

Monthly Musings – January 2023

I had a rough start to 2023 so I'm pretending the year begins on February 1. While attending a wedding in Central Oregon, I lost my phone. Eventually I was able to get far enough into my iCloud account to have it ping my phone to learn it was somewhere in a snow pile and wouldn't be found until spring. Clearly it had fallen out of my pocket on a walk and picked up by a snow plow shortly after. My iPhone is my only Apple product; I'm a PC person. My work and most of my access to various accounts is through dual authentication requiring my phone. My passwords are on my phone. My contacts are on my phone. My communication with everyone I know and love is through my phone. If you enter the wrong password to get into iCloud too many times, you are locked out. If you don't remember the security code and an expiration date of a linked credit card that expired years ago, you've exhausted your alternatives. I learned a number of things but what stood out is once you're in that Apple ecosystem, they've got you. When I finally got my new phone, I picked up an iPad at the same time. And I know it's not secure, but I wonder if Charlie had the right idea of keeping all his passwords written on the back of a business card he kept in his wallet. I often rebuke, at least internally, folks I see so attached to their phones. And yet being without one was so very isolating. I didn't embrace some freedom from technology; I was out of the loop, I missed the invitations for lunch and hikes and shared photos during the weekend long wedding. I spent an hour with IT finding an alternative access to work. When my associate Juliann called the front desk and asked to be transferred to my room, the person who answered said she didn't know how to do that. And I lost my Wordle streak. Technology has and will continue to change our lives in measurable and immeasurable ways.

Artificial Intelligence (AI) is more prevalent than ever. Microsoft is investing \$10 billion in Open AI, the creator of ChatGPT, which, according to CNN, recently passed exams from law and business schools, although at a C+ level. Universities are trying to figure out how to keep students from cheating on assignments. Like most (all?) technology, AI will bring about extraordinary positive developments while creating massive concerns. AI can reduce or eliminate human error, doesn't get tired, and works 24/7. Decisions are unbiased and fast. It can provide a powerful resource in enhancing cybersecurity. For now, creating machines with AI is very expensive and most likely too prohibitive for small businesses, perhaps reducing their competitiveness. Over time, costs should decline but there is a transition period. AI will create some jobs for those with technology skills but eliminate lower skilled jobs. It may increase the spread of disinformation. It can accelerate the development of cyberattacks and malware. We already live with AI—I'm not sure how I'd get anywhere without Google Maps (remember the days when gas stations had maps for sale and the car door pockets would be stuffed with them?). This is clearly the tip of the iceberg, but there's no question we are on the cusp of a massive leap in technology.

Speaking of cybersecurity, I've attached two pieces on how to protect yourself and what we do to prevent fraud. Most of the advice is straightforward:

- Don't open emails or attachments from people you don't know.
- If Amazon (or any vendor) says your package can't be delivered, hover over the sender's email and see if it really is from Amazon.
- If an organization is requesting information, go to their website to confirm.
- Use strong passwords.

Even the smartest we know have fallen victim to scams, it pays to be vigilant.

I'll be wishing everyone a Happy New Year, February 1.



"The life of a nation is secure only while the nation is honest, truthful, and virtuous." -Frederick Douglass

"The best ability is availability. When you work with and for the best people in the business and you love what you do, showing up every day is a joy, but more than that, it is a privilege." -Charlie Cameron