threat seriously, but don't panic.

Other sections are titled *Trial offers sign you up for recurring fees*, *Credit monitoring can miss a lot*, *Million-dollar insurance doesn't cover much*, and *Web monitoring offers false security*.

The bottom line is that the most effective measures you can take are free. CR advises that you sign up for online access to your bank and credit accounts, and monitor them frequently. Put a security freeze on your credit reports, check them periodically, and use security software on all your computers and smart phones.

For more detail, click both of the following reports:

www.consumerreports.org/cro/2012/02/debunking-the-hype-over-id-theft
www.consumerreports.org/cro/2010/07/protect-your-identity

Windows 8.1 Upgrade

A year after the release of Windows 8, the first major upgrade will be available for download on October 17th, and in retail outlets on the 18th.

Windows 8.1 been described as less than the distinctive differences from Windows 7, but more than a Service Pack ... what PC World calls "The Great Compromise."

Perhaps most noteworthy, the "Taskbar and Navigation

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Windows 8.1 Upgrade

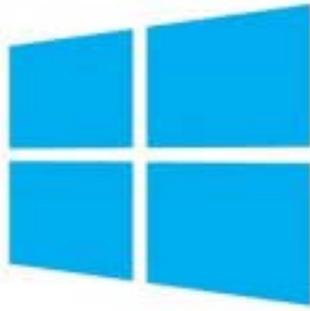
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Properties" panel has a checkbox for booting directly to the Desktop, bypassing the Metro Start screen. The Start button is also restored, and it can be set in the same panel to jump directly to the All Apps screen, thereby avoiding Metro's Live Tiles almost completely.

Windows 8.1 is also said to contain numerous improvements for the benefit of those using it with only a keyboard and mouse, rather than with a touch screen for which Win8 was really designed.

Security. An article at WindowsITPro.com says, "Windows 8 is by far the most secure version of Windows yet created. By way of comparison, Windows 7-based PCs are fully six times more likely to be infected by malware than those running Windows 8, and XP is 20 times more at risk. The 8.1 upgrade builds on the security successes in Windows 8."

It goes on to say, "Best of all, full-disk encryption is now automatic for all versions of Windows going forward. This means that, by default, every new Windows installation will ship with automatic encryption applied to the hard drive."



It is unclear how this will work for Windows 8 users who apply the 8.1 upgrade. However, the BitLocker security application (Win Pro only) can be used to manage encryption policies individually.

There are many other changes and improvements in Windows 8.1, including an all-new Internet Explorer 11 browser.

As PC World summarizes, "Windows 8.1 still isn't compelling enough to coax staunch Windows 7 lovers to upgrade, but it does make the transition much easier if you do decide to switch to Microsoft's modern vision.

"And if you're already aboard the Windows 8 bandwagon, there's no reason not to upgrade to Windows 8.1."

Windows 8.1 is a free download (around 2.5GB) for Windows 8 users. Packaged DVD versions and retail pricing is \$119, or \$199 for Pro. Upgrades from (standard) 8.1 to Pro are \$99.

Those making the jump from Windows 7 can do an upgrade, but will have to reinstall desktop apps such as Office. Those upgrading from Windows XP and Vista will have to make a fresh start – files, settings and programs will not transfer.

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RESIDENTIAL								
Basic	125K	500K	750K	12GB	5	100.00	100.00	49.95
Premium	250K	1M	1.5M	20GB	5			79.95
BUSINESS								
Business	500K	2.5M	3.5M	40GB	10			129.95
Professional	750K	3.5M	4.5M	50GB	25			159.95
Corporate	1M	4.5M	6M	60GB	30			199.95
Enterprise	1.5M	6.5M	8M	80GB	40			249.95
MOUNTAINS								
Alpine, Pierpoint, Camp Nelson	125K	375K	750K	8GB	5			69.95

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