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As found on the web and other sources

Windows 10 is here and several questions have popped up. Here maybe the answers for you.

How To Get Windows 10 Right Now

Category: [Windows-10](#) From “askbobrankin.com”.

Windows 10 has arrived, and for the most part, early adopters are giving it rave reviews. The Windows 8 annoyances are gone, things just seem to work, and many with older PCs say it runs faster after upgrading. If your free upgrade has not yet arrived, read on to learn how to jump-start the process, and how it worked on my aging laptop...

I Want My Windows 10, And I Want it Now!

July 29 was the official release date for Windows 10, but you may still be waiting for it to be delivered to your computer via the “Get Windows 10” app. That’s because Microsoft is rolling

out Windows 10 in cautious stages; first to expert participants in its beta test circle and then to larger groups of users. This staged rollout should minimize the impact of any glitches in the early iterations of Windows 10.

If you want to jump into Windows 10 right now, you can manually download it and upgrade your existing Windows 7 or 8.1 systems. Go to [Microsoft's Download Windows 10](#) page to get started. But first, I have a few tips for you.

Use the “media creation tool” available on the Download page. It’s an app created especially for the Windows 10 upgrade process. It will download the Windows 10 ISO files and burn them to either a DVD or a USB flash drive with very little effort on your part.



I chose a 16 GB SanDisk Cruze USB drive, available at Walmart for \$10. Windows 10’s setup files need at least 4 GB of formatted space. There are 4 GB USB drives out there, but that figure is unformatted capacity; buy an 8 GB drive, at least, to be sure you have enough space.

Several tech journalists have reported their hands-on experiences with Windows 10 upgrades, ranging from “easy as pie” to “nitpicking about insignificant glitches.” But invariably, their hardware is pretty new and upscale. I know many readers are not running the latest, high-end computers, so I decided to see how a Windows 10 upgrade would go on an older, middle-of-the-road system.

My Windows 10 Upgrade Experience

If you're not in a hurry, you don't have to follow this "jumpstart" recipe to get Windows 10. If you've already clicked on the "Get Windows 10" icon, you can wait patiently for the required files to arrive via Windows Update. Windows will notify you when the upgrade is available, and ask if you want to

proceed. And don't worry... if you're not ready, Windows 10 will not be forced on you.

I dug up a vintage 2011 Acer Aspire 7560 laptop with the following modest specs: 64-bit 1.5 GHz quad-core AMD A series CPU; 4 GB of 1066 MHz DDR3 SDRAM; 5400 rpm, 500 GB hard drive; 1280x1024 pixels AMD Radeon HD 6520GM graphics processor; Windows 7 Home Premium SP1. This machine had a bunch of software on it, including Office 2010 and some obscure programs written for Windows XP. I wondered if the latter would run under Windows 10. I added a Lexmark X4850 multi-function printer, a discontinued model whose driver and management software hasn't been updated by Lexmark since 2010.

After creating my Windows 10 USB installation drive, I switched to it and ran setup.exe. Then I waited an hour while Setup "checked" and "prepared" unspecified things, downloaded driver updates, etc. Finally, a screen popped up allowing me to set my language, country, keyboard style, etc. Then I ran into a bit of confusion.

The next screen asked for my Windows product ID. I had that ready, having read a couple of reviews that said it would be needed. But Windows 10 setup said several times, "That product ID didn't work, try again."

I wanted to abort the setup process and leave Windows 7 intact until I figured out what the problem was. But that's not an option; there is no "cancel setup" button! I tried closing the setup program's window; nope, it kept running in background. So I did a forced restart of the system. It rebooted into Setup again; then I really started to worry.

Rookie mistake: I didn't unplug the USB drive before rebooting, so the laptop booted from the USB drive instead of my hard drive. Don't do that! By the time you get to the "product ID" screen, Setup has already copied the Windows 10 installation files to your machine. When you reboot from your hard drive, Setup can continue as it should.

I still got the "product ID" request upon rebooting. Then I noticed, finally, the option to "skip" entering a product ID; that link is down in the left-hand lower corner of the screen in relatively tiny type. It would be nice if it was more prominent, Microsoft!

Skipping verification of product ID does NOT leave you with an unactivated copy of Windows 10 for which you will have to pay \$199 down the line. The product ID that Setup requests is the Windows 10 product ID included with a new, retail purchase of Windows 10. Your old Windows product ID is unnecessary if you are upgrading; it would have been nice if that was made plain on the product ID screen.

After a total of three hours and a few reboots, I had a working Windows 10 desktop. But my Lexmark printer would not print, even though Windows 10 showed it as "ready." Uninstalling and re-installing the antiquated driver, then rebooting, fixed that problem.

All of my software, even the old XP stuff written by amateurs, is running just fine. In fact, everything is running noticeably faster than it ever did under Windows 7, even after I optimized

the old OS with Privazer and/or Advanced System Care. This performance gain alone is worth the time I spent upgrading.

Is There a Windows 10 UNDO Button?

If, after upgrading your Windows 7 or Windows 8.1 systems to Windows 10, you do have a 30-day timeframe to "downgrade" your PC back to the previous version of Windows. Personally, I can't imagine wanting to go from Windows 10 to Windows 8.1. That would be like waking up from a nightmare to a beautiful sunny day, and then taking a sleep aid to resume the nightmare. I suppose one *might* want to return to Windows 7, on the off chance that you don't enjoy the increase in speed, security and features offered by Windows 10. But whatever the reason, there's a way to go back if absolutely necessary.

To start the downgrade, make sure you're plugged in -- the downgrade can take several hours -- and log into an admin account. From the Start Menu, click or tap "Settings" then "Update & security." Choose the "Recovery" option, and then select "Go back to Windows 7" or "Go back to Windows 8.1." Click "Get started". You'll have to give a reason why you want to downgrade. Click "Next" twice and the rollback will begin.

As I said in an earlier article, the good news about Windows 10 is that pretty much everything people hated about Windows 8 is history. The beloved Start button is back, and the annoyances of the tiled/Metro/Modern interface are gone. Bottom line, if you dislike Windows 8, you will find Windows 10 a huge improvement. And if you like your Windows 7 setup, you'll enjoy a smooth transition to Windows 10, with very little learning curve.

Don't hesitate to upgrade to Windows 10 just because your system is old and creaky. Windows 10 Setup will alert you if your hardware can't handle the new OS. Upgrading to Windows 10 may be the "fountain of youth" for an old system.

No Service Packs For Windows 10; Support ends 2025



By John Lister on July, 23 2015 in "www.infopackets.com".

Microsoft has confirmed it will support Windows 10 for at least ten years. The statement answers some questions, but raises other queries.

The confirmation comes via a change to [Microsoft's Windows lifecycle fact sheet](#). That's the page that explains exactly when it plans to stop offer support for each of its operating systems. The listed dates for Windows 10 are October 13, 2020 for the end of mainstream support and October 14, 2025 for the end of extended support. (Source: [microsoft.com](#))

Although XP's support was extended several times (owing largely to the reluctance of many users to upgrade to Vista), the pattern of five years after release for mainstream support, and five years after that for extended support is now for the most part Microsoft policy for Windows. However, the dates for Windows 10 are actually a few months behind, even though it will be released next week.

Windows 10 Security Fixes For At Least A Decade

Mainstream support refers to the period during which Microsoft gives some free help to users having trouble with Windows. During this time it will also listen to suggestions for improving or adding features and may make such changes.

During the extended support period, Microsoft only offers help on a paid basis. It doesn't add any new features to the software or make any improvements, but does continue to issue security patches.

There's a significant change in the small print however. Traditionally the support only applies if users have installed the most up-to-date service pack. For example, Windows 7 users must be running service pack 1 to receive the extended support that's still on offer.

No Service Packs For Windows 10

Windows 10 is different as there will be no service packs. Instead, Microsoft plans to issue updates as and when they are ready, rather than batching them together in one huge update. The primary reason for this is that Windows Updates will be automatically downloaded for most users without choice as to which updates they want installed. This applies to Windows 10 Home editions, whereas Pro editions and higher allow more flexibility.

Microsoft's lifecycle fact sheet also says that support for Windows 10 only applies if the user has the latest updates in place. However, Microsoft notes that it's possible that some devices and computers won't be able to handle every update.

What isn't yet clear is what happens if Windows 10 is simply updated indefinitely, rather than replaced with another operating system. The most likely explanation is that Microsoft is simply keeping its options open and not making any promises it can't live up to. It seems pretty much certain that at the very least it will continue issuing security updates for as long as Windows 10 is the latest edition and people are still running it. (Source: [businessinsider.com](#))

What's Your Opinion?

Does it make any sense for Microsoft to put a deadline on support if people are likely going to be using some form of Windows 10 for many years? Has a support deadline ever affected your decision of when to upgrade Windows? What do you think the picture will be for Windows come 2020?

The Biggest Identity Theft Scam...?

Category: [Finance](#) From “askbobrankin.com”.

Lifelock, the publicly-traded “identity-theft protection” service, is in trouble with the Federal Trade Commission again. Read on to learn why, how it might affect you, and ten free steps YOU can take to protect your identity...

Does Lifelock Really Protect Your Identity?

The FTC filed a [complaint](#) against Lifelock in U.S. District Court on July 21, alleging that Lifelock has failed to live up to the terms of a 2010 settlement by continuing to make deceptive claims about its services, and failing to protect its customers data.

Todd Davis, Lifelock’s CEO, is famous for publishing his Social Security Number on billboards as proof of faith in his company’s ID protection services, daring crooks to “Steal My Identity!” Well, they did – [at least 13 times](#)! That snafu put a huge damper on consumer purchases of ID theft services, which is probably the best thing that Lifelock has ever done for consumers.

Some 50 million Americans spent \$3.5 billion on ID theft protection services in 2010. As consumers wised up and stopped wasting up to \$300 per year, ID theft “protection” firms switched to peddling their services to corporations and institutions that suffered data breaches.



Target, the federal Office of Personnel Management, and hundreds of other entities that have failed to protect personal data now offer a complimentary year's worth of ID theft protection services to victims. In my opinion, it's just a PR Band-Aid, not real protection.

Lifelock is not the only bad actor in the ID theft-protection industry. Capital One and Discover Financial Services paid a combined \$410 million in refunds and penalties related to deceptive marketing of identity protection, credit monitoring, and other services. Affinion, Experian Consumer Direct, and LifeLock were punished for not adequately disclosing automatic charges after "free" trials and for promising to prevent ID theft, which none of these services can do.

What's the Problem With LifeLock?

DID YOU KNOW...? You can get FREE credit reports three times annually? See my article [Get Your Free Credit Report Online](#) for details. SEE ALSO... my article [10 TIPS: Identity Theft Protection](#) for ten practical steps you can take on your own, including fraud alerts and credit freezes.

Consumer Reports did a devastating job of [debunking the illusory protection](#) that firms like Lifelock offer back in 2013. In summary,

- ID theft-protection only monitors your credit reports, and often skimps by monitoring just one of the three credit reporting agencies. Even if a suspicious application for credit is found, it may be weeks or months before you are notified.
- Offers of up to \$1 million of insurance against ID theft losses are illusory. That coverage doesn't kick in until you have exhausted all consumer protections that banks and merchants must provide by law, your homeowner's or renter's insurance, and all other remedies available to you. What's left to cover?
- "Web scans" of black-market forums where stolen ID info is traded are useless. The thieves already have your data, so what's the point of knowing it's somewhere on "the dark Web?" Lifelock even says on their home page that their protection "does not cover all transactions" and that "No one can prevent all identity theft."

You can monitor your own financial accounts for suspicious activity for free, and spot unauthorized transactions a lot faster than third-party firms can. Your bank may already be doing this for you. Several times in the recent past, I've been alerted by my bank about potentially suspicious transactions. Most were okay, but a couple of them were bogus, and the bank removed those charges.

"Identity" protection is a misnomer; all these services do is monitor your credit. If your Social Security Number and other personal data are used to impersonate you for other purposes, Lifelock and its ilk will never know. Medical insurance fraud, tax fraud, and even felonies committed by people posing as you are not covered by "identity protection" services.

Enrolling in one of these services may actually increase your vulnerability to ID theft. The FTC is alleging in its complaint that Lifelock has failed (after five years!) to implement industry-

standard security practices to protect the sensitive data that it collects from subscribers. It's unlikely that Lifelock's competitors do much better to protect customers' data.

So, if you receive notice of a data breach along with an offer of free ID-theft "protection," my advice is to turn it down. Do your own monitoring and be pro-active. The steps I've outlined above (see the sidebar) are free, and will put you in charge of protecting your own privacy.

**I'm going to retire and
live off my savings.
What I'll do the second
day, I have no idea.**

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