

# TECHNOLOGY FOR THE REST OF US

Westminster Institute

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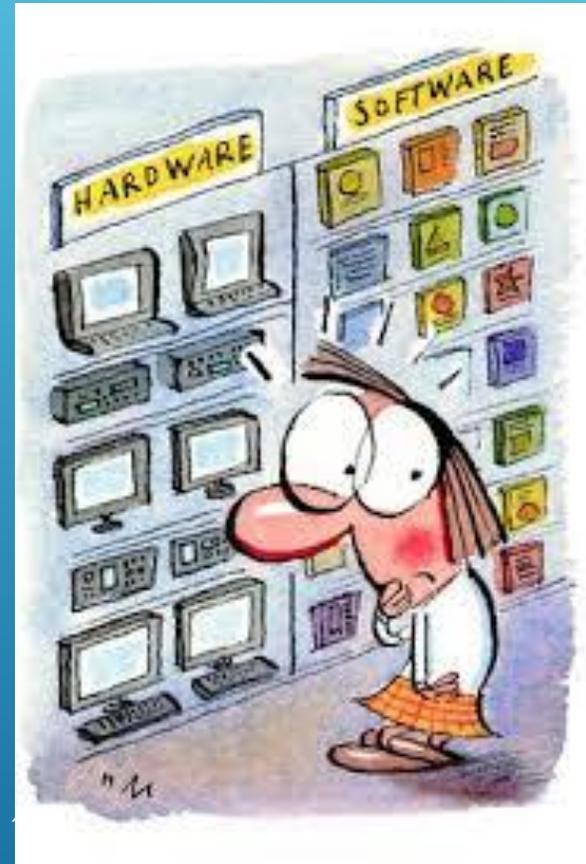
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Technology is something that has become so interwoven into our lives that even if we DON'T want any part of it, it's bound to catch up with us ... From "wearable watches" to "smart TV's," from "big data" to "reward cards," from "digital antennas" to "streaming movies" technology is here to stay and, well, we'd better get used to it ☺ ....

This class is not mean to make an expert out of anyone on anything, but, instead, to help familiarize you with some of the terminology, ideas, and types of technology so when you DO come into contact with it, you'll be better prepared to make the decisions that are right for YOU !!!

## WHAT WE'LL LEARN



## ▶ Tech Overview

- ▶ Tech we know about
- ▶ Tech we didn't know about
- ▶ Where will it end !?!?!?

## ▶ Big Data

- ▶ OK ... I give ... what is it ?!?!?
- ▶ Pros and Cons of Big Data
- ▶ Using Big Data for YOU

## ▶ Computers

- ▶ Everyone needs one today ... right ????!!!???
- ▶ Windows 8 .. What have you done !!!???!!!!
- ▶ The only constant is CHANGE

## ▶ Tablets

- ▶ What are they ????!!!
- ▶ Tablets are only for geeks and salesmen, right ????!!!???
- ▶ iPad your pad his pad her pad, they're all the same .... right ????!!!???

## ▶ Smart Phones

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- ▶ What makes these things so smart, anyway????!!!
- ▶ Phone calls and facebook and texting, oh my!

## ▶ Internet

- ▶ This ain't the internet of the 90's !!!
- ▶ Social Media ... #confused !!!
- ▶ Get the most bang for your [www.buck.com](http://www.buck.com) !!! ☺

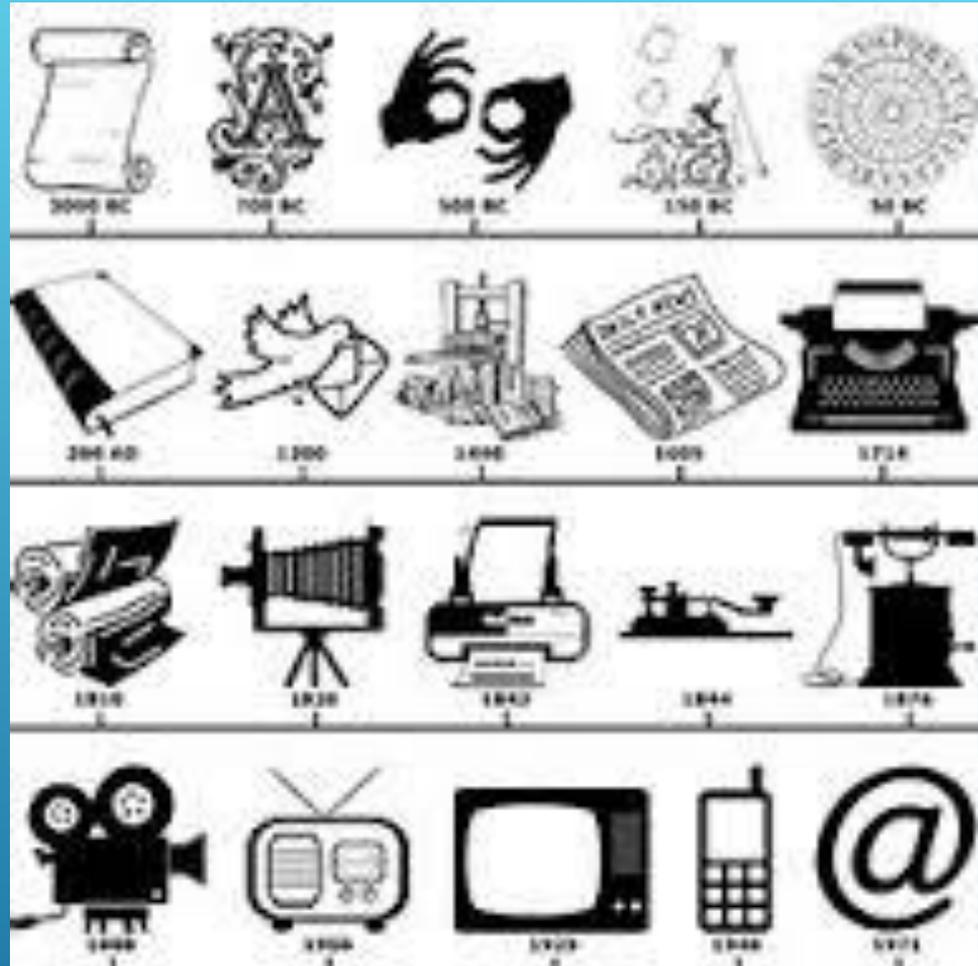
## ▶ Security

- ▶ Computer and Internet Security ... safety first!
- ▶ Smartphone and Tablet security ... safety first !!!
- ▶ Phishing and Phone Scams ... safety first !!!

## ▶ Other Technologies

- ▶ So what is Digital TV and what makes TV's so smart :-o ????!!!???
- ▶ Free WiFi and other things to be on the lookout for ....
- ▶ When it's free ... sometimes you get WAY MORE than you paid for, and you may not like it!!!

- ▶ Tech we know about
- ▶ Tech we didn't know about
- ▶ Where will it end !?!?!?



# TECH OVERVIEW

# Tech We Know About

OK ... I'm to start off with a sweeping statement and then follow it up with a bit of proof ... EVERYONE reading this or listening to my presentation uses technology .... Now, I've said it, we've all become infected with the "T" word ... let me prove it ... Does anyone still draw pictures on a cave to get your intent clear, or, head out the door to kill this mornings meal ??? If not, then, guess what, you're using technology !!!

It'd be easy to say that in recent times technology has gotten a bad rap about how it's changing our lives, and not always for the better, but, I'm thinking that not everyone was "on board" with that whole "crazy plow" idea years ago, saying how people could just get lazy if they didn't have to hunt all day, and, heaven forbid a telephone become a necessity, what about just walking down the street to talk to whomever you wanted to talk to, or, write a letter if it's too far???!?!???

The thing is that usually things start off as crazy or scary with the first few intrepid souls trying something out but, over time, many of those crazy ideas become interwoven into the fabric of our lives. This class is about talking about some of the technologies that are emerging today, giving us all a chance to laugh a little and maybe decide which of these will go from "crazy" to "compatible" with our lives ...

# Tech We Didn't Know About

*OK ... that may be a bit stretching ... I'm sure that many of you have heard about many of the things that we're going to talk about, but, they may be a bit scary for you right now and, hopefully, at the end of this class, they may be a bit less scary!*

*Over the past 20 years, the "digital revolution" has kicked into high gear ... The internet, believe it or not, was created at the same time that the fab 4 was thinking about making the jump over the pond, but, it took the Oncc30 years to take "wings" (ok, no more McCartney references!) and start to show up in most folks daily lives. Since that time, anything and everything that can be made digital HAS or is in the PLANS of becoming so.*

*Once folks started using the internet for basic e-mail and web communications, entertainment (music and later video) started leveraging the platform ... then, television providers and telecom providers started leveraging the same platform to deliver more and more for less and less .... Now, it's come full circle, with many people forgoing the television and telecommunications providers completely to use only their internet connection for all of their entertainment and communication needs.*

*Companies are trying to get a foothold in the "new world order" and are changing the way they do business, which, in most cases, is a GREAT thing for you, the consumer!!!!*

# Where Will It End ???!!!???

Wow ... good question ...

I'm not sure Guttenberg ever predicted that the whole "printed book" thing would catch on so completely over the next 400 or 500 years, but, it sure did ☺ .... Henry Ford probably had a pretty good idea that he was on to something with the horseless carriage thing, but, I don't know if he ever envisioned being able to get in a car and DRIVE from France to merry ole' England ...

I know I know .... In hindsight, those may be "no brainers" and definitely two examples that would stick out in any crowd, and, I'm not for a second trying to make a sweeping prediction that this whole digital thing will mean as much as the Guttenberg Press, but, honestly, I think it has/is/will ....

For the first time in history, real time communication, collaboration, and sharing can happen anywhere on the earth (and, heck, even OFF of it!) ... The fact that doctors no longer have to be on the same continent to perform an operation is something that was unheard of even 10 years ago ....

I'm not sure where this will all end, but, I'm so glad to be a part of it ☺ ...

- ▶ OK ... I give ... what is it ?!?!?
- ▶ Pros and Cons of Big Data
- ▶ Using Big Data for YOU



# BIG DATA

# OK ... I Give ... What Is It ???!!!???

In the “industry” we’ve been talking about “Big Data” for years ... we’ve been using it more and more to provide better and better products for the consumers since, heck, forever .... But, in the past, it was never called “Big Data” because most of the research was driven to a specific question and data gathering was done in “pockets” ... We would want to learn something so we’d make a test or study ... gather the data, reflect on it, then, voila, we’ve learned something! Big Data takes that to a new and, in my opinion, WONDERFUL level!

Big Data takes information from different tests, as well as information gleaned from things that may not necessarily be connected and is able to then take that information and come up with better and better ideas quickly ... Much of this is done so quickly that us slow old fashioned humans just can’t keep up!

An example of big data would be a shopping mall that offers free wifi .... When your device connects up to the free wifi, it has to give some basic general information (don’t worry, your identity can’t get stolen from it!) to be able to get the free wifi signal ... Over time, the shopping mall can see that X% of the shoppers use Android devices and spend X% of their time in the left half of the mall, while the Y% of shoppers using iPhones tend to stick to the stores on the right half of the mall .... The mall can then make sure and have both advertising and shopping kiosks strategically placed where the iPhone folks see iPhone stuff and the Android folks see Android stuff!

# Pros and Cons of Big Data

*From the example on the previous page, you can see that this Big Data thing can really start looking like “big brother” if we aren’t careful .... There’s times where this big data can come in handy and times when you may want to remain anonymous ... The government is working with many of the companies that leverage big data even as we speak to make sure that those lines don’t get blurred anymore than they have to!*

*Many times, you can “opt in” for the big data (you may not know you’re doing that, but, your actions are allowing it) such as the aforementioned free wifi connections, shopping reward cards, customer surveys and contest giveaways, and countless other things where you’re either asked to provide the information or you’re given something free by performing an action (such as connecting your phone to a wifi) ...*

*Big data can be really useful when companies are trying to provide better services and experiences for the consumers by leveraging the big data, but, unfortunately, the unscrupulous companies that are using it to take advantage of us are giving it a bad name ....*

# Using Big Data for YOU

*Like we've seen, some big data choices you have, some you don't ... Let's stay positive and focus on the ones that you DO have a choice over ...*

*Filling out a survey card just because you're asked to, or, connecting to each and every wifi signal just because you can will usually lead to a bunch of ads and calls that you don't want, BUT, connecting to the wifi at your local supermarket where you shop each and every week CAN help you ... if you add that to the shoppers reward card, not only can you then possibly start receiving coupons on things you buy or may like, but, you're also "teaching" the store your shopping habits ... The store's are generally out to make the shopping experience as easy as possible, so, if they see trends in the way their best customers shop, then, they'll be much more likely to make changes based on those trends!*

*Again, with the big data, if you really like a show, make sure to watch or "DVR" it each and every week ... Television studios are relying on this information to make decisions about what stays on the air, and at what time !!!*

*"Back to the Future 2" got a LOT of things wrong about 2015, but, in big data, they actually got it pretty right .... The day is here (in some cases, around the corner in others!) where by simply walking past a billboard or into a store, you are recognized and a personal ad is delivered to you ... now, if we can only get those hover boards working !!! 😊*

- ▶ Everyone needs one today ... right ???!!!???
- ▶ Windows 8 .. What have you done !!!???
- ▶ The only constant is CHANGE

# COMPUTERS



# Everyone needs one today ... RIGHT !!!???!!!

30 years ago if you'd have asked me about the need for a computer in everyone's house, the answer would have been NO ... They'd only be needed in folks houses that had a specific purpose or need for them .... 20 years ago, the answer would have been PROBABLY, but, you could get by if you had a friend, neighbor, or relative that had one for the stuff that you'd need ... 10 years ago, the answer would be an outright YES .... The internet has become so much a part of the fabric of society that you're really missing out if you DON'T have a computer in the house .... Now, I'm thinking my answer would be the same ... the same as it was 30 years ago that is !!!!

The reason for this is that much of what people want to do on the internet (e-mail, web browsing, social media, and research) can be done with tablets, smart phones, and, believe it or not, even their tv's !!!!

Computers are becoming more and more of the "niche" item that they were 30 years ago, and, I don't see that trend ending anytime soon ... "Should I buy a computer" could (and should!) be answered by a simple question .... "Is there anything that I specifically NEED a computer for .... Intense gaming, video editing, and advanced photo editing are the most common needs for a "yes" answer today ... Any other answer should really lead you to research alternatives first.

# Windows 8 ... What Have You Done ???!!!???

*As a professional in the industry, I have rarely heard so many curses and complaints about ANYTHING as I have about Windows 8 since it came out ... Microsoft has taken the familiar and replaced it with the new, forcing change upon all of the unsuspecting folks that simply needed a new computer! (more about the change now, but, first, I'm going to talk specifically about Windows 8)*

*Windows 8 was deployed to keep Microsoft RELEVANT in 2020 and beyond ... As stated on the previous slide, computers are no longer the necessity that they were 10 years ago, so, a company that relies very heavily on those computers has to either plan on going out of business OR plan on going out FOR business ... Microsoft chose the latter! ... Windows 8 has been designed for not only computers but for tablets and smart phones as well ... Apple is moving in the same direction, and Android has always been there ...*

*Windows 8 is a GREAT OS, but, the look and feel has really scared people off. Some third party companies (such as classic shell) have come out to give a "look and feel" of the beloved start bar, and, even Microsoft re-introduced a "sort of" start bar back in Windows 8.1. If you're going to need a new computer in the future, Windows 8 (and beyond!) is here to stay .....*

# The Only Constant is Change

*As mentioned on the Windows 8 slide, Microsoft didn't set out to make thousands of people angry and raise blood pressure, they did it to STAY RELEVANT in the next 20 years, thus giving their employees peace of mind of having jobs and supporting their families. All of the major players in the computer and internetworking companies have had to, and are continuing to, make similar changes to stay just as relevant ....*

*When working on and relying on computers, you're really going to have to embrace changes as they come ... Not only are the operating systems changing, but, ALL of the software that runs on them keeps changing as well ... This means that if you've got a beloved 10 year old computer running Windows XP, you're already putting yourself in danger just holding on to it, because it's no longer being protected by Microsoft or ISP's ☹ ...*

*For most folks (myself included) I recommend putting data and pictures into the cloud (secure storage located on the internet) and cutting the strings to being tied to a single device. For me, I know I still need a computer for some things, but, for most, as many of you know, I'm just as comfortable with a tablet or phone on my hand ... which leads me toooooooooo*

- ▶ What are they ???!!!
- ▶ Tablets are only for geeks and salesmen, right ???!!!???
- ▶ iPad your pad his pad her pad, they're all the same .... right ???!!!????



# TABLETS

# What Are They ???!!!???

*Anyone that's watched a Star Trek episode has seen a crewmember hand a digital clipboard to one of the stars of the show ... They'll review information and then, usually, hand it back to that crewman ... Many of the tablet designers and creators have admitted that THIS was where they all started thinking and dreaming about these pieces of technology!*

*Tablets are quickly replacing computers in many homes and colleges across the nation. A tablet is basically a portable touch screen computer that has a limited amount of storage but interacts seamlessly with the internet to provide an experience that equals (and, in some cases surpasses!) that of having a full computer.*



# Tablets are only for geeks and salesmen, right ???!!???

*When tablets first arrived on the scene they were very expensive (more so than computers) and, in many cases, didn't have enough connection points (wifi) to make them a viable replacement for folks. Because of this, it seemed that the only people that started buying these devices were folks that always had to have the latest technology and sales people. Companies would load the tablets up with presentations and examples and send the sales force on the road, cutting way down on the amount that folks had to carry into a meeting, but, in most cases, they still had their computers in their hotel room so they could check e-mail and do "real work" at night ...*

*Now, with wifi, mobile plans, and cloud based solutions for storage and computing being so prevalent throughout the world, most sales people are leaving their laptops behind and doing ALL of their work from their tablets. At the same time, many "computer geeks" and professionals are now making recommendations to most folks to NOT replace their laptops or desktops with another one, but, instead, move to the tablet and cloud based solution.*

*As mentioned in the computer section, personally, I recommend that you ONLY buy a computer if what you're doing doesn't work on a tablet, and, each and every day, that list gets smaller and smaller !!!!*

# *iPad your pad his pad her pad, they're all the same .... right ???!!!????*

*OK ... you're sold on this whole "tablet idea," so, you go to your nearest box store or log on to your favorite online retailer and say "give me a tablet," right ???!!!???? ... If only it were that easy!*

*The first tablets that hit the market and became popular were the Apple products, the "iPads" .... They're still being sold and, in my opinion, are still some of the best tablets on the market today. But, like with any good idea, many will follow ... Microsoft came out with it's "Surface" line and Samsung came out with it's "Galaxy" (Android) line ... All have their benefits and drawbacks, and with the exception of the iPads, there are other, cheaper versions of both the Android and Microsoft products.*

*When you're researching to decide which one is right for you, look at the features, benefits, and cost of all of them and make a decision that's right for YOU ... If you're not sure, e-mail [webmaster@wbts.org](mailto:webmaster@wbts.org) with your thoughts and questions and I will give you an honest assessment of what you should be looking for ... In short here's some quick questions and a buying choice based on each:*

- *Do I have other Apple products that I'm using (iPhones, MAC computers, Apple TV, etc) ... if so, then, an iPad would be a good fit, as you won't have to re-buy many of your apps!*
- *Will I be using this as a complete replacement PC ... possibly needing to plug in USB devices .... If so, a Microsoft Surface would be a good fit, as the OS (while still Windows 8!) looks and "feels" more like a computer, and, many of the apps take on the feel of programs that you're used to using!*
- *Do I have other Android products that I'm using, or, do I like to make a lot of changes to the way things look and work ... If so, then, an Android tablet is the way to go .... As mentioned on the previous page, the Samsung Galaxy line is currently the top in the line, but, there are several others that perform very well.*
- *Do I work away from the internet a lot, or, do I travel and wish to take movies and entertainment with me ... If so, then, regardless of what you buy, make sure it's got a lot of internal memory (for iPads) or a micro-SD or USB port (Microsoft or Android) so you can add your entertainment to the device BEFORE leaving on your trip!*
- *Do I need a Microsoft Surface but can't afford one .... If so, look at the "knock offs" that exist for the Windows Tablet Line ... you do get what you pay for, so, try and look for the one that best suits your budget and be prepared to make "hand offs" when searching (such as, you may not get a keyboard, or, it may not come with office) ...*
- *Do I need to do a lot of typing on my tablet ... if so, regardless of the make, you can buy a Bluetooth keyboard (many come with a case for both your tablet and your keyboard!) for 10-30 dollars ...*

- ▶ Can't I just make a call anymore
- ▶ What makes these things so smart, anyway???
- ▶ Phone calls and facebook and texting, oh my!



# SMART PHONES

# Can't I just make a call anymore

*Telephones have definitely changed over the years !!!! When I was a kid, we lived an area where "two shorts and a long" meant the phone was for my family, but, any other ring pattern meant it was for one of the other 6 people that lived on down the road. Now, heck, we've got different ringtones on our phones because we've got 6 different phone numbers IN OUR OWN HOUSE :-o*

*...*

*Fewer and fewer people have just a "POTS" (Plain Old Telephone System) line in their house anymore, instead opting for the "VoIP" (Voice Over IP) offerings of the cable company or companies like Vonage, or, in more and more cases, relying ONLY on the cell phones that have become a way of life for so many of us.*

*The short answer to the question is, YES, you can still just make a call, but, you should be looking into your options as to HOW that call gets made .... Companies like majic jack will use your internet connection to give you a dial tone for as little as 20 dollars per YEAR ....*

# *What makes these things so smart, anyway???!!!*

*A “smart phone” can be defined by many different things, but, for the sake of our class today, why don’t we call them phones that can do MORE than make or receive calls and texts.*

*For a growing group of people, smart phones are taking over their primary form of communication (e-mail, web, and social media included) in lieu of a computer or even a tablet. Many smart phones can connect to the internet, pull information from the cloud, allow the user to interact with that information, and, in most cases, even be able to modify the information ... all without ever sitting down at a computer!*

*As we’d talked about earlier, companies are trying to stay relevant for 2020 and beyond, so, they’re trying to make products that people will want to buy and use ... Smart phones run on the same operating systems as the tablets, and the companies are working hard to make it where folks can seamlessly work on both their phone and tablet interchangeably ...*

*When looking at smart phones and tablets, it is best to stay within the same OS (Android, Microsoft, or Apple) simply so you won’t have to learn how multiple devices work and won’t have to purchase the same apps over and over.*

# Phone calls and facebook and texting, oh my!

*This section applies to computers, tablets, AND phones, but, because it does mainly touch on the overall “communications” aspect, I’ve decided to put it HERE ...*

*30 years ago if I wanted to talk to a friend of mine, I’d pick up the phone and dial their number, if they weren’t home, I’d leave a message with someone else in the house and hope they delivered it, if no one was home, heck, I’d try back later .... A few years later, the same would be repeated, except now I’d be able to leave a message on a machine if no one answered the phone ... 15 years ago, people started getting more phone numbers, so, if someone wasn’t available, I’d then try and call them on their cell phone, and, if they still didn’t pick up, THEN I’d leave the message (knowing that they’d listen when they could!) ....*

*Today, in many cases (especially when dealing with people under 30!,) phone calls rarely, if ever, happen ... Texting and Instant Messaging have become a much more prevalent means of passing along “tid bits” of information, and Skype, FaceTime, and other video chatting has replaced the old fashioned “long distance phone calls” ...*

*These things can be done from a computer, a tablet, and yes, I know it may sound crazy, but, you can still talk to someone by using a phone ☺ ....*

- ▶ This ain't the internet of the 90's !!!
- ▶ Social Media ... #confused !!!
- ▶ Get the most bang for your [www.buck.com](http://www.buck.com) !!! ☺

# INTERNET



# *This ain't the internet of the 90's !!!*

*Wow ... I never thought I'd use the 90's in a nostalgic way, but, here I am, doing just that !!!*

*When the internet started "coming into its own" within the houses of America, it meant that we could now e-mail our friends and relatives that were too far away to call without paying a long distance charge, and we could go online to read 1000 different opinions about something that before we only had access to 2 or 3 opinions. Now, we didn't feel bad about the dust collecting on the encyclopedias because having the Internet in our home meant that we had an EXCUSE not to open those books 😊 ...*

*Fast forward 20 years and the internet has become a major part of much of our lives ... Even if you don't know it, much of your entertainment leverages the internet, many phone calls do, and, heck, even some of our appliances do (much of this is without you even configuring it!) .... In addition, there's a lot of things that we do now on the internet that weren't even thought of 20 years ago.*

*Who would have thought that kids born after 1995 would be the first generation to watch LESS TV than any previous generation (thanks to YouTube!) ...*

# Social Media ... #confused !!!

# .... Ok ... 30 years ago that meant number ... 15 years ago it meant pound ... now, it's a hashtag, and, we'd better get used to it because it's here to #stay!

Social Media is just that .... Think of a mass media provider (like ABC, NBC, or CBS) except, all of the content and most of the programming is decided on and written by the users of the service ... This, in essence, is social media .... There are 1000's of different Social Media sites, but, we'll take a quick look at some of the most popular here ...

- Facebook .... Think of this as a “digital bulletin board” where you open it up to your friends and family to share pictures, thoughts, and ideas ... When you become “friends” with someone, you have the ability to see their board as well ... this is a GREAT way to keep in touch with people !!!
- Twitter ... this is more open than Facebook and allows you to post up your thoughts and ideas for the world to see ... you can “follow” friends so each time they make a post, you see it ....This is a GREAT way to keep abreast of a situation that's happening real time (by following a hash tag) ... For example, if you want to keep up with election results, you can go into twitter and tell it you wish to see all #election and you'll start seeing all of the news, thoughts, and comments about the election real time!
- YouTube ... going back to the analogy of the programming being decided by the viewers, here it is ☺ ... YouTube allows people to post videos on-line for others to see. This allows for artists to get their work seen by many without having to go through the standard media routes, and can be very entertaining, but, please note that there are no solid rating systems on YouTube, so, if your kids are watching it, you need to keep an eye on WHAT they're watching !!!

# Get the most bang for your [www.buck.com](http://www.buck.com) !!!

*As the internet changes and evolves over time, more and more companies are using it and the “big data” we’d talked about earlier to make for an experience unlike anything seen to date with consumers and producers ....*

*I recommend that you use the internet, social media, and big data to your advantage ... An example would be, sign up for a rewards card at your local supermarket or box store ... Before you go shopping, check and see if they (or competitors!) have ... you can then either decide to swing by the competitors to pick up the cheaper items OR, in most cases, be able to share this info with your local store and they’ll match the prices!*

*Using your smart phone or tablet to further make the experience easier, many of the rewards sites allow you to build your shopping list online and then it’s available to either print or take with you to the store (telling you which aisle it’s in, and, in some cases, even what shelf!) ... Furthermore, some of these rewards include scanning in your receipt when you’re done and they’ll then check the competitors FOR you to see if you would have saved any money, and, if you have, they’ll give it to you in the form of a gift card ....*

*See, social media and big data don’t always have to be dirty words ☺ ... #cool!*

- ▶ Computer and Internet Security ... safety first!
- ▶ Smartphone and Tablet security ... safety first !!!
- ▶ Phishing and Phone Scams ... safety first !!!

# SECURITY



# Computer and Internet Security ... safety first!

With all of this cool big data and saving money, everyone wants to join in and save loads of cash, so, is there a down side ???!!!???

Short answer, NOT REALLY, as long as you are on the lookout for folks that are looking to make a buck off of your willingness to make a buck ....

When it comes to computers and internet safety, the biggest thing that we need to discuss is passwords ... As it becomes more and more important for passwords to be safe and secure, companies require more and more difficult passwords to ensure that they do stay secure, unfortunately, that means they become so difficult that most folks give up and start writing them down or can't remember any of them .... When it comes to passwords, think of the rule of 3 ...

1. A password to get into your computer ... this should be something that ONLY you know ... You can write it down and keep it somewhere OTHER than next to the computer ... with Windows 8, tablets, and smart phones, you can even choose a pattern on a picture instead of a password (I recommend this!)
2. A password for "free" stuff .... For any site on the internet that (a) requires you to sign up and (b) doesn't require any financial info (like social security numbers or credit card numbers) you should have a SINGLE password for all of them ... this way you don't have to remember 1500 different passwords ...
3. A password for "money" stuff ... for any site on the internet that DOES deal with money (online banking, credit card payments, online shopping, etc) you should have a SINGLE password for all of them ... this way you don't have to remember 1500 passwords ...

Last but not least ... these should be 3 DIFFERENT passwords and you should change all three of them at least once per year ...

# Smartphone and Tablet security ... safety first !!!

OK ... first and foremost ... please re-read the previous page and password security, because it still applies if you're using a tablet or smartphone too !!!!

Now, that you've done that ... in addition, for extra security on your tablets and smartphones, make sure that you use some basic safety fundamentals ....

- Don't have your phone/tablet set to automatically join new wifi hot spots
- Don't connect to a wifi hotspot just because it's there ... only when you KNOW the provider and NEED the connection should you connect
- Don't do financial business over a "public wifi" ... even if it's one that you know the provider for ... if you need to do that financial business, turn OFF the wifi on your phone and do it over the cellular connection, if you're using a tablet, wait until you're back to a secure area OR use your phone's cellular connection to make the transaction
- Don't install apps without reading the 'fine print' ... your free "candy killer" game may come with special permissions to read your contact list or post on social media without any further consent!

# Phishing and Phone Scams ... safety first !!!

I'm going to be teaching a security class for the Body, Mind, and Soul program in 2015, and all of the security stuff mentioned in this section will be gone over in much more detail ... having said that, let's move on the Phishing and Phone Scams ...

Phishing (pronounced like "fishing") is just like what it sounds ... Companies will go on "phishing expeditions" to lure people into making bad choices either over the phone or over the internet ... You may be told that you've won a lot of money or that you owe a lot of money or that your friend is stuck in a country or that .... Well, you get the picture ....

Please remember a few rules of thumb ...

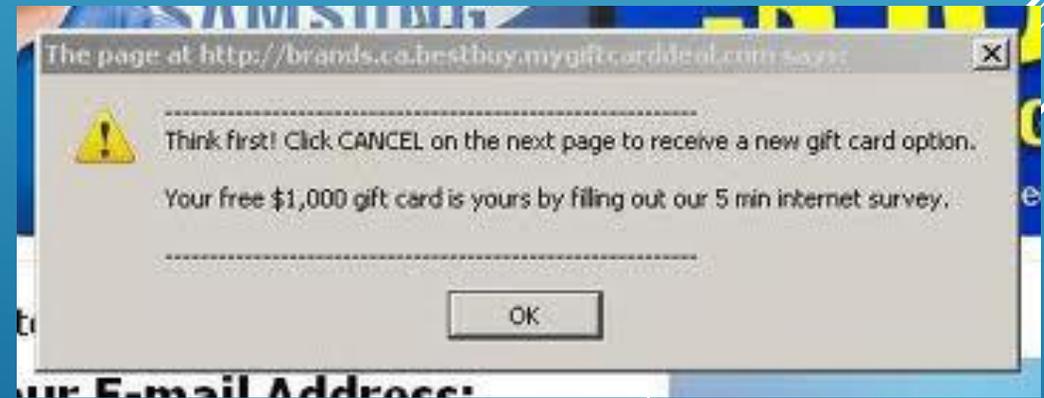
- ✓ Reputable phone sales will always be willing to send information for you to review
- ✓ Reputable debt collectors will never demand payment over the phone without sending proof
- ✓ Anything that sounds "too good" or "too bad" to be true usually is, and, you should ALWAYS check before making any decisions
- ✓ <http://www.snopes.com> is an EXCELLENT resource to sort out the scams

If you feel as though you're being scammed, more times than not, you are ... if you have any questions, you can always e-mail [webmaster@wbts.org](mailto:webmaster@wbts.org) and I'll give you an honest opinion.

- ▶ So what is Digital TV and what makes TV's so smart :-o ???!!!???
- ▶ Free WiFi and other things to be on the lookout for ....
- ▶ When it's free ... sometimes you get WAY MORE than you paid for, and you may not like it!!!



## OTHER TECHNOLOGIES



# *So what is Digital TV and what makes TV's so smart :-o ???!!!???*

*Digital TV has been a “game changer” in entertainment ... By digitizing the video streams and compressing them (the compression has gotten a LOT better over the years) the video that comes into our houses has never been clearer and we've never had so many choices! Thanks to the signal being digitized, we can now get 600 channels of “nothing to watch” transmitted over the same wires that we used to get 13 channels of nothing to watch!*

*In addition, many of these new “Smart TV's” allow you to hook your TV up to the internet so, in addition to all of the channels with nothing to watch that your TV provider gives you, you've also got 1000's of hours of programming available on streaming services such as Netflix, Hulu, and YouTube to not watch 😊 ...*

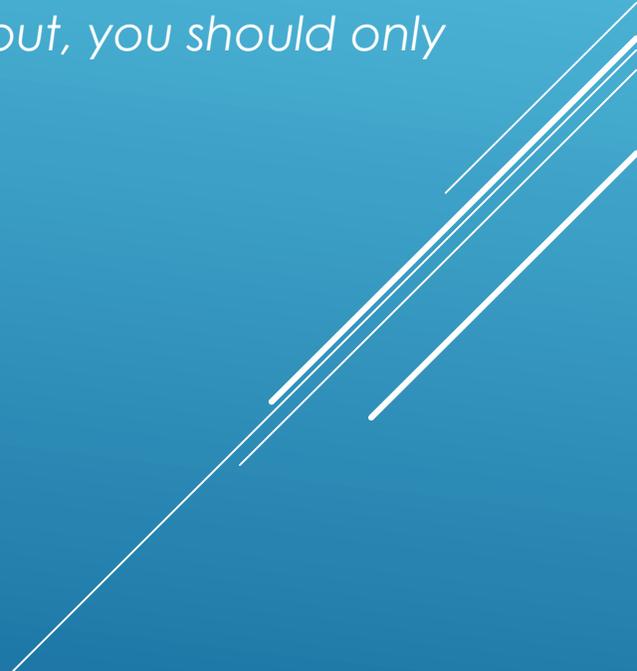
*Just like Microsoft making changes to stay relevant, TV manufacturers are doing the same, and, just like with Microsoft, if you don't mind learning, you'll really enjoy some of the changes!*

# *Free WiFi and other things to be on the lookout for ....*

*As mentioned in the security section, that “free” wifi may end up costing you BIG if you’re not careful ... the same can be said for many things on the internet ...*

*I’m now getting to the age where I can reminisce about things that I was told “back in my day” ... One of them is “if it sounds too good to be true, then, it probably is!” ...*

*I’m not saying that you shouldn’t take advantage of ALL big data options, but, you should only sign up for the ones that you will use ...*



# **When it's free ... sometimes you get WAY MORE than you paid for, and you may not like it!!!**

*As mentioned on the previous page, free isn't always "free" ....*

*When folks get new smart phones and tablets, invariably visit the APP store and start downloading anything and everything that's free that will make their tablet or phones do everything ... wow, ain't it cool !!!! ...*

*Weeee!!!!!!!!!!!! ... be careful ... just like the folks that used to stand outside the grocery stores 30 years ago that tried to get you to sign up to "win" a free bag of groceries (and, in turn, get your address and phone number) many of these apps may, too, be too good to be true ... A "rule of thumb" to remember is to look at reviews and (I know you don't want to hear this) research first ... 10 minutes of research can save you 10 days of heartache over and over again ...*

*This doesn't mean that all free sites, apps, and wifi is bad (heck, AT&T offers free wifi to it's customers, Facebook is a free app, and WalMart's shopping saver only requires you to sign into their site!) but it DOES mean that you should KNOW what you're getting into, even if it's free ...*

**#THANKYOU**