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Our Satisfaction Guarantee To You



Protecting Against Children's Identity Theft

One of the first and easiest things you should do to prevent your child's identity from being stolen: caution him or her about giving personal information, especially their Social Security number, to anyone over the Internet.

The most likely person to steal your child's identity is a family member or frequent visitor to your home. Be sure your child's Social Security card is stored in a secure place. Shred any papers that have your child's Social Security number on them.

One part of the problem: credit bureaus don't check social security numbers with the Social Security Administration in order to verify a person's name and age.

That means thieves can use the number with their own name, or a fake name, to open credit accounts, get student loans, home, boat and car loans, receive government benefits, unemployment compensation, tax refunds or access to medical care and employment, all using your child's number.

The crime will not be known until your child grows up and is denied credit because of debts on his credit report.

To obtain your child's credit report, you have to contact a credit bureau through the mail by sending them your child's complete name, address, date of birth, a copy of the child's birth certificate, a copy of the child's social security card, and a copy of your own driver's license or other government-issued proof of identity.

Also, the proof must include your residential address along with a current utility bill that also includes your home address.

Mail these items to one or more of these credit bureaus:

- Equifax, P.O. Box 740256, Atlanta, GA 30374.
- Experian, P.O. Box 9532, Allen TX 75013.
- TransUnion, P.O. Box 6790, Fullerton, CA 92834.

Be suspicious of credit offers sent to your children. Notify credit bureaus, then check your child's credit report.

You need the report to prove your child is a victim. Learn more by contacting the Federal Trade Commission at www.ftc.gov or (877) IDTHEFT.

BILL'S Blog 

Bill Pennock, CEO of Squaretree makes observations on Computer Use for Small and Medium Business.

Is this information helpful for your business? FIND OUT! Go to: www.squaretree.com/fromtheceoblog and let him know what you think! Don't Miss:

"Application Development is a Passion"

DID YOU KNOW?

You can schedule a FREE (15 minute) Public Awareness Seminar presented by our CEO Bill Pennock?

"3 Things Your Employees MUST Know to Avoid Computer Attacks!"

call: (916) 925-8733 ext. 223 or visit: www.squaretree.com/offers/security

AMERICAN HISTORY: HISTORICAL BIRTHDAYS CELEBRATED IN 2012

Virginia Dare, born 425 years ago. She was the first child of English parents born in the New World, at Roanoke Island near what is now North Carolina. In 1585, the settlement was begun by Sir Walter Raleigh. In 1590, a supply ship found the settlement had vanished except for rough carvings on trees.

Jacques Marquette, born 375 years ago. Father Marquette was a Jesuit missionary and explorer of the Great Lakes Region. He and explorer Louis Jolliet were the first non-natives to map the upper Mississippi River.

Thomas Paine, born 275 years ago. He was the American Revolutionary leader who said, "These are the times that try men's souls." Paine was the author of *The Crisis*, a call to arms.

Sacagawea, born 225 years ago. Took part in the 1804 Corps of Discovery expedition to the Louisiana Territory. It was led by Capt. Meriwether Lewis and Lt. William Clark. An interpreter, Sacagawea gave valuable insights about natives, edible plants and campsites.

William H. Gallaudet, born 225 years ago. A Philadelphia preacher who studied deaf education in Europe and was introduced to signing methods. In the United States, he founded what is now the American School for the Deaf at Hartford, CT.

Charles L. Tiffany, 200 years ago. American Jeweler whose name came to indicate quality. Tiffany introduced the first retail catalog in 1845 and oversaw creation of the diamond engagement ring. He secured items from the French crown jewels and built a brand name.

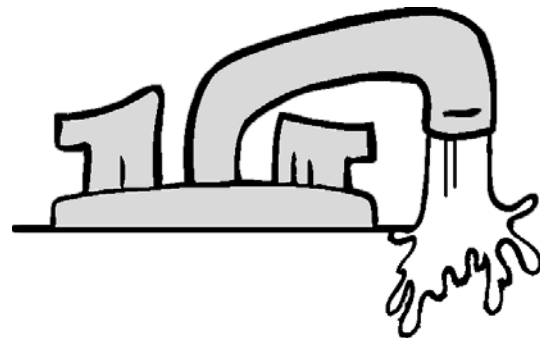


"Instant? I remember when we were young and you made karma from scratch."

MONEYWISE

POOR BUYS

- **Herbs and vitamins to fight flu symptoms.** The CDC says no herbal, homeopathic or folk remedy will cure the flu or speed its resolution. Home-made chicken soup can make it go easier.
- **Bottled water.** You pay up to \$64 a gallon for it and some is just tap water treated with minerals or chemicals. Tap water costs about 1 cent a gallon.
- **Lottery tickets.** According to Powerball, your chance of winning the big prize is one in 195,249,054. Buying two, three or five tickets doesn't increase your chance of winning. Consider putting a buck in the bank. You'll have something at the end of the year.
- **Credit-card payment insurance.** It can cost several hundred dollars a year and there are so many restrictions, you probably won't qualify for anything if you are sick or disabled, according to Time.



BOOK REVIEW

HOW TO DISCOVER WHAT'S MISSING IN A GREAT PLAN

Matthew May's bestseller, *In pursuit of Elegance: Why the Best Ideas Have Something Missing*, shows how to do more with less.

Stanford University professor Robert Sutton raves, "What a masterpiece. The definitive guide to the 'less is more' mind-set. I meant to only take a quick glance at it, but once I started reading, I couldn't stop. In a world where everything keeps getting complicated and overwhelming, Matthew May shows us that if we start looking for things to take out, things to stop doing, and intelligent shortcuts, we will all be happier, do superior work, and live in a better world."

"Elegance" is characterized by four key elements: seduction (engaging the intelligence by limiting information), subtraction (taking away excess), symmetry (the beauty of patterns) and sustainability (maintaining limited resources).

May shows how various events, products and people capture our attention and imaginations, and examines the elements behind many innovative fields ranging from physics and marketing to design and popular culture.

In his easy-reading style, May gives the answers to such questions as: "What made the Sopranos finale one of the most-talked about events in television history?" and "Why is sudoku so addictive and the iPhone so irresistible?"

The author makes a case for doing more with less by optimizing the expenditure of one's assets and resources. That's something anyone can and should put into practice.

—*In pursuit of Elegance: Why the Best Ideas Have Something Missing*
by Matthew May, Broadway, 2009.

QUICK QUOTE



“THANK YOU!!! I submitted the form from my laptop and it worked fine. One more year down. You are the best and I’m hoping with you that ‘we’ (you) won’t have to do this difficult process again!”

—Diane Bauer

WORK NOTES

COMPANIES SEE BENEFITS IN HIRING BAS RATHER THAN MBAS

At an average age of 21-22, Bachelor of Arts candidates usually have no work experience and no preconceived ideas about how a company should be run. But they are single and have no spouse or kids to interfere with their work. They are easy to mold into the company’s image and can work their way up the ranks.

Master of Business Administration job candidates are an average age of 26 to 30. They have established ideas and families to consider. They are seasoned in office politics, have three to six years of work experience and earn higher salaries.

While the MBA is required in some businesses, others are hiring those with BAs instead. They don’t cost as much and are willing to have lesser job titles.

UPDATE YOUR INFORMATION WHAT’S NEW?

January is a good time to consider changes that may have occurred in your life during the past year.

The human resources department reminds us that it’s important to keep your information up to date, including:

- Change of address, landline and cell-phone telephone numbers, and person to be contacted in case of emergency.
- In a more personal matter, does the beneficiary named on your life insurance reflect your current wishes? Have you been married or divorced, or should your beneficiary be changed for some other reason?

TECHNOLOGY AND YOU

IPHONE 5 HAS BIG COMPETITION

About half of iPhone users and half of BlackBerry users say they will upgrade to the new iPhone 5 when it debuts in mid-2012.

Here’s what they’ll get: longer battery life, unlimited data, no long-term contract, Wi-Fi tethering at no extra cost, a higher quality still camera, and unlimited storage on iCloud.

Here’s the competition Apple faces.

Google’s Android software also features full-screen touch displays and access to thousands of apps.

Motorola’s Droid Bionic has an eight-megapixel camera and access to high-speed, fourth-generation wireless networks. Android accounts for 43 percent of the U.S. market for smartphone operating systems, while Apple has 28 percent, according to Nielsen Co.

Apple is still the biggest producer of smartphone handsets.

In June, Apple spoke of its next-generation mobile operating system, including its iMessage system, wireless storage and music syncing through iCloud service. But Similar features are already offered by BlackBerry and Amazon’s music store.

Many phone users are tired of upgrades and don’t plan to do anything.

ARTIFICIAL INTELLIGENCE TURNS IPHONES AND GOOGLE ANDROIDS INTO SMART ALECS

Siri, the personal assistant on iPhone 4S, lets you use your voice to send messages, schedule meetings, place phone calls and more.

Ask Siri to do things just by talking the way you ordinarily talk, and it understands what you say and mean. It also knows when you’re pulling its leg and talks back.

For all of its virtues, it has attracted more attention for its sassy answers to trick questions. One user commanded, “Beam me up.” The phone responded, “Sorry, Captain, your tricorder is in Airplane Mode.”

Google is in the know about trick questions too. After 13 years of research, some of its super smart engineers have created algorithms able to answer such questions. Ask it the meaning of life, the universe and everything. It answers “42,” a reference to the favorite geek book “The Hitchhiker’s Guide to the Galaxy.”

A lot of work has gone into creating the sarcasm.

The Siri group at Apple, one its largest software teams, started with an artificial intelligence project from SRI International. Now, it continually fine tunes Siri responses. It attempts to forge an emotional tie by regularly using the customer’s nickname in responses, as well as those of other important people and places in the customer’s life.

What makes today’s artificial intelligences so much fun isn’t that it can give answers to prescribed questions. Computers have done that for years.

Now, they can carry on conversations about ridiculous topics. There are several answers to the same question on the iPhone and Android.

SQUARETREE IT PROJECTS



Squaretree has always been committed to its customers satisfaction. If you are not satisfied with our results we work hard to fix that or you don't pay. We are now putting that in writing.

OUR SATISFACTION GUARANTEE

View our Satisfaction Guarantee online. Go to:
www.squaretree.com/guarantee to find out more!

A handwritten signature in black ink, appearing to read "Bill Pennock".

BILL PENNOCK, CEO

Squaretree I. T. Projects and Managed Services