November 2012

Points of Interest

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Department of Public Safety

Don’t forget to

November 5, 2012

Veteran’s Day

November 11, 2012

Happy Thanksgiving

November 22, 2012

Black Friday
Cyber Monday
NOVEMBER IS A MONTH OF GIVING THANKS

WHY SHOULD I VOTE?

Give thanks that you can.

Many of you will be looking for employment in the next few years.

I can’t overstate how important it is for you to vote. This is your opportunity to have your say about what can potentially happen to you.

Who do you think decides policy on issues such as the environment, national security and civil liberties? If you don’t care about these social issues you may care about your financial benefits. Do you care how much taxes you will need to pay and how the tax money will be spent? Vote for leaders and measures that you feel will use the money the way you would like to see it used.

Do you want to help shape America’s future? Vote. Your vote impacts your children, grandchildren and all future generations.

You have no right to complain about the way the country is being run if you don’t vote!!

VETERANS DAY

Veterans Day is a day set aside to thank and honor all those who served in the military. Many individuals have sacrificed and did their duty for our country. Have you thanked a veteran or someone currently in the military for their service? Why not?

THANKSGIVING

Opportunity knocks!!! Have you thanked you parents, family, friends, professors or anyone else who has made a difference in your life? What are you waiting for? Do it today!!!

It’s amazing how much a simple email, text, or verbal thank you goes a long way. Need ideas?

Professors – for a great class or mentoring
Library – for extending it’s hours
Cowell Wellness Center – for our physical and emotional needs
Physical Plant – for cleaning your buildings, repairs, keeping our campus beautiful
Public Safety – for keeping us safe
Stripes and Shuttle Drivers– for escorts and rides
Athletics – for entertainment
Drama – for wonderful productions
Conservatory – for beautiful music
ANYTHING ELSE THAT YOU CAN THINK OF!!!!!

“When I started counting my blessings, my whole life turned around.” (Willie Nelson)

“I think I learned to appreciate each day, because you don’t know how many you’re going to have.” (US Supreme Court Justice Sandra Day O’Connor)

“Silent gratitude isn’t much use to anyone” (G.B. Stern)

BLACK FRIDAY/CYBER MONDAY
Black Friday is the “kick-off” to the shopping season for those who celebrate the holidays in December. Black Friday has become a tradition for many families to shop together.

Keeping your personal credit card safe is using a pre-paid credit card. It is a great way to keep from overspending and keeping your credit from being blemished.

Today, credit cards can be considered as a necessity rather than a luxury. Many hotels, airlines and car rental companies offer online reservations which uses the credit card payment system. Truly, credit cards provide great convenience and practicality not only in purchasing things but in paying bills as well.

But what if you don’t own a credit card? Some people cannot qualify for regular credit cards because of their credit history. If you have bad credit, this may not be the best time for you to apply for a credit card account. Nevertheless, you can still enjoy the convenience of using card payment systems by getting a prepaid credit card.

Prepaid Credit Cards - How To Use Them

Prepaid credit cards can be used for payment just like a regular credit card. You can use them to buy things from online stores or make online reservations to your chosen hotel, airline or car rental company. You can use them to pay for your purchases at groceries, boutiques, diners, drugstores, convenience stores, gasoline stations and any establishment that accepts credit card payment.
What makes a prepaid credit card different is that it does not provide the account holder with a credit line. Instead, the cardholder must first deposit cash in the account before the card can be used for payment. If you deposited $300 in your prepaid card, you can use it to pay your bills as long as you don't exceed $300. Once the cash deposit has been used up, the cardholder must make a new deposit in the account.

**Advantages of Prepaid Credit Cards**

Prepaid credit cards are generally accepted everywhere, particularly cards that bear the Visa or the MasterCard logo. Having a prepaid credit card allows you to do your shopping without carrying cash. But since you are not borrowing against your credit line, you don't need to pay for additional interest rate or late penalty fees. The risk of overspending or uncontrolled spending is also reduced because you can't use the card if you don't have available funds.

If you want to purchase from an online store or make reservations but you don’t want to reveal your credit card details or your bank account in the internet, you can use a prepaid card instead. If you're worried about identity theft or fraud, you can deposit only the exact amount of purchase to your prepaid card account each time you want to purchase online.

Anyone who wants to apply for a prepaid card can do so without worrying about getting declined. Yes, even people with bad credit history or without a job can easily acquire a prepaid credit card.

**Disadvantages of Prepaid Credit Cards**

Are there disadvantages to using prepaid credit cards? One disadvantage is that you need to pay a flat rate to open an account and an annual fee to keep your account active. It is also very important to choose a prepaid card with reasonable transaction fees because you will be automatically charged with the transaction fee each time you use the card for payment. Another disadvantage is that not all issuers of prepaid credit cards report to the credit bureaus. In order to build your credit history, you need to make sure that credit reporting is provided by the prepaid card company.

Liz R. Yahoo! Contributor Network
September 7, 2009

Prepaid Credit cards just may be the safest way to carry a card and know that if the card is used by someone else without your knowledge only the money on the card is taken. Your identity, credit score, and all of the time it would take you to try to correct all of the these is worth the effort of going out and getting one today.
How to protect your iPhone from theft

Find My iPhone tips, and anti-theft advice

By Simon Jary | PC Advisor | 03 May 12

You might think that your expensive iPhone is safe because you’ve setup Apple’s Find My iPhone app.

But muggers and pick-pockets aren’t tech idiots, however, and have various ways of thwarting your and the police’s attempts to locate your stolen iPhone. One of the easiest ways a thief can block Find My iPhone’s abilities to locate your iPhone is to simply switch off the phone’s location services.

Stopping this is easy.
1) Open Settings on your home screen
2) Open General
3) Select Restrictions
4) Set a Restrictions passcode by clicking Enable Restrictions. Use a different code than your Unlock passcode, just in case the mugger forces you to reveal that.
5) Scroll down the list of Restrictions until you find the “Allow Changes” list
6) Open Location
7) Select the “Don’t Allow Changes” option so that it’s ticked

Now that you’ve done this the thief or next person to get hold of your iPhone shouldn’t find it easy to disable your location service that will help you or the cops track it down. You can also use Restrictions to stop others deleting applications from your iPhone, such as Find My iPhone which needs to be installed on the device for all this to work. This does make deleting apps a bit more long-winded than usual but unless you’re in the habit of often deleting apps it’s a wise precaution.
Find My iPhone setup

Important: Make sure that you've set up Find My iPhone correctly in the first place.

1) Open Settings on your home screen
2) Open iCloud
3) Ensure Find My iPhone is switched to On.
4) Go back to Settings
5) Ensure that Location Services is On.
6) On the same screen scroll down to Find My iPhone, and set it to On.
7) Make sure that the date on your device is correct. This can be set in Settings > General > Date & Time
8) Check that your device is up to date. It needs to have iOS 3.1 or later (iOS 4.2 recommended, required for free users).
9) Use the same Apple ID (iCloud account) on each device you set up.

Simple post-iPhone theft insurance advice

If your iPhone is properly insured (check now with your home contents insurance! NOW) you may prefer to simply contact your network provider immediately to disconnect it as soon as possible. And make sure you report the theft to the police. If you want to inconvenience the thieves then first go through Find My iPhone to set a lockcode (if there wasn't one on there to start with) and wipe it.

Also important: Write down your phone's serial number for police reports and in case it is located later on.

Other iPhone theft/security points

If you contacted your service provider to report your iPhone or iPad lost or stolen before locating/wiping your phone, and they deactivated your SIM card or account, you will no longer be able to locate, display a message on, or remotely wipe your iPhone.

If the iPhone or iPad is turned off, the map will display its last known location, not its current location (unless the same). When it's turned back on, the map will update. The same is true if you instruct the Find My iPhone to install a lockcode. It should wait until the device is turned on again, and then lock the miscreant out.

Don’t wipe your iPhone or iPad too quickly, as this might further protect you from identity or other intellectual theft but will disable Find My iPhone – so it’s unlikely you’ll ever get it back. Ditto, cancelling your SIM. This does leave you open to call charges if the thief uses your phone, but still gives you a fighting chance of locating the device.

Even when turned off, if you instruct the Find My iPhone service to do anything (display message, remotely wipe, etc) it will do that the next time the iPhone is powered on as long as your iCloud login is there. If the thief or person in possession of the iPhone or iPad wipes it clean or removes your iCloud information, it will not be found.

Read more: http://www.pcadvisor.co.uk/how-to/mobile-phone/3355678/how-protect-your-iphone-from-theft/#ixzz2AK22O4KL

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