Chapter 1 : Year problem - Wikipedia

*Your Y2K Personal Protection Plan Paperback - www.nxgvision.com Mon, 29 Oct GMT Your Y2K Personal Protection Plan [Jim Hickman] on www.nxgvision.com *FREE* shipping on qualifying offers.*

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Chapter 2 : Is Loan Protection Insurance Right For You?

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For Release October 20, "Y2K? One popular name for the Year problem or the Y2K computer glitch -- the "millennium bug" -- refers to the possibility that some computers and computerized systems will fail to correctly recognize dates after Based on the comments it received, FTC representatives have been meeting regularly with industry and consumer groups to learn more about the possible problems consumers and manufacturers may encounter, and to develop ways to ensure that consumers are informed about any remedies that may be available to fix them. Running the Numbers and Protecting Your Bottomline Many consumer financial services providers, such as banks, mortgage companies, investment firms, and credit card issuers rely on computer systems to perform a variety of date-sensitive functions, including calculating interest and other charges; tracking deposit, loan, and lease payments; transferring funds electronically; and producing billing or other periodic statements. Two of the items released today address financial services and how consumers and industry can reduce any negative impact of Y2K issues on their bottomlines. Among the suggestions in the Consumer Alert, "Y2K? Preparing Your Personal Finances for the Year ," are: Ask your financial service provider about its plans to deal with Y2K. Ask your provider what type of backup records are kept in case of an emergency. How would these records be used to identify and correct problems affecting your deposit, loan, or other account? Keep canceled checks as proof of payment for at least several months before and after the date change. If you bank by computer, download your transaction records and store them on a backup disk. You also may want to print out downloaded records in case backup disks are contaminated with Y2K problems. Also consider support systems, such as elevators, heating and cooling systems, security systems and access to parking garages. Identify equipment and systems critical to your business operation. Make it a priority to fix or replace them, if appropriate. Correct Problems -- Check out computer software or equipment upgrades to fix your Y2K problems. Verify how and whether your vendors are preparing for the Y2K transition; get their timetable. Make Contingency Plans -- Expect the unexpected. Develop contingency plans, including a plan if your vendors have problems making the transition. Keep paper records of your files and back up disks or tapes. Make sure your employees are not installing any untested software programs. Talk to Your Customers -- Keep your business partners and employees informed. Communicate your Y2K status to customers through billing statements, the Internet, toll-free telephone, or a fax-back system. Will the Clock Keep on Ticking? A few weeks ago, the FTC conducted an informal surf of the websites maintained by the manufacturers of many consumer products and found that there was more that companies could do to educate consumers about potential Year problems. While home-office equipment manufacturers are doing a fairly good job of providing product-specific Y2K information, the survey showed that the producers of consumer electronics and home appliances containing microchips are not yet systematically providing such information. Communicating Product Compliance to Your Customers," which suggests: Companies use their websites to disclose the Y2K compliance status of their products by including a complete list by model numbers and year. Companies define "Y2K compliant" and include a description of any anticipated Y2K problems. Companies tell consumers whether there are remedies available to fix products with Y2K problems. Companies also offer Y2K information to consumers via a toll-free telephone number or fax-back system. The alert, titled "Y2K Y 2 Care: Information-Technology and Home-Office Products," explains that personal computers may have Y2K problems because the microchips are programmed to use a month, date, and year calendar function. Many have toll-free telephone numbers and Web sites to answer your Y2K questions. The second Consumer Alert, "Y2K? Programmable microwave ovens and coffeemakers, for example, are not likely to have Y2K problems because they have clock and not calendar functions. Other products, such as refrigerators and heating and cooling equipment, may have chips that keep track of cycles rather than dates; therefore, they too are unlikely to have Y2K problems. The alert recommends that consumers check with the manufacturers of many of these products to learn whether they will continue to work after January 1, Copies of the full text of the entire series of "Y2K?

Chapter 3 : Formats and Editions of Your Y2K personal protection plan [www.nxgvision.com]

Your Y2K Personal Protection Plan [Jim Hickman] on www.nxgvision.com *FREE* shipping on qualifying offers. Hope for the Best but Prepare for the Rest! Plan your own strategy for coping with Y2K failures with this practical step-by-step workbook. How to prepare a comfort kit for surviving 30 days without reliable power.

But it adds on a truly stand-out feature: This means you can find a bogus item on one of your credit reports, or discover a warrant out for your arrest, then enroll in ID Watchdog â€" and it will still work on your behalf to remove these charges. Restoration for pre-existing theft does carry fees in addition to membership cost. But other services only offer assistance for theft occurring during your membership. The outdated layout and font makes it difficult to find the information you need. Commercial identity theft protection services can monitor your credit reports, public records, and some websites, but privacy laws bar them from accessing your medical benefit statements, as well as any tax info or Social Security benefits paid in your name. Tax-related identity theft, in which a thief claims your tax refund before you do, is also disturbingly prevalent. In , it accounted for nearly 49 percent of all reported identity thefts. And because government offices also do not recognize power of attorney to resolve disputes, the most an outside company can do for you in this situation is give you the right forms to fill out. Be vigilant about medical ID theft Medical identity theft can exhaust your insurance benefits and pose health threats: When someone else obtains care in your name, your files may be updated to reflect their diagnosis and treatments. This means that if you show up at the hospital in an emergency situation, you might not get the care you need. A little vigilance goes long way. Read these line by line and pay special attention to the services provided, the name of the healthcare provider, the date of the service, and your personal information. Errors like a misspelled name or incorrect procedure date can be warning signs of medical identity theft. Be aware of other ways to protect yourself Utilize free account services with your bank or credit card issuer Most banks offer free transaction-monitoring tools that will notify you whenever an account withdrawal exceeds a limit set by you. An increasing number of credit card companies also bundle credit scores and monitoring with their standard service. Both are free ways for you to stay up-to-date on important financial data. Opt-out of prescreened offers Unsolicited mail from credit card and insurance companies is more than just annoying; it can actually be dangerous if it falls into the wrong hands, since it contains your full name, address, and the promise of approval for credit. You can always check your credit and available offers at a free credit-monitoring website. Read bills, collection notices, and any other medical statements to ensure the information is accurate. Request copies of your medical records. You may have to pay, but medical professionals have to oblige. If you find any errors, write the health care provider explicitly describing them. Keep copies of everything. What does ID Theft Insurance cover? Note that each element of coverage has its own limit, that costs must be accrued within a set timeframe, and that the aggregate limit usually reflects how much you pay per month: The more expensive your plan, the bigger the insurance payout. Can I DIY my identity theft protection? The protection offered by ID theft services is really just monitoring and restitution. You can take steps on your own â€" it just requires a little more legwork. Request your free annual report from each of the three credit bureaus. Place a free day fraud alert on your credit file. This directs lenders to verify your identity before opening accounts in your name. If you want to go the extra mile, lock your credit reports with a credit freeze.

Chapter 4 : The Best Identity Theft Protection Services for | www.nxgvision.com

Jim Hickman's book offers a simple, practical guide for prepairing for Y2K. Everything we need, contact numbers, a clear an concise description of the potential problems we may encounter and prepairation check lists that cover all the bases are found in this book.

The loan protection policy has different terms depending on where it is offered. These all provide very similar coverage. Loan protection insurance can help policyholders meet their monthly debts up to a predetermined amount. The benefits of the policy can be used to pay off personal loans, car loans or credit cards. There are two different types of loan protection insurance policies. This policy disregards the age, gender, occupation and smoking habits of the policyholder. The policyholder can decide what amount of coverage he or she wants. This type of policy is widely available through loan providers. It does not pay until after the initial day exclusion period. Maximum coverage is 24 months. For related reading, see: Good Deal or Gimmick? This type of policy is only offered in Britain. Maximum coverage is for 12 months. Quotes might be less expensive if you are younger because, according to insurance providers, younger policyholders tend to make fewer claims. Depending on the company you choose to provide your insurance, loan protection policies sometimes includes a death benefit. For either type of policy, the policyholder pays a monthly premium in return for the security of knowing that the policy will pay when the policyholder is unable to meet loan payments. Generally, an insured policyholder can submit a claim 30 to 90 days after continuous unemployment or incapacity from the date the policy began. The amount the coverage pays will depend on the insurance policy. What Are the Costs? The cost of payment protection insurance depends on where you live, the type of policy you select, whether it is standard or age-related, and how much coverage you would like to have. Loan protection insurance can be very expensive. If you have poor credit history , you might end up paying an even higher premium for coverage. If you think this type of insurance is something you need, consider looking for a discount insurance group that offers this service. Premiums through large banks and lenders are generally higher than independent brokers , and the vast majority of policies are sold when a loan is taken out. You have the option to buy the insurance separately at a later date, which can save you hundreds of dollars. Pros and Cons of Having Loan Protection Depending on how well you research the different policies, having a loan protection policy can pay off when you select a policy that is inexpensive and will provide coverage suitable for you. In terms of credit score , having a loan protection insurance policy helps maintain your current credit score because the policy enables you to keep up-to-date with loan payments. By allowing you to continue paying your loans in times of financial crisis, your credit score is not affected. Having this type of insurance does not necessarily help lower loan interest rates. When you shop for a policy, be leery of loan providers that try to make it seem like your loan interest will decrease if you also buy a payment protection insurance policy through them. What really happens in this case is the loan interest rate difference from the new "lower" rate is latched onto the loan protection policy, giving the illusion that your loan interest rate has decreased, when in fact the costs were just transferred to the loan protection insurance policy. What to Look out for It is important to point out that PPI coverage is not required to be approved for a loan. Some loan providers make you believe this, but you can definitely shop with an independent insurance provider rather than buy a payment protection plan from the company that originally provided the loan. An insurance policy can contain many clauses and exclusions; you should review all of them before determining whether a particular policy is right for you. For those working full-time with employer benefits, you might not even need this type of insurance because many employees are covered through their jobs, which offer disability and sick pay for an average of six months. When reviewing the clauses and policy exclusions, be sure you qualify for submitting claims. Always be well-informed before you sign a contract. Make sure you know all the loan protection insurance terms, conditions and exclusions. Any ethical company is more than willing to do this for a prospective client. If the company hesitates in any way, move on to another provider. Policies differ, so review the policy carefully. The Bottom Line When searching for a loan or PPI, always thoroughly read the terms, conditions and exclusions of the policy before committing yourself. Look for a reputable company. One way is to contact the

consumer advocacy facility where you live. A consumer advocacy group should be able to direct you to ethically responsible providers. Review your particular financial situation in detail to make certain that getting a policy is the best approach for you. Determine why you might need it; see if you have other emergency sources of income through either savings from your job or other sources. Go through all exclusions and clauses. Will getting the insurance be cost-effective for you? Are you confident and comfortable with the company handling your policy? These are all issues that must be addressed before making such an important decision.

Chapter 5 : AIG Travel Guard - Travel Insurance - Protect your travel investment

Note: Citations are based on reference standards. However, formatting rules can vary widely between applications and fields of interest or study. The specific requirements or preferences of your reviewing publisher, classroom teacher, institution or organization should be applied.

Background[edit] Y2K is a numeronym and was the common abbreviation for the year software problem. The abbreviation combines the letter Y for "year", and k for the SI unit prefix kilo meaning ; hence, 2K signifies It was also named the "Millennium Bug" because it was associated with the popular rather than literal roll-over of the millennium , even though most of the problems could have occurred at the end of any ordinary century. There were other contenders. Y2K just came off my fingertips. Since programs could simply prefix "19" to the year of a date, most programs internally used, or stored on disc or tape, data files where the date format was six digits, in the form MMDDYY, MM as two digits for the month, DD as two digits for the day, and YY as two digits for the year. As space on disc and tape was also expensive, this also saved money by reducing the size of stored data files and data bases. Some such programs could not distinguish between the year and the year Other programs tried to represent the year as This could cause a complete failure and cause date comparisons to produce incorrect results. Some embedded systems , making use of similar date logic, were expected to fail and cause utilities and other crucial infrastructure to fail. Some warnings of what would happen if nothing was done were particularly dire: While some commentators and experts argued that the coverage of the problem largely amounted to scaremongering , [10] it was only the safe passing of the main "event horizon" itself, 1 January , that fully quelled public fears. Some experts who argued that scaremongering was occurring, such as Ross Anderson , Professor of Security Engineering at the University of Cambridge Computer Laboratory , have since claimed that despite sending out hundreds of press releases about research results suggesting that the problem was not likely to be as big a problem as some had suggested, they were largely ignored by the media. I used to write those programs back in the s and s, and was proud of the fact that I was able to squeeze a few elements of space out of my program by not having to put a 19 before the year. Back then, it was very important. We used to spend a lot of time running through various mathematical exercises before we started to write our programs so that they could be very clearly delimited with respect to space and the use of capacity. It never entered our minds that those programs would have lasted for more than a few years. As a consequence, they are very poorly documented. If I were to go back and look at some of the programs I wrote 30 years ago, I would have one terribly difficult time working my way through step-by-step. Many tricks were used to squeeze needed data into fixed-field character records. Saving two digits for every date field was significant in this effort. In the s, computer memory and mass storage were scarce and expensive. Early core memory cost one dollar per bit. Programs often mimicked card processing techniques. Over time the punched cards were converted to magnetic tape and then disc files, but the structure of the data usually changed very little. Data was still input using punched cards until the mids. Machine architectures, programming languages and application designs were evolving rapidly. Neither managers nor programmers of that time expected their programs to remain in use for many decades. The realisation that databases were a new type of program with different characteristics had not yet come. There were exceptions, of course. The first person known to publicly address this issue was Bob Bemer , who had noticed it in as a result of work on genealogical software. He spent the next twenty years trying to make programmers, IBM , the government of the United States and the ISO aware of the problem, with little result. In , Erik Naggum was instrumental in ensuring that internet mail used four digit representations of years by including a strong recommendation to this effect in the internet host requirements document RFC Resulting bugs from date programming[edit] Webpage screenshots showing the JavaScript. Rollover of such systems is still a problem but can happen at varying dates and can fail in various ways. The Microsoft Excel spreadsheet program had a very elementary Y2K problem: Excel in both Windows and Mac versions, when they are set to start at incorrectly set the year as a leap year for compatibility with Lotus This bug was fixed in later versions, but since the epoch of the Excel timestamp was set to the meaningless date of 0 January in previous versions, the

year is still regarded as a leap year to maintain backward compatibility. In the C programming language , the standard library function to extract the year from a timestamp returns the year minus Many programs using functions from C, such as Perl and Java , two programming languages widely used in web development, incorrectly treated this value as the last two digits of the year. In the Windows 3. An update was available. Some software, such as Math Blaster Episode I: In Search of Spot [17] which only treats years as two-digit values instead of four, will give a given year as "", "", and so on, depending on the last two digits of the present year. Date bugs similar to Y2K[edit] Main article: Time formatting and storage bugs 4 January [edit] This date overflowed the bit field that had been used in the Decsystem 10 operating systems. There were numerous problems and crashes related to this bug while an alternative format was developed. It was thus possible that database programs might act on the records containing unknown dates on that day. Data entry operators commonly entered into required fields for an unknown future date, e. While fears arose that some programs might unexpectedly terminate on that date, the bug was more likely to confuse computer operators than machines. A year divisible by , however, is not a leap year in the Gregorian calendar unless it is also divisible by For example, was a leap year, but , and were not. Some programs may have relied on the oversimplified rule that a year divisible by four is a leap year. This method works fine for the year because it is a leap year , and will not become a problem until , when older legacy programs will likely have long since been replaced. Other programs contained incorrect leap year logic, assuming for instance that no year divisible by could be a leap year. An assessment of this leap year problem including a number of real life code fragments appeared in Year problem[edit] Some systems had problems once the year rolled over to Both hexadecimal and BCD encode the numbers 0â€"9 as 0x0â€"0x9. But BCD encodes the number 10 as 0x10, whereas hexadecimal encodes the number 10 as 0x0A; 0x10 interpreted as a hexadecimal encoding represents the number Windows Mobile is the first software reported to have been affected by this glitch; in some cases WM6 changes the date of any incoming SMS message sent after 1 January from the year "" to "". As a long integer in bit systems uses 64 bits, the problem does not realistically exist on bit systems that use the LP64 model. Programming solutions[edit] Several very different approaches were used to solve the Year problem in legacy systems. Four of them follow: Date expansion Two-digit years were expanded to include the century becoming four-digit years in programs, files, and databases. This was considered the "purest" solution, resulting in unambiguous dates that are permanent and easy to maintain. However, this method was costly, requiring massive testing and conversion efforts, and usually affecting entire systems. The cost of expanding a BCD encoded value which requires only the 0x00 through 0x99 values of a byte to include all years up to 0x is the addition of another octet , it is therefore more sensible to simply represent as a binary bit number, though because of word alignment at that point it is easier just to use an unsigned short for years which is capable of representing different years, though the exact scheme varies by the selection of epoch. Only input and output instructions for the date fields had to be modified, but most other date operations and whole record operations required no change. This delays the eventual roll-over problem to the end of the year Windowing Two-digit years were retained, and programs determined the century value only when needed for particular functions, such as date comparisons and calculations. The century "window" refers to the year period to which a date belongs. This technique, which required installing small patches of code into programs, was simpler to test and implement than date expansion, thus much less costly. While not a permanent solution, windowing fixes were usually designed to work for several decades. This was thought acceptable, as older legacy systems tend to eventually get replaced by newer technology. This freeware solution was one of the first downloadable solutions on the internet at the time and was found in one in four computers [28] and marketed through Planet City Software as Millennium Bug Compliance Kit. Before [edit] On 28 December , 10, card swipe machines issued by HSBC and manufactured by Racal stopped processing credit and debit card transactions. Some programs were not active at that moment and problems would only show up when they were invoked. Not all problems recorded were directly linked to Y2K programming in a causality ; minor technological glitches occur on a regular basis. Some caused erroneous results, some caused machines to stop working, some caused date errors, and two caused malfunctions. Four babies with Down syndrome were also born to mothers who had been told they were in the low-risk group. The problem was fixed by On 1 March [edit] Problems were

reported but these were mostly minor. In Japan, data from weather bureau computers was corrupted. In the UK, railway self-service ticket machines "Quickfare" printed tickets bearing the date "00 JNR 00" for 3 months until mid March At Reagan National Airport , check-in lines lengthened after baggage handling programs were affected. In Bulgaria, police documents were issued with expiry dates of 29 February and 29 February which are not leap years and the system defaulted to On the last day of day these systems exhibited various errors. These were generally minor, apart from reports of some Norwegian trains that were delayed until their clocks were put back by a month. For all persons born before , the month is stored as the calendar month plus 20, and for all persons born after , the month is stored as the calendar month plus Norway and Finland[edit] Norway and Finland changed their national identification number , to indicate the century in which a person was born. In both countries, the birth year was historically indicated by two digits only. This numbering system had already given rise to a similar problem, the " Year problem ", which arose due to problems distinguishing between people born in the 20th and 19th centuries. Y2K fears drew attention to an older issue, while prompting a solution to a new problem. In Norway, the range of the individual numbers following the birth date was altered from 0â€" to â€" This put Uganda in the "top 20" out of national governments, and on a par with the United States, United Kingdom, Canada, Australia and Japan, and ahead of Germany, Italy, Austria, Switzerland which were rated as only "somewhat informative". The report said that "Countries which disclose more Y2k information will be more likely to maintain public confidence in their own countries and in the international markets. The US Government followed a three-part approach to the problem: Some of these documents may be available through National Archives and Records Administration [43] or the Wayback Machine.

Chapter 6 : Now's Time For Y2k Precautions - tribunedigital-orlandosentinel

Planning for Your Future Personal Protection Plans. To help provide the sense of security you and your family might need now or in the future, Prudential offers a variety of personal protection plans.

Chapter 7 : FES Protection Plan

``You want to minimize the stress on the infrastructure,'' says Jim Hickman, author of Your Y2K Personal Protection Plan (Harper Collins, ). ``If everybody picks up the phone on Jan. 1 to see.

Chapter 8 : The Y2K of ? The EUâ€™s General Data Protection Regulation | Park Place

Like Y2K before it, GDPR is a good motivation to get your database in check with a data compliance and protection assessment plan. To underline how bad databases have become, in the recently published " State of Pipeline Marketing report," a mere percent of B2B marketing organizations reported that their data was up-to-date and.