

**Sun City Summerlin Computer Club**

**Internet Investing  
SIG**

**Tom Burt  
August 17, 2017**

# SIG Meeting Schedule

- The Internet Investing SIG meets every other “even” month on the third Thursday morning at **9:30 AM**.
- The next six meeting dates will be:
  - *October 19, 2017*
  - *December 21, 2017*
  - *February 15, 2018*
  - *April 19, 2018*
  - *June 28, 2018*
  - *August 16, 2018*

# Fundamentals Review

- **Dollar has weakened a bit against foreign currencies.**
  - *Oil priced in dollars – around \$48 / barrel.*
  - *Stock indexes near record highs*
  - *Energy stocks holding, many near 52-week lows.*
  - *Other commodity prices and stocks of producers still down.*
- **Headlines: ISIS, Russians in Syria, North Korea, Great Britain.**
  - *“Flight to quality” (Selling stocks and buying US Govt. debt) has eased bond yields down. The 10 year Treasury note now yields about 2.21%  
The 30 year Treasury note yield is about 2.86%.*
- **China’s economy & markets struggling.**
- **Eurozone – still in *BIG* trouble due to hoards of refugees.**
- **Federal Reserve less likely to raise rates .25% again in Sept.**
- **Gov’t Claims US Job Situation is improved.**
- **Official Inflation rate as of July 31 was 1.73% / year**
  - *NV Gasoline holding (\$2.34 at Costco)*
  - *Medical care & insurance is NOT cheap*

# Securing Financial Accounts (1)

- **Many Incidents of User's Credentials and Other information Getting Stolen from Online Websites**
  - *Hackers sell this information to thieves.*
  - *Multiple databases can be correlated to build a very complete profile of you.*
- **Basic Account / Identity / System Security:**
  - *Close any dormant accounts that you no longer use.*
  - *Keep paper records, including statements, from accounts you access online. Or save a file PDF copies offline on a flash drive.*
  - *Strengthen your passwords by lengthening them or using a password manager. Change them regularly or if you know you've been hacked.*
  - *Consider using a password manager such as KeePass or LastPass:  
<http://www.techradar.com/news/software/applications/the-best-password-manager-1325845#>*
  - *Avoid storing sensitive information directly on cell phones or other commonly stolen/ hacked devices.*
  - *Check your credit report regularly for signs of identity theft.*
  - *Install anti-virus software on your devices and keep it up to date.*

# Securing Financial Accounts (2)

- **Two-factor Authentication (2FA)**
  - <https://www.cnet.com/news/two-factor-authentication-what-you-need-to-know-faq/>
  - *Goes beyond simple User ID / Password – requires an extra element known to the user or a trait of the user (fingerprint or retinal scan) or something the user possesses such as a chip card or a fob.*
  - *As a result, account setup and login process are more complex.*
  - *Many sites, once 2FA is set up, will e-mail or text a secondary pass-code that has to be entered to complete the login.*
- **Google Authenticator (Smartphone App for Android & iPhone)**
  - *Protects logins on Google and many other sites. Generates a time-based one-time unique passcode to use in addition to user ID & password.*
  - [https://en.wikipedia.org/wiki/Google\\_Authenticator](https://en.wikipedia.org/wiki/Google_Authenticator)
  - *Many third party implementations also available.*
- **2FA is not perfect, but much better than a simple ID / Password**
  - *Vulnerable to “account recovery” attacks (hacker pretends to be you, requests reset of account settings).*
  - *Vulnerable to “man in the middle” network attacks.*
  - *Won’t prevent “social engineering” exploits of gullible users.*

# Securing Financial Accounts (3)

- **Set up Security Freeze on the Credit Bureaus**
  - *Prevents creation of new accounts using your stolen credentials.*
  - *Can temporarily thaw when applying for new credit and refreeze when finished.*
  - *See Pat LeMay's seminar notes:*  
[http://www.scscclclub/smnr/Security\\_Credit\\_Freeze\\_Information\\_for\\_Nevada\\_Residents.pdf](http://www.scscclclub/smnr/Security_Credit_Freeze_Information_for_Nevada_Residents.pdf)
- **Use a Virtual Private Network Service (free or paid)**
  - *End-to-end Encryption of all traffic (your PC to the VPN server).*
  - *Makes your Internet activities untrackable (sites you visit don't see your IP address).*
  - *Makes surfing at public hot spots much safer.*
  - <https://www.hotspotshield.com>

# **Open Discussion**