

What is Y2K?

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- Computers, embedded controllers, some clocks, VCR, Automobiles, your watch
- All contain a clock of some type.
- Two digits from 99 to 00. What Century?
- That creates the problem.
- When does it matter? For you, seldom, if ever. Old PC computers (pre 1993), old VCRs (don't know that January 1, 2000 is on a Saturday.) Some cars' ignition computers. (94-96, don't know the makes)

Y2K - Is it a really problem?

- After spending the better part of the last 5 years working in three separate companies on various aspects of the Y2K problem,
- it's obvious to me that a **problem does exist**.
- **However**, it's just as obvious that it's **not a life-threatening, world ending**, kind of problem.
- Who is "pushing" Y2K problems? – People ideas to make money from the problem, media people who smell a story, and some well-meaning people who believe them.

Where Can You find Information?

- Y2K sites on the Web. - Use your web browser to search for the word "Y2K". - It can provide you several months of reading material.

What is really going to happen to us?

We don't know for sure. – There is a wide range of possibilities. Everything from the end of the world to not nothing at all. Probably neither.

Businesses are in business to survive and to make a profit.

They will do as much as necessary to "fix" the Y2K bug and no more. There will be some problems, but, for the most part, life as we know it will continue.

- Remember, **regardless of the fears proposed by rumor mongers**, only a **small part of your life** hinges on a computer doing its job. There is no **central data bank** that controls our lives

On January 1, 2000:

- You'll still get a paycheck the first week in January.
- There will still be gas at the pumps and they'll still sell coffee and rolls inside.

What May Happen?

Lets look at the major sectors of our social structure that you depend on to support your way of Life:

- **Banks and other financial institutions** have already run through Y2K several times AND they will fully back up current information on December 31, this year. For them, the **worst case scenario** does not involve their computers, but **their customers**: A run on the bank – everyone asking for their money from the bank, would devastate them. The Federal Reserve is printing extra money just for this possibility, but there is not enough printed money in the country to allow all the people to pull their savings from the bank over that last week in December. A public panic over not being able to physically hold money is a real concern. Likewise, removing your money from the stock market is not a good idea either. Massive withdrawals from the markets would cause them to crash.
- **Emergency response**: In major cities, whenever there is a abnormal occurrence, fire, earthquake, power failure, etc., a small group of the population makes the worst of the situation by rioting and looting. I expect that will happen regardless of the real effect of Y2K. Merely the expectation will be sufficient reason for this group.
- **Power and Utilities**: The potential for power and utility outages does exist. The last time a major power provider tripped off line in the Western Region Grid, some parts of Idaho and Utah were without power for 3 days. Will this happen as a result of Y2K? Probably not. Very little of the generation of electrical power relies on a computer. However, this fits in the same class of 'disasters' as a major snow storm. Even if there is a problem, the power companies will reset the systems, bypass those that are causing problems and start up the generators again.
- **Travel**: I'm planning to go somewhere fun and/or warm for the holidays. Will there be a problem getting back? Probably not, and if there is a delay, it will probably involve the weather, not Y2K. Radios still work,

pilots still pilot, there will be gas at the airports, radar still works. GPS systems that tell airliners where they are will continue to work. Could there be a problem? Sure. Will it stop all flights for the next century? Nope.

- **Food: Follow the chain:** Will crops stop growing on January 1? Of course not. Will harvesters stop harvesting, food processors close their doors and lay off their workers, rail and truck shippers decide not to work, supermarkets refuse to sell their goods. Nope. Food will continue to move on the nation's highways and rails. It will arrive at the stores and they will sell it.
- **Transportation:** Gas will be available on January 1, 2000. Cars will still work. Roads will still be there.

In the remaining months there will be people who try to take advantage of the Y2K problem to their benefit. Some will be honest, just providing what seems to be needed. Some will be dishonest. Beware of the Y2K scams. Here's an example:

Bank scam: Hello Ma'am. This is your bank. This is a little embarrassing, but we're in severe Y2K compliance problems and we are enlisting the help of our customers to verify that we do have the problems worked out. Can you help us?

Great! I need to verify your account information. Would you please read me the numbers at the bottom of the check in your checkbook? Thank you. What is the name you have listed on your account? And what is your social security number?

Now here's what we are going to do. We will use the information you provided to move the money from your account to secure, private, bank a holding account and then back to your account in order to verify our Y2K process compliance. Doing this can take as long as 2 days. During that time we'll mark your account as being in testing mode, so any checks that may come in will not bounce. Once we've verified that the process worked properly, we'll deposit an extra \$25.00 in your account for your trouble. Do you agree to let us do this test?

THIS DOES NOT HAPPEN! Furthermore, it's virtually impossible to imagine a legitimate bank calling its customers and saying it is having severe Y2K compliance problems, requesting *oral* authorization (since they'd want the paper trail for their protection as well as yours), and they would never transfer your money without your request to do it.

NEVER give out personal information, such as your bank account or credit card numbers, to people who call you over the phone and ask for this information. Once they have the numbers on you check they can "write" an electronic check that is every bit as legal as one that you write.

Don't fall for this or any other "Y2K problem" that the experts need your help with. It won't happen. They don't need your help. This is something that, no matter how much you'd like to help, you can't and you shouldn't.

Summary: There is a problem with computer systems and the year 2000. With a highly technical lifestyle we enjoy, there may be some inconveniences. However, this too will pass. Take what you hear with a very large grain of salt. Remember, most people who know a bunch about Y2K are making their living by fixing the problem. The worse they make it sound, the more work they have.

There is a wide range of possibilities for Y2K. If the worst happens and civilization as we know it ceases to exist, there's no amount of preparation will be sufficient. If nothing happens then there's nothing to be prepared for. What will happen is somewhere in the middle, and in my opinion, at the light end of the scale.

This is what I suggest is appropriate: Plan for a major winter storm that starts on New year's Eve. Possibly, power and transportation in and out of town will be shut down for 3-5 days. Prepare for that.